

**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 2024

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 2024

			2024	2023
	Notes	Unrestricted	Restricted	Total
		funds	funds	funds
		£	£	£
				Prior year
				total funds
				£
Incoming resources				
Incoming resources from generated funds				
Voluntary income	2a	149,575	49,079	198,654
Investment income	2b	4,553	--	4,553
Incoming resources from Church activities	2c	16,609	--	16,609
Other incoming resources	2d	9,498	60,325	69,823
Total income		180,235	109,404	289,639
Resources used				
Cost of generating voluntary income	3a	--	620	620
Church activities	3b	181,452	108,632	290,084
Total expenditure		181,452	109,252	290,704
Net income / (expenditure) resources before transfer		(1,217)	152	(1,065)
Transfers between Funds				
Gross transfers between funds - in		50,000	--	50,000
Gross transfers between funds - out		(50,000)	--	(50,000)
Other recognised gains / (losses)				
Gains/losses on investment assets	7	42	--	42
Net movement in funds		(1,175)	152	(1,023)
Total funds brought forward		153,022	11,007	164,029
Total funds carried forward		151,847	11,159	163,006

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

Balance Sheet As At 31 December 2024

	Notes	2024 £	2023 £
Fixed assets			
Investments	7	1,896	1,853
		1,896	1,853
Current assets			
Debtors	8	10,993	3,002
Cash At Bank And In Hand	9	153,821	160,474
		164,814	163,476
Liabilities	10		
Creditors: Amounts Falling Due In One Year		2,072	--
Provision For Liabilities Due Within One Year		1,632	1,300
		3,704	1,300
Net current assets less current liabilities		161,110	162,176
Total assets less current liabilities		163,006	164,029
Represented by Funds	11		
General (Unrestricted)		101,372	151,462
Designated		50,475	1,560
Restricted		11,159	11,007
Total		163,006	164,029

Approved by the Parochial Church Council on 23 Apr 2025

Revd. Nick Weldon (PCC Chairman)

Hugh Lawton (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 2024

Notes

1 These accounts are prepared on an Accrual Basis

2	INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
2 (a)	Voluntary Income					
	Regular Gift Aid Donations	90,375	4,783	--	95,158	93,603
	Income tax recoverable on Gift Aid	25,338	6,609	--	31,947	25,738
	Other Regular Donations	9,537	--	--	9,537	8,147
	Collections (Open Plate)	3,107	396	--	3,503	2,283
	Other donations	14,087	37,291	--	51,378	7,243
	Donations at Events	7,131	--	--	7,131	5,543
		149,575	49,079	--	198,654	142,557
2(b)	Activities for Generating Funds					
	Bank etc Interest	4,502	--	--	4,502	3,836
	Dividends	51	--	--	51	51
		4,553	--	--	4,553	3,887
2(c)	Income from Church Activities					
	Holiday Club/Youth Event Fees	5,480	--	--	5,480	5,605
	Other Event Fees	8,659	--	--	8,659	8,677
	Wedding etc Fees	2,470	--	--	2,470	1,015
		16,609	--	--	16,609	15,297
2(d)	Other Incoming Resources					
	Grants	7,342	60,325	--	67,667	2,054
	Rent from Land or Buildings	450	--	--	450	256
	Miscellaneous Receipts	1,706	--	--	1,706	811
		9,498	60,325	--	69,823	3,121
	Total Income	180,235	109,404	--	289,639	164,862

3 EXPENDITURE

3(a)	Cost of generating voluntary income	--	620	--	620	--
		--	620	--	620	--
3(b)	Church Activities					
	Missionary & Charitable Giving					
	Church Overseas: Relief & Development Agencies	11,214	9,615	--	20,829	13,420
	Home Missions & Other Church Societies	--	--	--	--	--
	Secular Charities	--	--	--	--	521
	Missionary & Charitable Giving Total	11,214	9,615	--	20,829	13,941
	Ministry: Diocesan Parish Share	62,201	--	--	62,201	66,180
	Youth & Children Events	40,724	--	--	40,724	38,817
	Youth & Children Other	5,063	--	--	5,063	5,237
	Other Events	11,388	--	--	11,388	12,182
	Church Admin	8,961	--	--	8,961	9,696
	Music, AV expenses	3,789	--	--	3,789	4,331
	Flowers	196	--	--	196	434
	Upkeep of services	1,098	--	--	1,098	1,199
	Parish Training & Mission Expenses	580	--	--	580	25
	All Saints Running Costs & Maintenance	9,815	--	--	9,815	8,958
	St Luke's Running Costs & Maintenance	2,045	--	--	2,045	1,488
	All Saints Major Repairs/Decorating	13,148	13,350	--	26,498	900
	St Luke's Major Repairs/Decorating	9,231	--	--	9,231	--
	All Saints Upkeep of churchyard	--	549	--	549	14,258
	St Luke's Upkeep of churchyard	6	--	--	6	--
	Church Refurb/Improve All Saints	--	84,423	--	84,423	--
	Banking & IT Costs	707	145	--	852	830
	Miscellaneous	1,286	550	--	1,836	3,716
	Church Activities Total	181,452	108,632	--	290,084	182,192

Total Resources Expended	181,452	109,252	--	290,704	182,192
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4 STAFF COSTS

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

Salaries	40,283	38,475
* Social Security Costs (National Insurance)	--	--
Pension Contribution	1,015	962
	41,298	39,437

* No National Insurance was paid, because the amount payable is less than the allowance under the Government's Small Business Employment Allowance Scheme

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

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.

6 GRANTS

The following grants were received:

	£ 2024	£ 2023
Building Fund		
Oxfordshire Historic Churches Trust	50,000	
Matthew 25:35 Trust	5,000	
Thames Water	5,000	
Anson Trust	325	
Total Building Fund	60,325	0
Moldova Holiday Club		
St Helen St Katherine Parents Association	1,500	
Kingsgrove Trust	500	
The Cumber Family	500	
Abingdon Deanery	500	
Total Moldova Holiday Club	3,000	0
Other		
Marcham Parish Council - Pantomime Visit		250
Anson Trust – Pantomime Visit	250	320
Anson Trust - Tiddlypeeps	605	484
Anson Trust – PAT Testing Kit	500	
Anson Trust - Covid/Pastoral Fund		1,000
Licensed Places Of Worship -, VAT Reclaimed - St Luke's Bell	988	
Oxfordshire Historic Churches Trust – St Luke's Bell	1,999	
Total - Other	4,342	2,054
Total Grants Received	67,667	2,054

7 FIXED ASSETS

(a) Tangible

	£ 2024	£ 2023
(b) Investments (Unrestricted)		
Market Value at 1 January	1,854	1,694
Revaluation Gain/(Loss)	42	159
Market Value at 31 December	1,896	1,853

8 OTHER CURRENT ASSETS

Prepayments	2,068	1,845
Accounts Receivable	8,925	1,157
	10,993	3,002

9 CASH AT BANK AND IN HAND

Nat West General A/c	61,686	68,193
Nat West MML A/c	--	4,992
NatWest Ripple Effect Acc	1,267	1,001
CCLA (CBF) Deposit Acc	90,868	86,288
	153,821	160,474

10 LIABILITIES

Agency (Christmas Collections)	478	--
Panto Next Year	1,370	1,300
Wedding/Funeral Fees due to Diocese	262	--
Accounts Payable	1,594	--
Amounts falling due within one year	3,704	1,300

11 FUNDS

	Notes	Balances Brought Forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Balances Carried Forward
Unrestricted Funds							
General Fund		151,462	169,781	169,913	(50,000)	42	101,372
Total Unrestricted Funds		151,462	169,781	169,913	(50,000)	42	101,372
Designated Funds							
Moldova Holiday Club		1,560	9,979	11,539	--	--	--
St Luke's Garford		--	475	--	--	--	475
Building Fund		--	--	--	50,000	--	50,000
Total Designated Funds		1,560	10,454	11,539	50,000	--	50,475
Restricted Funds							
Building		1,750	102,724	98,393	--	--	6,081
COVID / Pastoral		1,771	--	550	--	--	1,221
Marcham Moldova Link		3,432	4,930	8,362	--	--	--
Mission Partners General		53	--	--	--	--	53
Ripple Effect		1,001	1,750	1,398	--	--	1,353
Sundry	12	3,000	--	549	--	--	2,451
Total Restricted Funds		11,007	109,404	109,252	--	--	11,159
Total Funds		164,029	289,639	290,704	--	42	163,006

12 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 2024

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

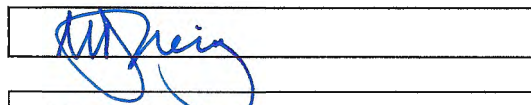
In connection with my examination, no matter has come to my attention ~~(other than that disclosed below*)~~ which gives me reasonable cause to believe that in, any material respect,

- 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:



Date:

22/4/2025

Name:

Michael David Greig

Relevant professional
qualification(s) or body (if
any):

F.C.M.A. (Retired)

Address:

Hales Farm, 1 Dairy Meadow

Garford

OX13 5PH

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

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Administrative Information

The Parish of Marcham with Garford (**The Parish**) 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 21st April 2024 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) David Lunn Jonathan Boardman Sue Lawton Catherine Mentzel (from April 2023) John Scoble (from April 2023) Tamsin Gilbert (from April 2024) Bryan Eccles (From April 2024) James Allan (From April 2024) Mike Worthing (From April 2024) Vicki Tinkler (From April 2024) Hugh Lawton (From April 2024)

PCC Officers:

Chairman	Rev Nick Weldon
Vice Chairman	Neil Rowe
Secretary	Danni Grady
Treasurer	Hugh Lawton

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 2025, the Electoral Roll stood at 127 members (2024:149).

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 2024 to 31 December 2024)

Services:

All Saints', Marcham: This year we have held a range of services every Sunday morning, including All-Age, Family Communion, Holy Communion and Morning Praise; regular Sunday evening services of Holy Communion or Service of the Word; and a regular mid-week Holy Communion at Duffield Place. Attendance on a Sunday morning is usually between 70-100, with up to 25 primary aged children in addition to older youth. In December we also held special services including our Carols by Candlelight. Most of our normal Sunday morning services were live-streamed for anyone unable to make church.

St Luke's Church, Garford: A sub-committee from St. Luke's in Garford work together to run a programme of regular services throughout the year. Among these were the sunrise service in the churchyard on Easter Day, Harvest festival and a special service to dedicate the bell. There were also a number of services in December, including both Advent and Christmas Carols. The church is open weekly on Sunday mornings to provide a quiet space for parishioners to

reflect and pray. The choir at St Luke's continue to support services and performed at a beautiful 'Songs of Praise' service this year too.

Other regular activities:

Children & Youth Work: Involvement in Marcham School (governors, classroom, R.E., prayer spaces, 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); Holiday Club during the summer for Primary-aged children, with a team of Secondary-aged Young Leaders. This summer some of our young people also went out on a Mission trip to Moldova, supported by our Youth team.

Older Persons support: Care for the older people within our Parish has continued through volunteers. The Games morning has now moved to meeting weekly. The Vicar also makes a point of visiting some of our older congregation.

Spiritual study and prayer: Home groups which meet weekly or fortnightly; Monthly whole-church prayer meetings; the Prayer Chain; Prayer for the persecuted church; A monthly women's Bible Study.

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, namely Ripple Effect (formerly Send a Cow). This year we celebrated the end of our partnership with the Marcham Moldova Lifeline.

Church Maintenance: The PCC has undertaken routine maintenance and improvement works to the church buildings during the year as needed. We have also undertaken a major building project at the West End of the church, to improve our kitchen and toilet facilities.

Financial Review of 2024

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.

Unless separately detailed below, Unrestricted Funds include Designated Funds.

	2024	2023	
Surplus / (Deficit)	(£1,065)	(£17,330)	
Unrestricted Funds	(£1,218)	(£14,135)	
Restricted Funds	£153	(£3,195)	Building, Ripple Effect, MML, Pastoral Funds
Total income	£289,639	£164,862	
Unrestricted Funds	£180,235	£151,798	
Restricted Funds	£109,404	£13,064	Ripple Effect, MML, Pastoral Funds
Total Expenditure	£290,704	£182,192	
Unrestricted Funds	£181,452	£165,933	
Restricted Funds	£109,252	£16,259	Ripple Effect, MML, Pastoral Funds

Unrestricted Expenditure Comments

Parish Share 34% £62,201 40% £66,180 % of Unrestricted (General) Expenditure

The Vicar was additionally appointed as Vicar of Fyfield and Tubney during 2024, and as Assistant Area Dean during 2023, with corresponding small reductions in Parish Share being allocated by the Deanery

The increase was due to an annual rise for all staff.

This increase was due to an annual rise for all staff.

In 2024 the Building for Community (BFC) phase 1 plans, refurbishing kitchen and toilets at All Saints Church to meet the needs of the community, were implemented. Seeking to raise roughly 1/3 from each of the PCC funds, the congregation and from fund-raising for the forecast cost of £150,000 (plus VAT), we started by designating £50,000 of PCC funds to the Building Fund.

We further raised £60,325 in grants, some at the prompting of a villager reading of BFC in MAD News. The congregation prayed and made very generous one-off and ongoing commitments totalling £48,098. Most had been received by 31 December 2024. This value includes Gift Aid.

Classic Builders, whose work the PCC had seen at a nearby church, quoted well below the forecast £150,000+VAT and we were able to reclaim the VAT on all their work and some of the cupboards etc fitting the kitchen out. The new toilets, including a fully accessible unit, are a modern delight – once the timer on the motion-sensitive light switches had been suitably adjusted.

The resulting facilities are excellent, and the congregation can be very proud that the fund-raising went so smoothly. As the funds from congregational giving and grants were all Restricted to use for the BFC, effectively the £50,000 of PCC funds designated remains available for future works.

The small decrease in cash over the year of £6,553 is largely driven by the increase in debtors representing reclaims etc not received at year end, offset by creditors (2023 – included in Cash).

Overall planned unrestricted giving eligible for gift aid was £90,300 during 2024 (2023 £85,300). 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.

One-off unrestricted giving increased was £5,200 (2023 £1,700). By their very nature, these vary from year to year.

Gift Aid received on unrestricted gifts was £30,600 (2023 £24,300).

No legacies were received during 2024 or 2023.

We are extremely grateful for all donations and grants (see Financial Statements for grant details) received.

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 23/04/2025 and signed on their behalf by:

N Weldon

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