

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, PURLEY ON THAMES, DIOCESE OF OXFORD

England & Wales · Charity number 1183183

Details

Other names	PCC ST MARY'S PURLEY ON THAMES, ST. MARY THE VIRGIN, PURLEY ON THAMES
Status	Registered
Legal form	Other
Registered	2019-04-30
Register	View on the Charity Commission register

Contact

Address	1 Westridge Avenue Purley on Thames Reading RG8 8DE
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Website	www.stmaryspurley.org.uk

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: St. Mary's is a vibrant local Anglican church in Purley on Thames, Reading. We have a heart for mission and service. Sunday worship is at the heart of who we are. Sunday services are held at 9.30am, 11.15am and once a month at 4pm. We have a variety of church ministries, small groups and outreach activities. More detail can be found on our website.

Classification

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

Geography

- West Berkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£129,339	£120,375	-	-
2023-12-31	£130,060	£115,232	-	-
2022-12-31	£97,712	£113,452	-	-
2021-12-31	£109,714	£106,962	-	-
2020-12-31	£104,091	£103,584	-	-

Trustees

Name	Role	Appointed
Dr David Archer	Chair	2009-05-17
Angela Mary Sullivan-Brown		2023-05-30
Anna Saverton		2021-04-27
DEBORAH KATHERINE CORRIGAN		2017-04-11
Daniel Head		2021-04-27
David John Davies		2023-07-30
Duncan Briggs		2026-04-21
Gerry Hiscock		2025-04-29
Heather Wylie		2025-04-29
Joan Mary Jack		2025-04-29
Jon Lindsay Saverton		2023-04-25
Nigel James Tolson		2023-04-25
Rev Aidan Daniel Jones		2021-09-07
Sandra Ellen Whitaker		2023-04-25
Sheila Mary Adnett		2023-06-02
Susan Jean Fossey		2023-05-30
Suzanna Jennifer Greaney		2024-05-21

Accounts

Parochial Church Council Annual Report

Year Ended 31 December 2024

GENERAL REPORT

Reference and Administrative Information

St. Mary the Virgin Church is the parish church of Purley on Thames. It is part of the Bradfield Deanery within the Diocese of Oxford of the Church of England. The correspondence address is St. Mary the Virgin Church, St. Mary's Avenue, Purley on Thames, Reading RG8 8BJ.

PCC members who have served from 1 January 2024 (unless otherwise stated) until the date of this report are:

Ex-officio Members

Revd Dr David Archer	Chairman
Revd Aidan Jones	

Churchwardens

David Davies
Jon Saverton

Deanery Synod Members

Ina Elliott
Jon Saverton
Leo Whyte

Elected Members

Sheila Adnett	Secretary	from APCM 16 April 2024
Ina Elliott		
Sue Fossey		
Dan Head		
Suzanne Greaney		from APCM 16 April 2024
Ginny Green		
Anna Saverton		
Angela Sullivan-Brown		
Nigel Tolson		
Kathryn Tolson		until APCM 16 April 2024
David Watts		until August 2024
Sandra Whitaker		
Leo Whyte		

Co-opted Members

Debbie Corrigan	Treasurer
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Electoral Roll Officer

Vincent West

Bankers

Lloyds Bank PLC, 24 Broad Street, Reading, RG1 2BT.
CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

Independent Examiner

Stephen Cox ACMA CGMA, 53 Hazel Road, Purley on Thames, Reading.

Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under statute law, *The Parochial Church Council (Powers) Measure 1956*. PCC members are charity trustees. The rules of appointment of PCC members are governed by and set out in the *Church Representation Rules 2020*. Church attendees are encouraged to register on the Electoral Roll and consider election to the PCC.

The work of the PCC is supported by working groups which meet between full meetings of the PCC. Their deliberations are reported where necessary to the PCC for discussion and action. A budget is prepared annually by the Treasurer after consultation with those groups which have expenditure. This is presented to the PCC for discussion and approval before being presented to the APCM. Any expenditure which may be proposed during the year and has not been approved within the budget has to be presented to the PCC for specific approval.

St. Mary's PCC met on six occasions through the year.

Standing Committee

This is the only committee of the PCC required by law. It comprises the Rector, Churchwardens, Treasurer and Secretary and has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Other members of the PCC may be co-opted to the Standing Committee as necessary. The Standing Committee did not meet during the year.

Leadership Team

Whilst the PCC and Standing Committee are the only required formal decision making bodies, the appointment of members to a Leadership Team remains a priority for the Rector.

At the heart of this team is the recognition that ministry leadership is based on calling and gifting. The role of the Leadership Team is to take overall day to day responsibility for ensuring that St. Mary's continues its progress towards its vision and therefore works closely with the Rector and is accountable to the PCC. This team aims to be made up of those having overall ministry and leadership responsibility for the key dimensions of our vision: **leadership, discipleship, worship, mission and fellowship**.

During 2024, St. Mary's Leadership Team remained in a period of transition, with the Rector meeting regularly with Aidan Jones and Dan Head, with Ina Elliott offering operational support. Formal approval of a new Leadership Team is to be sought in 2025.

The Rector continues to meet regularly one to one with key people for co-ordination. It remains a priority to offer the *Growing Leaders* programme in the coming year.

Working Groups

In the last year the following working groups have reported to the PCC, comprising the following:

Building Team

Revd David Archer, Mike Adnett, David Davies (Chair), David Manning and Geoff Williams.

Finance Team

Revd David Archer, Anne Bolland, Debbie Corrigan (Chair, Treasurer, Stewardship Secretary), Anna Saverton and Jon Saverton.

Safeguarding Team

Revd David Archer, Beckie Head (Parish Safeguarding Officer), Dan Head and Nigel Tolson.

Mission Partners Group

Revd David Archer (Chair), Sheila Adnett (Secretary), Kathryn Tolson and Bob Trendell.

Objectives and Activities

The PCC has the responsibility of working with the incumbent, in promoting the mission of the church in the parish – pastoral, evangelistic, social and ecumenical. St. Mary's mission is **to be whole-life disciples of Jesus Christ who changes lives, communities and nations**.

The PCC has responsibility to support and develop the mission of St. Mary's both home and overseas. The PCC also has maintenance responsibilities for the church, ancillary buildings and churchyard.

Achievements and Performance

Our prayer is to be a vibrant and growing church, and with this in mind this report marks progress against our church vision *Connecting People With God* and the priorities identified in it:

- Deepening our enjoyment of God.
- Creating vibrant Christian communities.
- Fostering creative and courageous leadership.
- Preparing and adapting the church infrastructure.
- Committed to being a missional church.
- Being whole-life disciples.

In many ways 2024 felt as though church life had returned to as near normal as might be imagined following the impacts of the COVID-19 pandemic. For example, we resumed use of a common cup at communion. The PCC continues to recognise that some ministry areas, such as offering prayer ministry, still require rebuilding or strengthening. During the year, we continued to emphasise the following three areas as a priority for St. Mary's:

- Sundays as a place of genuine encounter with God,
- Children and Youth ministry that is well-resourced and able to flourish,
- Every church member invited to be effectively disciplined in a Connect Group.

During 2024, Sunday and midweek ministry took the following shape:

- Sunday services – Contemporary Worship (CW) and Traditional Worship (TW) – are all in-person other than occasional online material offered as a selection of YouTube messages. PCC has explored being able to livestream services, given low-cost streaming systems are available, to offer something to those who are unable to attend physically, or for occasional events such as funerals. For this to be viable, reliable high speed internet access is required.
- At CW, the first Sunday of the month is “all-age”, the third Sunday communion, and the fifth Sunday is an “all-age communion”. We have moved to offering two communion stations to improve circulation, enabled through the generous gift by a church member of a new communion cup.
- A full programme of children and youth activities is offered on Sundays as part of our Contemporary Worship, greatly enhanced by the new children's cabin and makeover of the *Loft* and this year from the *Hub* being redecorated so that it now has a clean and bright aesthetic. Three dedicated spaces serve our children and youth ministry, *IGNITE: Glow* meets in the *Cabin*, *Nitro* in the *Hub* and *TNT* in the *Loft*.
- *Guest Sundays* were reintroduced on a termly basis with the express aim of offering a Sunday event that is distinctively different to a usual Sunday service and designed to make it easy to invite guests along to who are curious about questions of faith. Our desire is to become more confident in communicating our faith and invitational as a church.
- At TW, every Sunday of the month follows a traditional style of worship service drawing its character from the rich heritage of the Church of England – with hymns, more formal liturgy and the celebration of Holy Communion. No separate programmes are offered for young people.
- A usual pattern of Easter (*Last Supper Celebration*, *Good Friday Reflection*, *Easter Sunday Service*) and Christmas (*Carols by Candlelight*, *Crib Service*, *Midnight Communion*, *Christmas Celebration*) services resumed, with encouraging numbers attending services during these festival seasons. At Christmas turnout was higher than last year at all services, with overall attendance up by 15%.
- A simple spoken service of midweek communion meets in the Chancel on a Wednesday morning.

We continue to welcome new guests, including young families to our Sunday services, especially at CW. Some have arrived with no previous connection to St. Mary's or the Christian faith. The number of men curious about faith and attending church, especially amongst the Gen Z generation is particularly notable.

Over the past 15 years, St. Mary's has grown numerically – in the order of 25% – into a thriving church community, with Sunday attendance now placing the church within the top 15% of Anglican churches nationwide. This of course is to be set against a picture of national decline in church attendance – in the order of 40% – over the same period. St. Mary's has consistently demonstrated that growth is possible even in a village setting.

Our ability to raise up new leaders and expand ministries has been a cornerstone of this growth, and we are committed to sustaining this trajectory into the future. As part of this conversation PCC has taken seriously the need to growth the staff team from 2025 onwards.

For reference, St. Mary's electoral roll figures for the last decade are as follows:

Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Electoral Roll	107	110	109	112	122	117	111	113	113	112

We can take many encouragements from these figures and they bear witness to a church family committed to serving God faithfully to enable Sundays to be a genuine encounter with God, to pastorally care for one another and to have an outward looking approach to ministry. As a “thank you” to all those who volunteer at St. Mary's in one way or another, the Rectory Garden was the venue for a *Volunteers' Summer Party* in the late summer.

The following is a “snapshot” of life at St. Mary's during 2024.

The teaching and preaching in our Sunday services followed a pattern of both thematic and expository series, emphasising the importance of Biblical exegesis and developing the personal discipline of regularly spending time in the Scriptures and in prayer. During Lent, *Plain Speaking: The Jesus Manifesto* explored Jesus' Sermon on the Plain, found in Luke's gospel. Miniseries included *1 Timothy*, *Habits Of A Healthy Heart* and *Lessons From The Life Of David*. A major autumn message series gave ample opportunity to explore *The Book Of Revelation*. Termly *Guest Sundays*, covered themes of *Why Do Good Things Happen To Bad People?* *The Surprising Rebirth In Belief In God* and *Is It True There Is No Truth?* A baptism service for adults took place in June. *Alpha* was offered in the spring term, attended by 11 guests, along with an *Alpha Day Away* at St. Birinus House.

Our Sunday services are served well by a group of worship leaders and their teams, a dedicated AV team and worship support, particularly *SongPro* administration. It is our desire to see musical gifts developed and used for service in this significant ministry area and ongoing strengthening of these teams would be beneficial. Further work on upgrading our AV equipment is needing to be undertaken, including the installation of new speakers and repeater screens in the nave.

Worship is not restricted to Sunday mornings. A midweek Wednesday morning service of Holy Communion is offered and *Morning Prayer* takes place every Tuesday morning. Our church's prayer life continues to be nourished by a helpful monthly *Prayer Diary*. The *Prayer Board* remains in use, allowing anyone to ask for prayer by completing a prayer tag. We are looking to reestablish a pattern of church-wide monthly prayer.

2024 was a good year for the growth of *IGNITE*, our children and youth ministry. During the spring term *Glow* and *Nitro* focussed on the life of Jesus, his encounters with people, his miracles, and his “I AM” sayings. In the summer, what it means to live as a Christian and growing in the fruits of the Spirit. The autumn term allowed a big walk through the characters of the Bible, starting with Adam and Eve, plotting these stories on a big Bible timeline. The *TNT* group completed a Youth Alpha series, looked at the Ten Commandments and a “Bible Unravelling” series, as well as enjoying regular visits to the Mad Duck café. One highlight was an “all-in” Mothering Sunday craft day when the older ones from TNT helped lead the younger ones in their activities. The day produced many hand-made paper and card flowers that were presented to the women in the church.

On average *IGNITE* welcomed about 14 children and young people per week, with a high of about 22. The safeguarding protocols and practices were greatly strengthened, including introducing a clear pathway for new members of the team to become fully trained and legitimised according to Diocesan safeguarding requirements. 3 new team members were welcomed onboard. Looking ahead, we need to increase the size of the *IGNITE* team, especially developing new leaders to help share the load, and find avenues to invite more families and children to join in the fun!

We have again prioritised our *Connect Groups* through the oversight of Dan Head, recognising that this ministry area is key to the spiritual health of the church and the first point of call in providing pastoral care to church members. To help *Connect Group* leaders, we began introducing question sheets to accompany Sunday messages. *Ladybirds*, a midweek group for ladies, emphasising friendship and connection, continues to flourish.

We offer pastoral care to individuals within the church and in the community, through clergy visits and more informally through members of the congregation caring for others. It remains a priority to reform a *Pastoral Care Team*. The *Tuesday Lunch Club*, extends Christian hospitality and companionship to people, providing a light 2-course cooked lunch in a relaxed environment. Led by Sheila Adnett, it meets on the first Tuesday of the month and is well attended and appreciated by those who attend. The *Singing For Fun* group offers friendship and support to older people around a format of singing, tea and some Christian input. It continues to flourish – with weekly attendances up to 70 guests – and is led by a committed team of volunteers. A *Singing for Fun* fund raising quiz evening took place in the autumn. We serve the wider community through our annual *Community Memorial Service* and *Senior Citizens' Tea Party*. In November we again led a *Remembrance Sunday* service at Purley Memorial Hall. Many of the events and ministries that we offer are dependent on a servant hearted and dedicated *Hospitality Team*, led by Jackie Davies.

Our engagement with the wider church exists financially through the support of our mission partners and is coordinated by our *Mission Partners Group*. Our overseas mission partners are MAI, *Chinchpada Christian Hospital* and SIM, *The Mackies*. Our local partners are *Rahab* and *Yeldall Manor*. We commit to give at least 10% of our income to support our mission partners and help fund and encourage short-term mission trips, especially among our young people. In the summer as part of our *Celebration of Hope* season we hosted a livelink conversation between Drs. Deepak and Ashita Singh (India) and Dave Mackie (Pakistan). Closer to home we are involved in the Diocese of Oxford, Bradfield Deanery and Chapter. We are members of the ecumenical group, *All Churches Together Pangbourne and District*.

Missional events remain an important aspect of our work. We have continued to host *Village Concerts* which brings high quality music to the local area. These have been very successful in attracting a new audience to the church building and helping position the church as a venue for professional music within the community. They generate a useful income.

We have continued our schools work, leading collective worship at our church school *Purley Primary School* and through welcoming *Long Lane Primary School* to church for their Christmas Carol Concert. A member of the church plays an active role in the church school through their work as a governor. It would be good to explore having greater involvement with both our local primary and secondary schools.

St. Mary's is a satellite of *Readifood*, Reading's Food Bank and we are active in regularly collecting food for this important local ministry. A number of church members are involved with *Street Pastors* and *First Stop*. We have a presence in the community through the production and distribution of the *Purley Parish News* our magazine for church and community, first published in 1933 by Revd Ernest Skuse.

The effective running of St. Mary's church is dependent on the effort and work of various teams – for which we are very grateful – including our dedicated *Finance Team* and *Safeguarding Team*. With regards to the latter we are signed into and compliant with the national Church of England Safeguarding Dashboard and all its requirements.

Our church buildings are served well by our *Building Team* led by David Davies. The team efficiently maintain our buildings to a high standard, through the ongoing and necessary task of monitoring and carrying out essential repair works. An unexpected repair during the year was the *Hub* roof. The team undertook the redecoration of the *Hub* which included the installation of new energy efficient lighting. Our Churchwardens continue to manage our facilities. Our rooms are well utilised by a few regular bookings, providing a useful source of additional income. A newly formed *Gardening Team* carry out maintenance work in the churchyard. The appearance of St. Mary's grounds are greatly enhanced by contracting out regular grass cutting through the growing season.

FINANCIAL ACCOUNTS

Finance Report for the Year Ended 31 December 2024

Overview

The financial year 2024 ended in an overall surplus of £8,964 (2023 surplus of £14,828) taking restricted and unrestricted funds together. £9,886 of the surplus was on the unrestricted position. This result is due to the generosity and sacrificial giving of our church family. Much of our income comes from giving, 88% in 2024 (94% in 2023). This stands us in good stead and we are so grateful for the generous and faithful stewardship of our church family.

The key financial position is that of general unrestricted funds. For the second time in five years, there were more income receipts than expenditure and the general unrestricted fund rose by £9,886 (£14,123 in 2023). This also meant that the reserves policy of the PCC was met and the general fund stood at £38,119 at the end of the financial year.

Overall unrestricted income fell by 5% (rise of 38% in 2023), and unrestricted donations fell by 9% (increased 29% in 2023). Unrestricted expenditure was £102,614 (2023: £104,388) and was 1.7% lower than in 2023, (2023 12% rise). After the significant 2023 rise in gas costs (fourfold increase in 2023, despite a 7% drop in usage through careful management), 2024 saw gas costs fall by 67%. Electricity costs fell too mainly due to a large credit owed at the start of the year. These two events helped the financial position greatly. Utilities and cleaning costs were 50% of the 2023 costs.

It has been another challenging year in many ways, the finances continue to be difficult to manage, but the emphasis we place on regular giving has enabled us to continue to weather the challenges. We give all the praise to God. God is faithful. (Genesis 22:14 Jehovah Jireh; The Lord will provide).

General Fund

Receipts

Overall income of more than £121,000 was administered in 2024 (£130,000 in 2023). Regular unrestricted and planned stewardship (by bank, weekly or gift aid envelopes) decreased by 8% to £74,522 (2023 saw an increase of 27% to £80,928). The graph overleaf shows the trend in regular unrestricted and planned giving (yellow line); regular giving had been showing a marked increase after sluggish performance since 2018. So, emphasis needs to be placed on this area. For the future of the church we must continue to have a greater spotlight on performance with emphasis and teaching on regular giving. An interesting fact is that unrestricted regular giving has increased by 41% since 2014, however in the same time period inflation has reduced the value of giving by 36%, so £10 given in 2014 and never reviewed is now only worth £7.35, an excellent reminder to regularly review personal giving in light of pay and pension inflation rises.

Online and contactless giving continues to increase and to supplement service collections standing at £3,947 (£2,155 in 2023). Income tax receipts up to October 2024 amounted to £17,620 compared to £19,725 in 2023. Lettings income fell once again in 2024 to £1,386 (£1,570 in 2023). Marketing of this facility needs some focus. Thanks go to Fran Jones who administers this area of income.

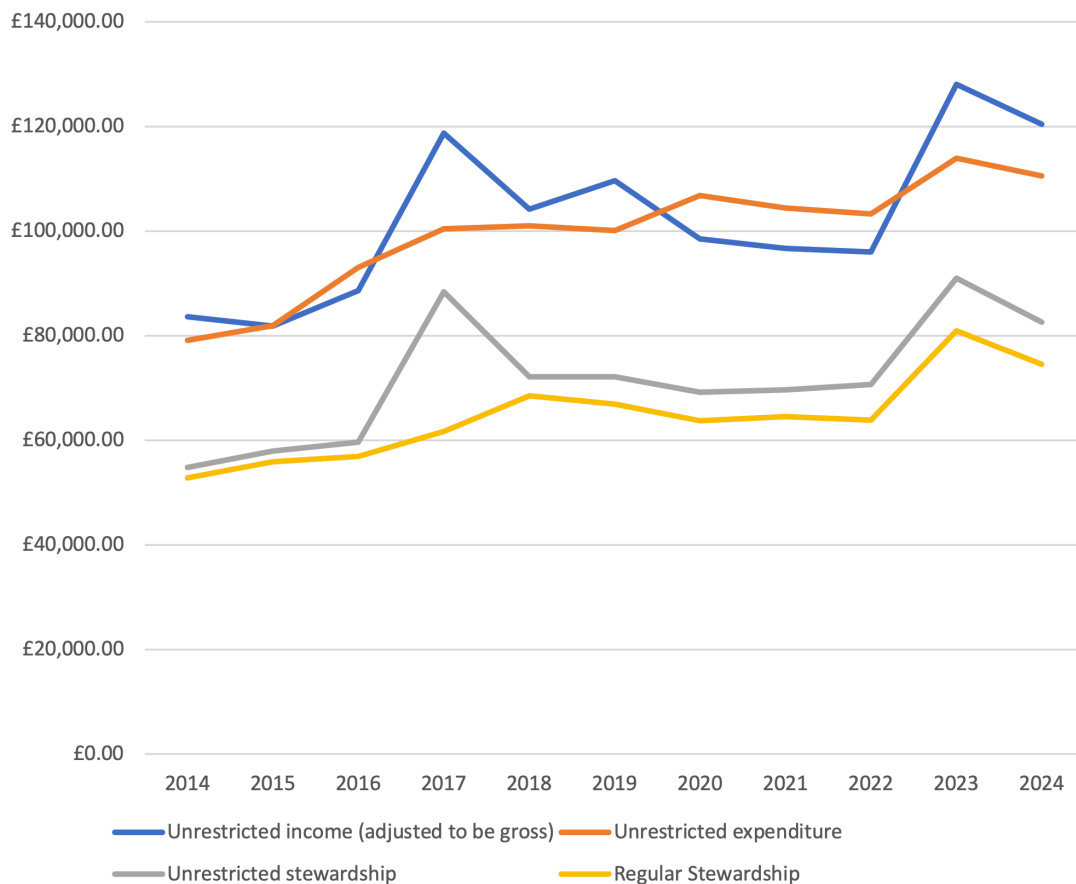
Net income from fees shows a surplus of £ 1,101 (£2528 in 2023). Thanks go to Anne Bolland who administers this area of ministry.

Net income from the Purley Parish News shows a very small surplus. Focus is needed on the advertising income, which will be possible this year. Subscriber numbers have levelled off and been maintained again, which is positive after previous falls. However, the PCC needs to take a decision on whether to proceed with this area of ministry. A great deal of work goes into the production and distribution of the magazine with over 50 individuals involved (both church and non-church folk). Thanks go to the Editorial Team and all distributors.

Fund raising income was at the highest level for six years. The majority of this was due to Village Concerts. Thanks go to the team who put these events on. St. Mary's receives 20% of ticket profits and all the bar profits.

Restricted fund total receipts in 2024 amounted to £8,965 (£2,611 in 2023). A £5,000 anonymous gift was restricted to the wifi restricted fund. The rest was towards youth/children's work including a grant from Oxford Diocese.

Unrestricted Income - 2014 to 2024



Payments

The total unrestricted payments for 2024 amounted to £102,614 (2023 £104,388), 1.7% lower.

Our largest area of expenditure, the Parish share, continued to dominate. It increased by around 5%. Once again, St. Mary's paid it in full. St. Mary's also contributed £150 towards the costs of the Area Dean. The designated fund which had been set up when David Archer was Area Dean, has now been depleted and used to part fund the housing costs of the Curate.

Mission giving was £10,693 (2023 £10,968). The PCC policy is to donate 10% of our stewardship giving to our selected mission partners. What a privilege it is to be able to give to others from our plenty and to sow into the Lord's work in the UK and overseas.

Expenditure on utilities and cleaning decreased to £7,645 (2023 £15,201). St. Mary's energy is purchased through the Parish Buying Scheme to try and achieve the most cost-effective rates. Costs have fallen by 50% in this area after hefty bills in 2023. Continued management of usage of the heating is required.

Repairs and maintenance costs have increased to £2,399 (2023 £1,621). 40% of this went on heating repairs (by-pass valve) and boiler service. Thanks go to all involved in managing the fabric of our beautiful church.

Stationery, computing, publicity, and photocopier costs fell to £2,872 from £3,995. Savings will continue to be seen in this area with the departure of the leased photocopier which cost over £2,000 per year. £542 was the cost of the online financial ledger, and £756 was the cost of the Churchsuite database which is transforming our churchwide communication and will assist with meeting GDPR (General Data Protection Regulations) and managing rotas and contact details. The remainder was for Zoom, the website and publicity.

The balance sheet reports balances on the general fund of £38,119 as at 31 December 2024, no balance on the designated fund and £27,761 in restricted funds. PCC has an agreed reserves policy of retaining circa 3 months of expenditure in case of need. We have met this policy.

We all need to keep a close eye on our giving. If we stand and worship an almighty heavenly Father, whose love is boundless, whose generosity is endless, we need to respond.

Building Fund

Since 2013 we have spent over £44,500 on concept designs, professional fees, legal advice and feasibility studies. The addition of the childrens cabin, The Cabin, has seen a flourishing in our childrens work and a seemingly linked increase in numbers at church. We now need to take stock and decide where this project stands in priorities, alongside the replacement of the church chairs which are showing increasing signs of wear and tear.

Future

2024 has once again been a challenging year but there has been an amazing display of God's favour through the generosity, sacrificial giving and financial faithfulness of our church family. Our hope is that God's favour would continue to be on us, as we seek to grow the numbers searching for and turning towards God in our community.

Thanks go to the banking team, to Anna Saverton in her role supporting the Treasurer, to the finance team and to the independent examiner for his efforts in providing the examination of the accounts.

Debbie Corrigan, *Treasurer*

Independent Examiner's Report to the PCC of St Mary's The Virgin, Purley on Thames

I report to the PCC on my examination of the accounts of PCC St Mary's The Virgin, Purley on Thames for the year ended 31st December 2024 which are set out on the next three pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

They 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.

I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the PCC St Mary's The Virgin, Purley on Thames, as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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

Signed:  _____

S Cox

53 Hazel Road

Purley on Thames

Reading

Date: 26/04/2025

PCC ST MARYS PURLEY-ON-THAMES
Financial statement for the period 1 January - 31 December 2024

General Funds	Actual 2024				Actual 2023			
	Unrestricted funds		Restricted funds	Note	Unrestricted funds		Restricted funds	Total
	General (£)	Designated (£)			General (£)	Designated		
Receipts								
Stewardship	74,522.00	0.00	1,285.20	1	80,928.00	8,938.09	2,285.20	92,151.29
Single Donations	3,400.00		5,000.00		7,020.00			7,020.00
Online & Contactless giving	3,947.00				2,155.00			2,155.00
Service Collections	753.81				871.63			871.63
Income Tax Recovered	17,619.73		294.53	2	19,399.78		325.65	19,725.43
Legacy income/in memory of	0.00				700.00			700.00
Lettings gross	100,242.54	0.00	6,579.73		111,074.41	8,938.09	2,610.85	122,623.35
Fees (net)	1,386.00				1,570.00			1,570.00
Parish Magazine - net	1,101.00			3	2,528.00			2,528.00
	78.80			4	181.00			181.00
Fund Raising, & Community events (net)	2,740.88			5	2,007.28			2,007.28
Interest	1,462.62				292.48			292.48
Other Income	5,489.01		2,385.62	6	857.83			857.83
Total receipts	112,500.85	0.00	8,965.35		118,511.00	8,938.09	2,610.85	130,059.94
Expenditure								
Donations (see balance sheet)	10,693.45				10,967.56			10,967.56
Parish Share (gross)	68,812.07				65,278.00			65,278.00
Parish contribution to Area Dean costs	150.00							
Service expenses	647.64				268.88			268.88
Evangelism, Mission, Outreach	223.32				0.00			0.00
Audio Visual Costs	0.00				1,150.00		410.00	1,560.00
Copyright license	790.85				800.28			800.28
Children & Youth	401.49				280.74			2,614.58
Travel	128.61		2,385.62		245.01		2,333.84	245.01
Leadership & Pastoral	164.29				177.00			177.00
Small group resources	0.00				0.00			0.00
Subscriptions, books & Training	283.05				182.17			182.17
Telephone & Postage	552.21				570.24			570.24
Broadband/Church wifi	0.00				0.00			0.00
Stationery, Photocopier, Computing & publicity	2,872.47			7	3,995.30			3,995.30
Utilities & Cleaning	7,645.58			8	15,200.82			15,200.82
Insurance	2,329.00				2,732.81			2,732.81
Building project (professional fees)	0.00				0.00		0.00	0.00
Repair & Maintenance	2,399.16			9	1,621.12			1,621.12
Curate housing rental	3,372.70	7,502.30				8,100.08		8,100.08
Furniture & Fittings & Equipment	0.00				0.00			0.00
Bank Charges including Sumup/Good Box	386.97				353.39			353.39
Hospitality & thank you gifts	550.64				486.85			486.85
Legal Fees	0.00				0.00			0.00
Sundry Expenses	210.95			10	78.01			78.01
Total payments	102,614.45	7,502.30	2,385.62		104,388.18	8,100.08	2,743.84	115,232.10
Excess of receipts over payments	9,886.40	(7,502.30)	6,579.73		14,122.82	838.01	(132.99)	14,827.84

Note 1a: Restricted Stewardship Receipts

	2024 Receipts (£)	2023 Receipts (£)
Children & Youth	1,579.73	1,610.85
Children & Youth grant	2,385.62	0.00
Youth Cabin	0.00	1,000.00
Building	0.00	0.00
Mission	0.00	0.00
In Memory of E Smith	0.00	0.00
COVID support	0.00	0.00
Wifi	5,000.00	0.00
TOTAL	8,965.35	2,610.85

Note 1b: Stewardship Breakdown

	2024 Unrestricted Receipts (£)	2023 Unrestricted Receipts (£)
CAF regular receipts	71,712.00	73,338.00
Lloyds regular receipts	1,860.00	5,350.00
Weekly envelopes	0.00	1,440.00
Gift aid envelopes	950.00	800.00
	74,522.00	80,928.00

Note 1c: Designated Receipts

	2024 Receipts (£)	2023 Receipts (£)
Area Dean Rebate/Curate fund	0.00	8,938.09
	0.00	8,938.09

Note 2: Contactless giving

	2024	2023
Online donations	1,764.00	650.00
Church contactless machine donations	2,183.00	1,505.00
	3,947.00	2,155.00

Note 2a HMRC receipts

	2024 Unrestricted Receipts (£)	2023 Restricted Receipts (£)	2023 Unrestricted Receipts (£)	2023 Restricted Receipts (£)
Nov 23 to 5 Apr 24	8,681.72	160.65	9,250.10	165.00
6 Apr 23 - 30 Sept 24	8,938.01	133.88	10,149.68	160.65
	17,619.73	294.53	19,399.78	325.65

Note 3: Fees

	2024	2023
Income from fees	2,729.00	3,825.00
Less expenditure from fees	(1,628.00)	(1,297.00)
Net	1,101.00	2,528.00

Note 4: Parish Magazine

	2024	2023
Subscription income (circulation numbers low)	2,833.30	2,530.50
Advertising income (advertising space)	225.50	1,530.50
Less printing costs	(2,980.00)	(3,880.00)
Net	78.80	181.00

Note 5: Fundraising

	2024 Income	2024 Expenditure	2024 Net	2023 Income	2023 Expenditure	2023 Net
Village Concerts (3 events/prepayments CC)	4,500.75	3,264.87	1,235.88	5,164.40	4,036.12	1,128.28
RMVC event			0.00	745.00	326.00	419.00
Quiz x 2 including Singing for Fun	740.00		740.00	460.00		460.00
Barn dance	765.00		765.00			0.00
	6,005.75	3,264.87	2,740.88	6,369.40	4,362.12	2,007.28

Note 6: Other income unrestricted (Gross)

	2024	2023
Book sales (Connect groups/Alpha)	98.00	131.50
Purley Parish Council grants	0.00	667.33
Photocopier usage	0.00	13.00
Event donations	15.00	46.00
Deanery Quinquennial fund redistribution	2,498.60	0.00
Deanery General fund redistribution	2,422.86	0.00
Deanery rebate	284.55	
Insurance donation	130.00	0.00
	5,449.01	857.83

Note 7: Stationery, Photocopier, Computing & Publicity

	<u>2024</u>	<u>2023</u>
Copier paper	0	32.68
Tonor cartridges (Rectory printer)	58.57	263.6
Website platform hosting	147.96	402.32
Weekly envelopes	0	0
Lease of photocopier	0	573.76
Cost of copies	0	302.4
Purchase of small printer/copier	0	350
SSD for AV	0	0
Annual Zoom License/Norton Antivirus/other software	155.88	138.1
Noticeboard posters/service adverts	1211.66	368.56
New website set up costs (photos)	0	350.68
Financial Ledger	542.4	487.20
Churchsuite	756.00	726.00
	<u>2,872.47</u>	<u>3,995.30</u>

Note 8: Utilities & Cleaning

	<u>2024</u>	<u>2023</u>
Gas	3,509.40	9,584.40
Electricity	436.72	2,473.35
Water	211.34	128.60
Broadband (Associate Minister)	0.00	0.00
Church wifi costs	0.00	0.00
Cleaning (labour costs)	1,896.05	1,738.00
Cleaning products and equipment	202.07	283.47
Hall floor resurface	0.00	0.00
COVID items for cleaning/hygiene	0.00	0.00
Grass cutting church yard inc green bin	1,390.00	993.00
	<u>7,645.58</u>	<u>15,200.82</u>

Note 9: Repairs & Maintenance

	<u>2024</u>	<u>2023</u>
Roofing work	0.00	120.00
Lighting/bulbs and other electrical repairs	324.69	0.00
Sewage pump replacement and maintenance	234.00	810.00
Hub - internal decoration and repair (entrance 2023)	299.70	0.00
Plumbing	0.00	0.00
Five Year Fixed Wire test (2022 last test)	0.00	0.00
PAT Testing	345.53	266.76
Fire extinguisher servicing	139.62	0.00
Heating repairs and pipework	862.80	348.00
Green bin, signage, other	192.82	76.36
	<u>2,399.16</u>	<u>1,621.12</u>

Note 10: Sundry Expenses

	<u>2024</u>	<u>2023</u>
Guillotine	53.81	0
PTO celebration	62.65	0
Hospitality for meetings/parishioners/welcome		78.01
Propane cylinder	94.49	0
	<u>210.95</u>	<u>78.01</u>

Accounts

Parochial Church Council Annual Report

Year Ended 31 December 2023

GENERAL REPORT

Reference and Administrative Information

St. Mary the Virgin Church is the parish church of Purley on Thames. It is part of the Bradfield Deanery within the Diocese of Oxford of the Church of England. The correspondence address is St. Mary the Virgin Church, St. Mary's Avenue, Purley on Thames, Reading RG8 8BJ.

PCC members who have served from 1 January 2023 (unless otherwise stated) until the date of this report are:

Ex-officio Members

Revd Dr David Archer	Chairman
Revd Aidan Jones	

Churchwardens

David Davies	from July 2023
Jon Saverton	
David Watts	until July 2023

Deanery Synod Members

Debbie Corrigan	until July 2023
Ina Elliott	
Jon Saverton	from July 2023
Leo Whyte	from July 2023

Elected Members

Beckie Head	until APCM 25 April 2023
Ina Elliott	
Sue Fossey	from APCM 25 April 2023
Dan Head	
Ginny Green	from May 2023
Anna Saverton	
Angela Sullivan-Brown	from May 2023
Janice Stables	from APCM 25 April until December 2023
Nigel Tolson	from APCM 25 April 2023
Kathryn Tolson	
David Watts	from July 2023
Sandra Whitaker	from APCM 25 April 2023
Leo Whyte	

Co-opted Members

Sheila Adnett	Secretary
Debbie Corrigan	Treasurer

Electoral Roll Officer

Vincent West

Bankers

Lloyds Bank PLC, 24 Broad Street, Reading, RG1 2BT.
CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

Independent Examiner

Stephen Cox ACMA CGMA, 53 Hazel Road, Purley on Thames, Reading.

Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under statute law, *The Parochial Church Council (Powers) Measure 1956*. PCC members are charity trustees. The rules of appointment of PCC members are governed by and set out in the *Church Representation Rules 2020*. Church attendees are encouraged to register on the Electoral Roll and consider election to the PCC.

The work of the PCC is supported by working groups which meet between full meetings of the PCC. Their deliberations are reported where necessary to the PCC for discussion and action. A budget is prepared annually by the Treasurer after consultation with those groups which have expenditure. This is presented to the PCC for discussion and approval before being presented to the APCM. Any expenditure which may be proposed during the year and has not been approved within the budget has to be presented to the PCC for specific approval.

St. Mary's PCC met on six occasions through the year.

Standing Committee

This is the only committee of the PCC required by law. It comprises the Rector, Churchwardens, Treasurer and Secretary and has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Other members of the PCC may be co-opted to the Standing Committee as necessary. The Standing Committee did not meet during the year.

Leadership Team

Whilst the PCC and Standing Committee are the only required formal decision making bodies, the appointment of members to a Leadership Team remains a priority for the Rector.

At the heart of this team is the recognition that ministry leadership is based on calling and gifting. The role of the Leadership Team is to take overall day to day responsibility for ensuring that St. Mary's continues its progress towards its vision and therefore works closely with the Rector and is accountable to the PCC. This team aims to be made up of those having overall ministry and leadership responsibility for the key dimensions of our vision: **leadership, discipleship, worship, mission and fellowship**.

During 2023, St. Mary's Leadership Team has been in a period of transition, with Debbie Corrigan standing down in the summer having served since 2016, and Aidan Jones and Dan Head coming onboard. Ina Elliott has provided operational support. Formal approval of a new Leadership Team is to be sought in 2024.

The Rector continues to meet regularly one to one with key people for co-ordination. It is envisaged that the *Growing Leaders* programme will be offered in the coming year.

Working Groups

In the last year the following working groups have reported to the PCC, comprising the following:

Building Team

Revd David Archer, Mike Adnett, David Davies (Chair), David Manning, Geoff Williams.

Finance Team

Revd David Archer, Anne Bolland, Debbie Corrigan (Chair, Treasurer, Stewardship Secretary), Anna Saverton, Jon Saverton.

Safeguarding Team

Revd David Archer, Jean Chudleigh, Beckie Head (Parish Safeguarding Officer), Dan Head.

Mission Partners Group

Revd David Archer (Chair), Sheila Adnett (Secretary), Kathryn Tolson, Bob Trendell, Charmaine Trendell.

Objectives and Activities

The PCC has the responsibility of working with the incumbent, in promoting the mission of the church in the parish – pastoral, evangelistic, social and ecumenical. St. Mary's mission is **to be whole-life disciples of Jesus Christ who changes lives, communities and nations**.

The PCC has responsibility to support and develop the mission of St. Mary's both home and overseas. The PCC also has maintenance responsibilities for the church, ancillary buildings and churchyard.

Achievements and Performance

Our prayer is to be a vibrant and growing church, and with this in mind this report marks progress against our church vision *Connecting People With God* and the priorities identified in it:

- Deepening our enjoyment of God.
- Creating vibrant Christian communities.
- Fostering creative and courageous leadership.
- Preparing and adapting the church infrastructure.
- Committed to being a missional church.
- Being whole-life disciples.

Recognising that the effects of the COVID-19 pandemic were still tangible, though to a lesser degree, the PCC recognised that ministry activity still needed to focus on the rebuilding and strengthening of certain key ministries. The following areas, first highlighted in 2021, remained a priority throughout the year 2023:

- Sundays as a place of genuine encounter with God,
- Children and Youth ministry that is well-resourced and able to flourish,
- Every church member invited to be effectively disciplined in a Connect Group.

As reported last year, although the most obvious impacts of COVID-19 had receded in terms of what was permissible in church services, our activities and events, it is difficult to accurately assess by how much, and in what ways the effects of pandemic continue to impact what we do. Certain church behaviours and patterns of how we *do* things have remained different – for example, we continued to offer communion by intinction rather than the use of a shared common cup.

By and large though, during 2023, Sunday and midweek ministry returned to the following settled shape:

- Sunday services – Contemporary Worship (CW) and Traditional Worship (TW) – are all “in-person” and the only “online” material offered were a selection of YouTube messages during the autumn term. At CW, the first Sunday of the month is designated as “all-age”, the third Sunday as communion, and the fifth Sunday as an “all-age communion”. Guest Sundays were reintroduced on a termly basis. Prayer ministry has not yet recommenced. A usual pattern of Easter and Christmas services resumed, with encouraging numbers attending services during these festival seasons.
- A fuller programme of children and youth activities is offered on Sundays as part of our Contemporary Worship, with a major breakthrough being the construction of our new children’s cabin in spring 2023. Alongside this, the upstairs room had a makeover to ensure that it is suited to work with young people. This means we now have three dedicated spaces for our children and youth ministry, IGNITE. Glow meet in the *Cabin*, Nitro in the *Hub* (formerly the Vestry) and TNT utilise the *Loft*.
- A simple spoken service of midweek communion meets in the Chancel on a Wednesday morning.

As noted in last year’s report, various observations have been made about how the pandemic years have impacted church life, especially with regards to Sunday attendance and the level of engagement of existing church members. These continue to be widely reported, affecting both small and large churches, and seen across multiple denominations. They include:

- Volunteer base impacted, with church members less willing or able to return to previous levels of involvement, or lacking confidence to resume active ministry;
- Congregation numbers at in-person services still noticeably lower. A Church of England attendance report based on figures from five dioceses revealed total onsite weekly attendance in October 2022 varied between 73% and 81% of 2019. Initial figures from October 2023, suggest a small increase in attendance has been observed in the last year.

Against this national and Diocesan backdrop, we can be encouraged with what we have witnessed at St. Mary’s. Our weekly in-person Sunday attendance during October 2023 returned to almost 100% of our 2019 numbers which rises to over 100% if weekly midweek communion numbers are included. If online content is taken into account, our weekly attendance numbers are well over 100%. Early figures from 2024 indicate further increases.

- We have continued to welcome new guests, including young families to our Sunday services, especially at CW, some of whom have arrived as a result of the church being “online” and others with apparently no previous involvement with St. Mary’s or with church life.

uSa	2018	2019	2020	2021	2022	2023
CW&TW						
<i>Adults</i>	80	78	-	-	66	69
<i>Children</i>	12	10	-	-	14	17
Messy						
<i>Adults</i>	-	11	-	-	-	-
<i>Children</i>	23	14	-	-	-	-
Online¹		-	-	-	10/40/60	15/35/60
Midweek	-	-	14	8	6	9

¹ Approximate number of YouTube views within 24 hours, 1 week, 1 month

For reference, St. Mary's electoral roll figures for the last decade are as follows:

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Electoral Roll	107	107	110	109	112	122	117	111	113	113

We can take many encouragements from these figures and they bear witness to a church family committed to serving God faithfully to enable Sundays to be a genuine encounter with God, to pastorally care for one another and to have an outward looking approach to ministry.

What follows is a “snapshot” of life at St. Mary's during 2023.

The teaching and preaching in our Sunday services followed a pattern of thematic and expository series, emphasising the importance of Biblical exegesis and developing the personal discipline of *Chair Time* – regularly spending time in the Scriptures and in prayer. A major message series running through the spring and summer terms was based on *1 Corinthians*. During Lent, *The Spiritual Life* explored key spiritual disciplines, including a church-wide invitation to members to engage in a Daniel fast. In the autumn we studied *Origins: Genesis 1-11*. Our pattern of termly Guest Sundays, for those unfamiliar with church, or the Christian faith was resumed. A notable baptism service for children and adults took place in November.

Our Sunday services are served well by our various worship leaders and their teams, a dedicated AV team and worship support, particularly *SongPro* administration. It is our desire to see musical gifts developed and used for service in this significant ministry area and ongoing strengthening of these teams would be beneficial. Further work on upgrading our AV equipment has been undertaken.

Worship is not restricted to Sunday mornings. A midweek Wednesday morning service of Holy Communion is offered and *Morning Prayer* takes place every Tuesday morning. Our church's prayer life continues to be nourished by a helpful monthly *Prayer Diary*. The *Prayer Board* remains in use, allowing anyone to ask for prayer by completing a prayer tag.

Glow and *Nitro* for our children 11 years and under, meet on three Sundays in the month during *Contemporary Worship*, with sessions based on Urban Saints *Energize* resources. *TNT* for our youth, similarly meets on three Sunday mornings, with one session per month based in the Mad Duck café.

During 2023, under the oversight of Dan Head we have begun to make inroads towards strengthening and growing our Connect Group structure, recognising that this ministry area is key to the spiritual health of the church, and in providing pastoral care to church members. *Ladybirds*, a midweek group for ladies was successfully established. Ongoing investment in our Connect Groups is envisaged in 2024.

We continue to offer pastoral care to individuals within the church and in the community, through clergy visits and more informally through members of the congregation caring for others. It remains a priority to reform our *Pastoral Care Team*. The *Tuesday Lunch Club*, extends Christian hospitality and companionship to people, providing a light 2-course cooked lunch in a relaxed environment. It meets on the first Tuesday of the month and is well attended and greatly appreciated by those who attend. The *Singing For Fun* group offers friendship and support to older people around a format of singing, tea and some Christian input. It

continues to flourish. We serve the wider community through our annual *Community Memorial Service* and *Senior Citizens' Tea Party*. We again led a *Remembrance Sunday* service at Purley Memorial Hall. Many of the events and ministries that we offer are dependent on a servant hearted and dedicated *Hospitality Team* which we are extremely grateful for.

Our engagement with the wider church exists financially through the support of our mission partners and is coordinated by our *Mission Partners Group*. Our overseas mission partners are MAI, *Chinchpada Christian Hospital* and SIM, *The Mackies*. Our local partners are *Rahab* and *Yeldall Manor*. We commit to give at least 10% of our income to support our mission partners and help fund and encourage short-term mission trips, especially among our young people. Closer to home we are actively involved in the Bradfield Deanery, Chapter and *All Churches Together Pangbourne and District*, with a member of St. Mary's taking the role of secretary. We have welcomed Sally Hince in her capacity as LLM to St. Mary's ministry team.

Missional events remain an important aspect of our work. We have continued to host *Village Concerts* which brings high quality music to the local area. These have been very successful in attracting a new audience to the church building and helping position the church as a venue for professional music within the community. They generate a useful income.

We have continued our schools work, leading collective worship at our church school *Purley Primary School* and this year welcoming *Long Lane Primary School* back to the church for their Christmas Carol Concert. A member of the church plays an active role in the church school through their involvement as a governor. We have been invited to lead assemblies at *Langtree Secondary School* and continue to pray for future involvement at *Denefield Secondary School*.

St. Mary's is a satellite of *Readifood*, Reading's Food Bank and we are active in regularly collecting food for this important local ministry. A number of church members are involved with *Street Pastors* and *First Stop*. We have a presence in the community through the production and distribution of the *Purley Parish News* our magazine for church and community. A *Men's Ministry* reaches out to men through a regular *Man Friday* email and curry evenings.

The effective running of St. Mary's church is dependent on the effort and work of various teams – for which we are very grateful – including our dedicated *Finance Team* and *Safeguarding Team*.

Our church buildings are served well by our *Building Team* who quietly and efficiently maintain our buildings to a high standard, through the ongoing and necessary task of monitoring and carrying out essential repair works. It is assisted by our Churchwardens who manage our facilities. Our rooms are well utilised by a few regular bookings, providing a useful source of additional income. A newly formed *Gardening Team* have begun maintenance work in the churchyard.

FINANCIAL ACCOUNTS

Finance Report for the Year Ended 31 December 2023

Overview

The financial year 2023 ended in an overall surplus of £14,828, (2022 deficit of £15,740) taking restricted and unrestricted funds together. £14,123 of the surplus was on the unrestricted position. This amazing result is due to the magnificent and sacrificial response of our church family to an appeal for funds, following the extraordinarily high utility bills St. Mary's experienced. In addition, the fact that so much of our income comes from giving, 94% in 2023 (95% in 2022), stands us in good stead and we are so grateful for the generous and faithful stewardship of our church family.

The key financial position is that of general unrestricted funds. For the first time in four years, there was more income receipts than expenditure and the general unrestricted fund rose by £14,123 (fall of £7,287 in 2022). This also meant that the reserves policy of the PCC was met and the general fund stood at £28,233 at the end of the financial year.

Overall unrestricted income rose by 38% (fall of 4.5% in 2022), and unrestricted donations increased by 29% (drop of 1% in 2022). Unrestricted expenditure was £104,388 (2022: £93,118) and was 12% higher than in 2022. (2022 4.5% drop; 2021 2.9% drop). Gas costs alone saw a fourfold increase despite a 7% drop in usage through careful management. Electricity costs held steady mainly due to a large credit owed at the start of the year.

It has been another challenging year in many ways, the finances continue to be difficult to manage, but the emphasis we place on regular giving has enabled us to continue to weather the storm of the cost-of-living increases. We give all the praise to God. **God is faithful.** (Genesis 22.14 Jehovah Jireh; The Lord will provide).

General Fund

Receipts

Overall income of more than £130,000 was administered in 2023. That is the highest income level in recent memory. Regular unrestricted and planned stewardship (by bank, weekly or gift aid envelopes) increased by 27% to £80,928 (2022 saw a decrease of 1.12% to £63,814). The graph below shows the trend in regular unrestricted and planned giving (yellow line); regular giving has shown a marked increase after sluggish performance since 2018. For the future of the church we must continue to place greater focus on this area. The appeal for funds following the very high gas bills in June 2023 saw a wonderful response and continued emphasis and teaching on regular giving has resulted in two new regular givers so far, however we have also seen movements the other way, so we need to continue to focus on this. An interesting fact is that unrestricted regular giving has increased by 66% since 2014, however in the same time period inflation has reduced the value of giving by 31%, so £10 given in 2014 and never reviewed is now only worth £7.56, an excellent reminder to regularly review personal giving in light of pay and pension inflation rises.

Online and contactless giving continues to increase and to supplement service collections standing at £2,155. Income tax receipts up to October 2023 amounted to £19,725 compared to £16,273 in 2022.

Lettings income fell in 2023 due to the loss of some regular hirers. Marketing of this facility needs some focus. Thanks go to Fran Jones who administers this area of income.

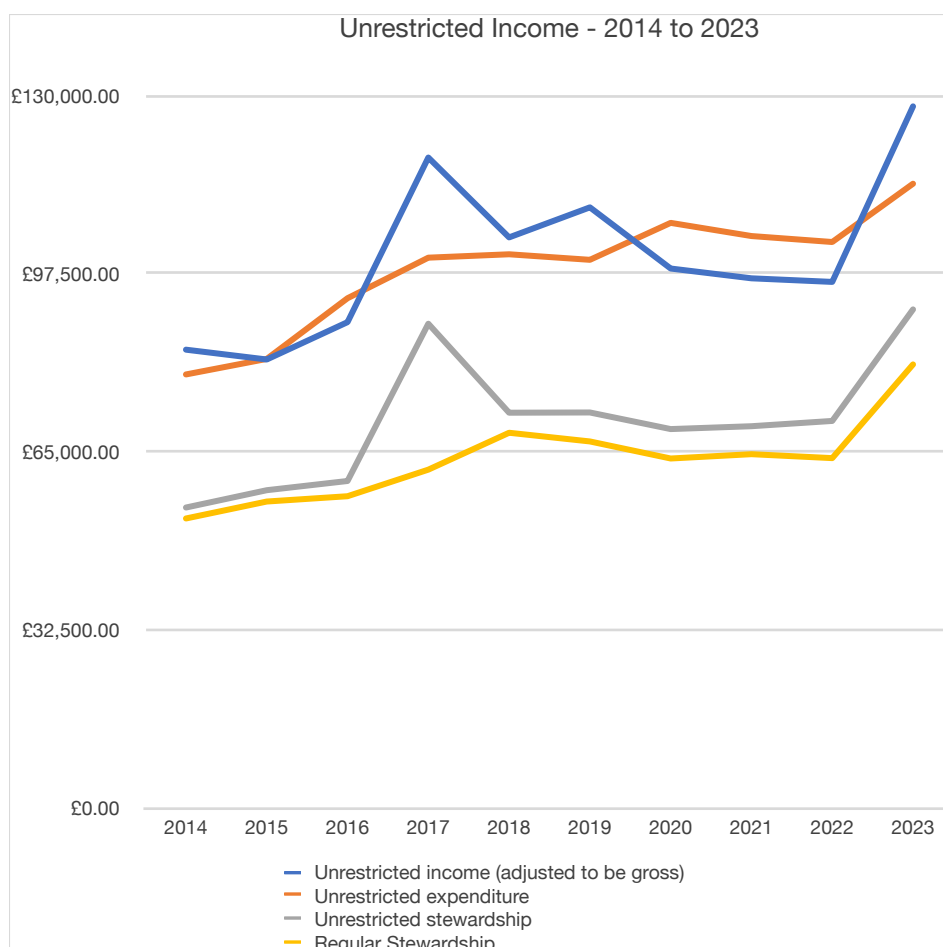
Net income from fees shows a surplus of £2,528. Thanks go to Anne Bolland who administers this area of ministry.

Net income from the Purley Parish News shows a small surplus. Focus is needed on the advertising income. Subscriber numbers have levelled off which is positive after previous falls. However, prior to the next subscriber year (2025/26) the PCC needs to take a decision on whether to proceed with this area of ministry. A great deal of work goes into the production and distribution of the magazine and Homeinstead Reading sponsored a "Thank you" event in August for all involved. Thanks go to the Editorial Team and distributors.

Fund raising income was at the highest level for five years. The majority of this was due to Village Concerts. Thanks go to the team who put these events on. St. Mary's receives 20% of ticket profits and all the bar profits.

Restricted fund total receipts in 2023 amounted to £2,611 (£2,784 in 2022). All giving was towards youth/ children's work.

We received a one off grant of over £600 from Purley Parish Council towards the cost of our digital AV box used at services and events.



Payments

The total unrestricted payments for 2023 amounted to £104,388 (2022 £93,118), 12% higher after a drop in 2022. Despite church expenditure being closely managed, the doubling of costs on utilities and cleaning along with a rise in the parish share and inflation increases of 12% and 8% respectively on copyright licence costs and insurance meant that overall expenditure increased.

Our largest area of expenditure, the Parish share, continued to dominate. It increased by around 1%. Once again, St. Mary's paid it in full. The agreed *Diocesan* parish share is reported in the accounts. This agreed *Diocesan* parish share is reduced at the Deanery level, with other Deanery parishes funding the Area Dean role which is seen as a shared post. This role was performed by David Archer until autumn 2023. The difference between the gross parish share and the net parish share is retained and used to help offset the St. Mary's Curate rental costs. Designated fund accounting has once again been actioned and a surplus of £838 was made on this unrestricted designated fund, with the balance being retained to fund 2024 costs.

Mission giving was £10,968 (2022 £8,319). The PCC policy is to donate 10% of our *stewardship* giving to our selected mission partners. What a privilege it is to be able to give to others from our plenty and to sow into the Lord's work in the UK and overseas.

Expenditure on utilities and cleaning increased to £15,201 (2022 £7,794). St. Mary's energy is purchased through the Parish Buying Scheme to try and achieve the most cost-effective rates. November 2023 to January 2024 costs for gas stood at £1261 compared to £4016 in the corresponding period in 2022/23. Careful management of the heating has also helped to reduce units used by 40%. Variable rates have now reduced from 27p in November 2022 to 4.96p in January, however standing charges have increased from £2.30 a day to £5.30 a day.

Repairs and maintenance costs have decreased to £1,621 (2022 £1,898). The costs of repairs to the sewage pump continue to be a concern and all are reminded to ensure that wet wipes are not placed in the toilets. Thanks go to all involved in managing the fabric of our beautiful church.

Stationery, computing, publicity, and photocopier costs fell slightly to £3,995 from £4,045. Savings will continue to be seen in this area with the departure of the leased photocopier which cost over £2,000 per year. £487 was the cost of the online financial ledger, and £726 was the cost of the Churchsuite database which is transforming our churchwide communication and will assist with meeting GDPR (General Data Protection Regulations) and managing rotas and contact details. The remainder was for Zoom, the website and publicity.

The balance sheet reports balances on the general fund of £28,233 as at 31 December 2023, £7,502 on the designated fund and £21,181 in restricted funds. PCC has an agreed reserves policy of retaining circa 3 months of expenditure in case of need. We have met this policy.

We all need to keep a close eye on our giving. If we stand and worship an almighty heavenly Father, whose love is boundless, who generosity is endless, we need to respond.

Building Fund

Since 2013 we have spent over £44,500 on concept designs, professional fees, legal advice and feasibility studies. The addition of the childrens cabin, *The Cabin*, has seen a flourishing in our childrens work and a seemingly linked increase in numbers at church. We now need to take stock and re-focus post COVID-19 to finalise the vision and to get this exciting project over the line.

Future

The PCC has agreed a slight deficit operational budget for 2024, but will be focussing on increasing and encouraging more giving alongside investing in AV and reviewing expenditure.

2023 has once again been a challenging year but there has been an amazing display of God's favour through the generosity, sacrificial giving and financial faithfulness of our church family. Our hope is that God's favour would continue to be on us, as we seek to grow the numbers searching for and turning towards God in our community.

Thanks go to the banking team, to Anna Saverton in her role supporting the Treasurer, to the finance team and to the independent examiner for his efforts in providing the examination of the accounts.

Debbie Corrigan, *Treasurer*

Independent Examiner's Report to the PCC of St Mary's The Virgin, Purley on Thames
Source of wording - Charity Commission guidance on independent examination

I report to the PCC on my examination of the accounts of PCC St Mary's The Virgin, Purley on Thames for the year ended 31st December 2023 which are set out on the next two pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

They 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.

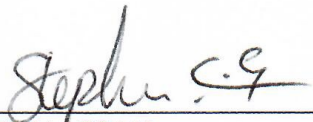
I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination giving me cause to believe that in any material respect:

Accounting records were not kept in respect of the PCC St Mary's The Virgin, Purley on Thames, as required by section 130 of the Act; or
The accounts do not accord with those records.

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

Signed: 
S Cox ACMA, CGMA
53 Hazel Road
Purley on Thames
Reading
Date: 9/4/24

PCC ST MARYS PURLEY-ON-THAMES
Financial statement for the period 1 January - 31 December 2023

General Funds	Actual 2023					Actual 2022			
	Unrestricted funds		Restricted funds	Total	Note	Unrestricted funds		Restricted funds	Total
	General (£)	Designated (£)				General (£)	Designated		
Receipts									
Stewardship	80,928.00	8,938.09	2,285.20	92,151.29	1	63,814.00	9,096.31	1,655.50	74,565.81
Single Donations	7,020.00			7,020.00		855.00			855.00
Online giving	2,155.00			2,155.00		1,358.80			1,358.80
Service Collections	871.63			871.63		488.90			488.90
Income Tax Recovered	19,399.78		325.65	19,725.43	2	15,145.12		1,128.15	16,273.27
Legacy income/in memory of	700.00			700.00		80.29		0.00	80.29
	111,074.41	8,938.09	2,610.85	122,623.35		81,742.11	9,096.31	2,783.65	93,622.07
Lettings, gross	1,570.00			1,570.00		2,359.50			2,359.50
Fees (net)	2,528.00			2,528.00	3	(64.00)			(64.00)
Parish Magazine - net	181.00			181.00	4	(330.20)			(330.20)
Fund Raising, & Community events (net)	2,007.28			2,007.28	5	1,082.64			1,082.64
Interest	292.48			292.48		45.09			45.09
Other Income	857.83			857.83	6	996.60			996.60
Total receipts	118,511.00	8,938.09	2,610.85	130,059.94		85,831.74	9,096.31	2,783.65	97,711.70
Expenditure									
Donations (see balance sheet)	10,967.56			10,967.56		8,318.75			8,318.75
Parish Share (gross)	65,278.00			65,278.00		64,567.00			64,567.00
Service expenses	268.88			268.88		399.34			399.34
Evangelism, Mission, Outreach	0.00			0.00		106.00			106.00
Audio Visual Costs	1,150.00		410.00	1,560.00		0.00		0.00	0.00
Copyright license	800.28			800.28		714.92			714.92
Children & Youth	280.74		2,333.84	2,614.58		673.50		11,087.09	11,760.59
Travel	245.01			245.01		125.36			125.36
Leadership & Pastoral	177.00			177.00		259.72			259.72
Small group resources	0.00			0.00		0.00			0.00
Subscriptions & Training	182.17			182.17		319.57			319.57
Telephone & Postage	570.24			570.24		560.23			560.23
Broadband/Church wifi	0.00			0.00		0.00			0.00
Stationery, Photocopier, Computing & publicity	3,995.30			3,995.30	7	4,044.61			4,044.61
Utilities & Cleaning	15,200.82			15,200.82	8	7,794.01			7,794.01
Insurance	2,732.81			2,732.81		2,547.86			2,547.86
Building project (professional fees)	0.00		0.00	0.00		0.00		1,146.00	1,146.00
Repair & Maintenance	1,621.12			1,621.12	9	1,897.67			1,897.67
Curate housing rental		8,100.08		8,100.08		0.00	8,100.00		8,100.00
Furniture & Fittings & Equipment	0.00			0.00		19.99			19.99
Bank Charges	353.39			353.39		193.36			193.36
Hospitality & thank you gifts	486.85			486.85		576.61			576.61
Legal Fees	0.00			0.00		0.00			0.00
Sundry Expenses	78.01			78.01	10	0.00			0.00
Total payments	104,388.18	8,100.08	2,743.84	115,232.10		93,118.50	8,100.00	12,233.09	113,451.59
Excess of receipts over payments	14,122.82	838.01	(132.99)	14,827.84		(7,286.76)	996.31	(9,449.44)	(15,739.89)

Note 1a: Restricted Stewardship Receipts

	2023 Receipts (£)	2022 Receipts (£)
Children & Youth	1,610.85	1,605.85
Youth Cabin	1,000.00	1,057.50
Building	0.00	0.00
Mission	0.00	0.00
In Memory of E Smith	0.00	70.30
COVID support	0.00	50.00
Wifi	0.00	0.00
TOTAL	2,610.85	2,783.65

Note 1b: Stewardship Breakdown

	2023 Unrestricted Receipts (£)	2022 Unrestricted Receipts (£)
CAF regular receipts	73,338.00	58,358.00
Lloyds regular receipts	5,350.00	2,300.00
Weekly envelopes	1,440.00	2,700.00
Gift aid envelopes	800.00	456.00
	80,928.00	63,814.00

Note 1c: Designated Receipts

	2023 Receipts (£)	2022 Receipts (£)
Area Dean Rebate/Curate fund	8,938.09	9,096.31
	8,938.09	9,096.31

Note 2: Contactless giving

	2023	2022
Online donations	650.00	380.00
Church contactless machine donations	1,505.00	978.80
	2,155.00	1,358.80

Note 2a HMRC receipts

	2023 Unrestricted Receipts (£)	2023 Restricted Receipts (£)	2022 Unrestricted Receipts (£)	2022 Restricted Receipts (£)
Nov 22 to 5 Apr 23	9,250.10	165.00	8,782.76	160.65
6 Apr 23 - 31 Oct 23	10,149.68	160.65	6,362.36	967.50
	19,399.78	325.65	15,145.12	1,128.15

Note 3: Fees

	2023	2022
Income from fees	3,825.00	2,040.00
Less expenditure from fees	(1,297.00)	(2,104.00)
Net	2,528.00	(64.00)

Note 4: Parish Magazine

	2023	2022
Subscription income (circulation numbers low)	2,530.50	2,476.05
Advertising income (advertising space)	1,530.50	1,699.75
Less printing costs	(3,880.00)	(4,506.00)
Net	181.00	(330.20)

Note 5: Fundraising

	2023 Income	2023 Expenditure	2023 Net	2022 Expenditure	2022 Net
Village Concerts (3 events/prepayments CC)	5,164.40	4,036.12	1,128.28	4,357.10	1,183.06
RMVC event	745.00	326.00	419.00		0.00
Quiz	460.00		460.00		
Jubilee event			0.00	277.10	(100.42)
	6,369.40	4,362.12	2,007.28	4,634.20	1,082.64

Note 6: Other income unrestricted (Gross)

	2023	2022
Book sales (Connect groups/Alpha)	131.50	102.50
Purley Parish Council grants	667.33	
Photocopier usage	13.00	31.10
Coronation donations	46.00	
Oasis donations	0.00	60.00
Energy Grant OBDP	0.00	708.00
Alpha donations	0.00	95.00
	857.83	996.60

Note 7: Stationery, Photocopier, Computing & Publicity

	2023	2022
Copier paper	32.68	135.7
Tonor cartridges (Rectory printer)	263.6	
Website platform hosting	402.32	219.51
Weekly envelopes	0	49.04
Lease of photocopier	573.76	2144.97
Cost of copies	302.4	583.2
Purchase of small printer/copier	350	
SSD for AV	0	69.98
Annual Zoom License/Norton Antivirus/other software	138.1	168.87
Noticeboard posters/service adverts	368.56	93.94
New website set up costs (photos)	350.68	
Financial Ledger	487.2	458.40
Churchsuite	726.00	121.00
	3,995.30	4,044.61

Note 8: Utilities & Cleaning

	2023	2022
Gas	9,584.40	1,835.69
Electricity	2,473.35	2,981.09
Water	128.60	148.10
Broadband (Associate Minister)	0.00	0.00
Church wifi costs	0.00	0.00
Cleaning (labour costs)	1,738.00	1,270.50
Cleaning products and equipment	283.47	142.32
Hall floor resurface	0.00	0.00
COVID items for cleaning/hygiene	0.00	57.24
Grass cutting church yard inc green bin	993.00	1,359.07
	15,200.82	7,794.01

Note 9: Repairs & Maintenance

	2023	2022
Roofing work	120.00	0.00
Lighting/bulbs and other electrical repairs		
Sewage pump replacement and maintenance	810.00	288.00
Entrance hall - internal decoration and repair	0.00	0.00
Plumbing	0.00	0.00
Five Year Fixed Wire test	0.00	1,128.00
PAT Testing	266.76	0.00
Fire extinguisher servicing	0.00	58.44
Heating repairs and pipework	348.00	360.00
Green bin, signage, other	76.36	63.23
	1,621.12	1,897.67

Note 10: Sundry Expenses

	2023	2022
Church keys cut	0	0
Hospitality for meetings/parishioners/welcome	78.01	0
	78.01	0.00

Accounts

Parochial Church Council Annual Report

Year Ended 31 December 2022

GENERAL REPORT

Reference and Administrative Information

St. Mary the Virgin Church is the parish church of Purley on Thames. It is part of the Bradfield Deanery within the Diocese of Oxford of the Church of England. The correspondence address is St. Mary the Virgin Church, St. Mary's Avenue, Purley on Thames, Reading RG8 8BJ.

PCC members who have served from 1 January 2022 (unless otherwise stated) until the date of this report are:

Ex-officio Members

Revd Dr David Archer	Chairman
Revd Aidan Jones	

Churchwardens

Anne Bolland	until July 2022
Jon Saverton	from November 2022
David Watts	

Deanery Synod Members

Debbie Corrigan
Ina Elliott
Leo Whyte

Elected Members

Oliver Archer	until October 2022
Marjorie Butler	until APCM 26 April 2022
Ina Elliott	
Beckie Head	
Dan Head	
Anna Saverton	
Jon Saverton	until APCM 26 April 2022
Kathryn Tolson	
Leo Whyte	
Katherine Williams	until APCM 26 April 2022

Co-opted Members

Debbie Corrigan	Treasurer
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Electoral Roll Officer

Vincent West

Bankers

Lloyds Bank PLC, 24 Broad Street, Reading, RG1 2BT.
CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

Independent Examiner

Stephen Cox ACMA CGMA, 53 Hazel Road, Purley on Thames, Reading.

Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under statute law, *The Parochial Church Council (Powers) Measure 1956*. PCC members are charity trustees. The rules of appointment of PCC members are governed by and set out in the *Church Representation Rules 2020*. Church attendees are encouraged to register on the Electoral Roll and consider election to the PCC.

The work of the PCC is supported by working groups which meet between full meetings of the PCC. Their deliberations are reported where necessary to the PCC for discussion and action. A budget is prepared annually by the Treasurer after consultation with those groups which have expenditure. This is presented to the PCC for discussion and approval before being presented to the APCM. Any expenditure which may be proposed during the year and has not been approved within the budget has to be presented to the PCC for specific approval.

St. Mary's PCC met on seven occasions through the year.

Standing Committee

This is the only committee of the PCC required by law. It comprises the Rector, Churchwardens, Treasurer and Secretary and has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Other members of the PCC may be co-opted to the Standing Committee as necessary. The Standing Committee met on one occasion during the year.

Leadership Team

Whilst the PCC and Standing Committee are the only required formal decision making bodies, the appointment of members to a Leadership Team remains a priority for the Rector.

At the heart of this team is the recognition that ministry leadership is based on calling and gifting. The role of the Leadership Team is to take overall day to day responsibility for ensuring that St. Mary's continues its progress towards its vision and therefore works closely with the Rector and is accountable to the PCC. This team aims to be made up of those having overall ministry and leadership responsibility for the key dimensions of our vision: **leadership, discipleship, worship, mission and fellowship**.

In 2022, St. Mary's Leadership Team comprised the following:

Revd Dr David Archer
Debbie Corrigan
Bronwen Greenslade (until July 2022)

Working Groups

In the last year the following working groups have reported to the PCC, comprising the following:

Building Team

Revd David Archer, Mike Adnett, David Davies (Chair), David Manning, Geoff Williams.

Finance Team

Revd David Archer, Anne Bolland, Debbie Corrigan (Chair, Treasurer, Stewardship Secretary), Anna Saverton, David Watts.

Safeguarding Team

Revd David Archer, Jean Chudleigh (DBS Verifier), Beckie Head (Parish Safeguarding Officer), Dan Head.

Mission Partners Group

Revd David Archer (Chair), Sheila Adnett (Secretary), Kathryn Tolson, Bob Trendell, Charmaine Trendell.

Objectives and Activities

The PCC has the responsibility of working with the incumbent, in promoting the mission of the church in the parish – pastoral, evangelistic, social and ecumenical. St. Mary's mission is **to be whole-life disciples of Jesus Christ who changes lives, communities and nations.**

The PCC has responsibility to support and develop the mission of St. Mary's both home and overseas. The PCC also has maintenance responsibilities for the church, ancillary buildings and churchyard.

Achievements and Performance

Our prayer is to be a vibrant and growing church. With this in mind the PCC has invested significantly in mission action planning and this report marks progress against our church vision which, given the significant upheaval of COVID-19, remains as *Connecting People With God*, 2016-21.

It focusses our priorities around the following goals and objectives:

- Deepening our enjoyment of God.
- Creating vibrant Christian communities.
- Fostering creative and courageous leadership.
- Preparing and adapting the church infrastructure.
- Committed to being a missional church.
- Being whole-life disciples.

Every year, the PCC commits to prayerfully identifying one or two goals from our vision, which it perceives to be the most pressing, or timely for the season ahead, and to make these their "wildly important goals" (WIGs). However with the lingering effects of the COVID-19 pandemic still visible, the PCC considered that ministry activity needed to continue to focus on the process of rebuilding and strengthening certain key ministries. With this in mind, it is helpful to think of the image of ministry as "trellis and vine" – where the *vine* represents actual ministry activity and growth, while the *trellis* refers to the support structures that enable such ministry to occur.

The following three areas, initially highlighted in 2021 as important for our recovery, remained a priority for the PCC in 2022:

- **Sundays** as a place of genuine encounter with God,
- **Children and Youth ministry** that is well-resourced and able to flourish,
- Every church member invited to be effectively disciplined in a **Connect Group**.

Although by the close of the year, the most obvious impacts of COVID-19 had receded in terms of what was permissible in church services and our activities and events, it is difficult to accurately assess by how much, and in what ways the pandemic is still impacting what we are able to do. Clearly the pandemic has deeply affected certain church behaviours and patterns of how we *do* things – for example, communion by intinction instead of sharing a common cup; the use of contactless giving instead of via a traditional plate. Some of what we used to do is unlikely to ever return to how it was before the pandemic. Other areas will need to be reinstated carefully, and some things will grow in completely new ways.

It is also worth acknowledging that COVID-19 remained in circulation throughout the year, and at certain times virus infection rates again surged meaning church activities were undoubtedly impacted – Holy Week and Easter was one such period.

More generally though, during 2022, Sunday and midweek ministry returned to the following shape:

- From Lent onwards our focus majored on "in-person" Sunday services – Contemporary Worship (CW) and Traditional Worship (TW). We ceased offering "online" YouTube services entirely until the autumn. At CW, the first Sunday of the month is designated as "all-age", the third Sunday as communion, and the fifth Sunday as an "all-age communion". Occasional Guest Sundays were reinstated. Prayer ministry has not recommenced. There was a usual pattern of "in-person" Easter and Christmas services, though, as noted above, Easter was impacted by a surge in COVID-19.

- A much fuller programme of children and youth activities resumed on Sundays as part of our Contemporary Worship, still operating though with the physical space constraint placed on our children's ministry which is limited to the Vestry. WAM began meeting in the Loft, other than once a month when it is more missional and meets off-site in the Mad Duck cafe.
- A simple spoken service of midweek communion was offered whenever possible throughout the year, meeting in the Chancel.

As first noted in last year's report, various observations have been made about how the pandemic years have impacted church life, especially with regards to Sunday attendance and the level of engagement of existing church members. These continue to be widely reported, affecting both small and large churches, and seen across multiple denominations. They include:

- Volunteer base greatly impacted, with church members less willing or able to return to previous levels of involvement, or lacking confidence to resume active ministry;
- "In-person" congregation numbers have reduced noticeably. A recent Church of England attendance report based on figures from five dioceses reveals total onsite weekly attendance in October 2022 varied between 73% and 81% of 2019. When online attendance is included, weekly attendance increases to between 82% and 93%. Reduced attendance is seen in both rural and urban churches, and it is thought that part of the reduction is due to less services being offered. Anecdotally, the frequency of attendance of church members appears to have reduced.

In contrast, St. Mary's onsite Sunday weekly attendance during October was 90% rising to almost to 100% when we include the weekly midweek communion, and to over 100% when taking into account online services (these figures exclude *Messy Church* which has not resumed).

Our Sunday attendance comprised on average 14 children (0-16's) representing 18% of our usual Sunday attendance (uSa). It is sobering to reflect on figures from the Church of England in 2018, that 32% churches reported having no 0-16's, and 71% of these reported having 5 or fewer 0-16's. Later statistics also show that under 16's are not distributed evenly across the Church. 44% of all 0-16's are to be found in only 6.4% of churches and parishes. It is likely that these figures have further deteriorated as a result of the pandemic.

uSa	2018	2019	2020	2021	2022
CW&TW					
<i>Adults</i>	80	78	-	-	66
<i>Children</i>	12	10	-	-	14
Messy					
<i>Adults</i>	-	11	-	-	-
<i>Children</i>	23	14	-	-	-
Online		-	-	-	10/40/60
Midweek	-	-	14	8	6

- New people, including young families have been welcomed to our Sunday services, especially at CW, some of whom have arrived as a result of the church being "online" and others with apparently no previous involvement with St. Mary's or with church life.

For reference, St. Mary's electoral roll figures for the last decade are as follows:

Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Electoral Roll	108	107	107	110	109	112	122	117	111	113

There are many encouragements we can take from these figures and they are testament to the church members who serve faithfully to enable Sundays to be a genuine encounter with God – be that through leading our worship, musically or in other ways; serving in our children's and youth ministries; supporting the services through AV; serving on our *Welcome* and *Hospitality* Teams; working to decorate and clean the church. All these are vital ministries and integral to what we offer, Sunday by Sunday.

It is likely that the three focus areas identified in 2022 will remain a focus into 2023. Of particular note is the need to invest more heavily in the strengthening and growing our existing Connect Group structure, as this is key to the spiritual health of the church, and in providing pastoral care to church members.

On the horizon there is also the exciting prospect of the construction of our children's cabin. This is a crucial new resource, that will provide urgently needed extra space for our children's and youth ministry to flourish in the coming years, until we realise our vision to build a dedicated children and youth centre.

It will also be vital that we refocus our missional outlook, rebuilding various existing outward looking ministries, as well as establishing new ministries that align with a renewed church vision. Defining a new vision is an area requiring urgent attention in the coming year.

Over the last year, we have tried to promote community life and pastoral support in whatever ways we could, with the resources available to us. *Singing For Fun* is now back to full strength, and our monthly *Tuesday Lunch Club* is operating well. Our Clergy and Pastoral teams try to maintain contact with church members who are unable to attend Sunday worship, or who are not members of a connect group; regular pastoral letters have been sent to the church family; Mother's Day flowers were distributed, and a Father's Day gift given to the men of the church. Men's Curry Nights and the Ladies Christmas Meal also resumed this year.

In addition we have tried to maintain a missional and outwards looking focus: this has included prayerfully and financially supporting our global mission partners; supporting the work of our local partners *Rahab* and *Yeldall Manor*; maintaining the profile of our *Readifood* food collection point and delivery of collected items to the central foodbank in Reading town centre; editing and distributing our monthly *Purley Parish News*; offering a *Community Memorial Service* and leading the *Remembrance Sunday Service* at the Memorial Hall during November.

With all the ups and downs of the previous years and ongoing changes to what has been permitted to take place within the church building itself, special thanks are due to our Churchwardens who have taken on a large workload, including having oversight for the smooth running of in-person Sunday services and the additional health and safety requirements as a result of the pandemic. The effective running of St. Mary's church is also dependent on the effort and work of various teams, including our dedicated *Finance Team* and a newly formed *Safeguarding Team*.

Again in this last year we have been served well by our *Buildings Team* who quietly and efficiently maintain our buildings to a high standard, through the ongoing and necessary task of monitoring the buildings and carrying out essential repair works. The five yearly, quinquennial inspection was completed in January, concluding the church building is in "*good condition*", only requiring a few specific items of work to be completed in the short and medium term.

FINANCIAL ACCOUNTS

Finance Report for the Year Ended 31 December 2022

Overview

The financial year 2022 ended in an overall deficit of £15,740, (2021 surplus of £2,751) taking restricted and unrestricted funds together. £9,449 of this was because of timing differences between receipts of restricted funds for the children's cabin in 2021 and deployment of this funding in 2022. The fact that so much of our income comes from giving, 95% in 2022 (97% in 2021), stands us in good stead, and we are so grateful for the generous and faithful stewardship of our church family.

The key financial position is that of general unrestricted funds. For the third time in the last six years, there was more expenditure than income receipts and the general unrestricted fund fell by £7,287 (£7,719 in 2021). This was an expected position, with the early forecasts pointing to this outcome.

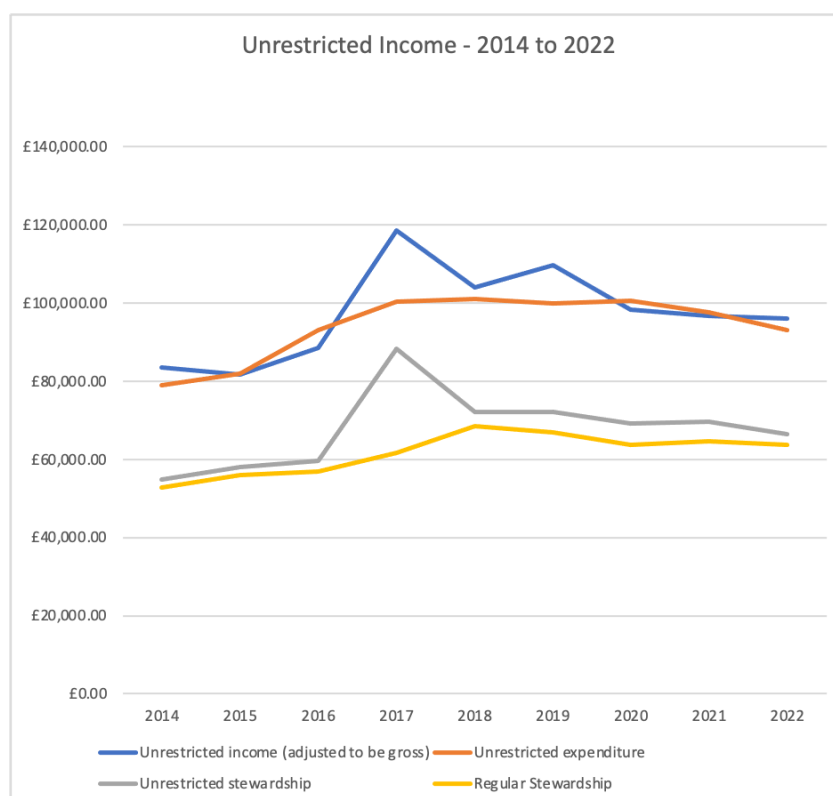
Overall unrestricted income fell by 4.5% on a like for like basis (2.5% in 2021), and unrestricted donations dropped by the same percentage (they grew by 0.76% in 2021). Unrestricted expenditure was £93,118 (2021: £97,555) and was 4.55% lower than in 2021. (2021 also saw a fall of 2.9%).

It has been another challenging year in many ways, the finances continue to be difficult to manage, but the emphasis we place on regular giving has enabled us to continue to weather the storm of post COVID times and the cost-of-living increases. We give thanks to God. **God is faithful.** (Genesis 22:14 Jehovah Jireh; The Lord will provide)

General Fund

Receipts

Regular unrestricted and planned stewardship decreased by 1.12% to £63,814 (2021 saw an increase of 1.24% to £64,534). The graph below shows the trend in regular unrestricted and planned giving (yellow line); regular giving has flat lined after a slow post 2018 decline and we must continue to place greater focus on this area. The gift day in December 2022 and continued emphasis and teaching on regular giving has resulted in two new regular givers so far, however we have also seen movements the other way, so we need to continue to focus on this. An interesting fact is that unrestricted regular giving has increased by 20% since 2014, however in the same time period inflation has reduced the value of giving by 22.4%, so £10 given in 2014 and never reviewed is now only worth £7.75, an excellent reminder to regularly review personal giving in light of pay and pension inflation rises.



Online and contactless giving continues to increase and to supplement service collections. Income tax receipts up to October 2022 amounted to £16,273 compared to £18,629 in 2021.

Lettings income recommenced in 2022, after zero income from lettings in 2021, wholly due to the closure of the church under the COVID-19 lockdown restrictions. Thanks go to Fran Jones who administers this area of income.

Net income from fees shows a loss due to our cash based reporting. Some funeral directors are far slower than others to pay their fees and an amount of circa £700 was outstanding at the end of December 2022 with only half of this having been received to date.

Net income from the Purley Parish News continues to show a loss. In 2021 this was largely because subscribers were offered the opportunity to pay for a reduced two-year subscription in 2020. 86% of subscribers took up that offer. 2022 has seen a continued reduction in advertising income. Much work will be required to grow the advertising income once more and to grow the number of subscribers which has fallen from over 700 to circa 550.

Fund raising income was five times higher in 2022 than in 2021 due to the slow post COVID return in 2021. The majority of this was due to Village Concerts, which has returned with vigour. Thanks go to the team who put these events on. St Mary's receives 20% of profits and all bar profits.

Restricted fund total receipts in 2022 amounted to £2,784 (£11,427 in 2021). Giving in this area was wholly targeted at youth/children's work with a key focus being the purchase of a cabin for children and young people.

We received a one off energy grant from Oxford Diocese in 2022 of £708 to help with energy costs.

Payments

The total unrestricted payments for 2022 amounted to £93,118 (2021 £97,555), 4.55% lower. This reflects the fact that we despite restarting in-person services, we are yet to increase activity on mission and outreach, although we did purchase bibles for year 6 at Purley Primary School for the fourth consecutive year at a cost of £188.

Our largest area of expenditure, the Parish share, continued to dominate. It remained broadly the same amount. Once again, St Mary's paid it in full. The agreed *Diocesan* parish share is reported in the accounts. This agreed *Diocesan* parish share is reduced at the Deanery level, with other Deanery parishes funding the Area Dean role which is seen as a shared post. This role is currently performed by David Archer who requested that the difference between the gross parish share and the net parish share is retained and used to help offset the St Mary's Curate rental costs. Designated fund accounting has once again been actioned and a surplus of £996 was made on this unrestricted designated fund, with the balance being retained to help fund future years.

Mission giving was £8,319 (2021 £10,490). The PCC policy is to donate 10% of our *stewardship* giving to our selected mission partners. What a privilege it is to be able to give to others from our plenty and to sow into the Lord's work in the UK and overseas.

Expenditure on utilities and cleaning increased to £7,794 (2021 £5,180). Utility costs (electricity) started to rise in October 2021 and have not stopped since. Electricity costs have more than doubled in 12 months. St Mary's energy is purchased through the Parish Buying Scheme to try and achieve the most cost-effective rates. A refund of electricity costs is outstanding due to estimated bills being charged and actual usage being much lower. A system of monthly meter readings is required, or a smart meter installed.

Repairs and maintenance costs have increased by 13% to £1,898 (2021 £1,678). The costs of repairs to the sewage pump continue to be a concern and all are reminded to ensure that wet wipes are not placed in the toilets.

A significant investment of over £11,000 was made in the children's cabin in 2022 with continued expenditure into 2023. We pray this will be a fruitful resource in the coming years, until we can restart the building project.

Stationery, computing, publicity, and photocopier costs were still high at £4,045. £2,728 of this was contractual costs for the photocopier. Little use is made of this expensive resource and the PCC has agreed to return the machine at the end of May, in an effort to save cost. £458 was the cost of the online financial ledger, and 2022 saw the introduction of the Churchsuite database which will assist with meeting GDPR (General Data Protection Regulations) and managing rotas and contact details. The remainder was for Zoom, the website and publicity.

The balance sheet reports balances on the general fund of £14,110 as at 31 December 2022, £8,338 on the designated fund and £21,868 in restricted funds. PCC has an agreed reserves policy of retaining circa 3 months of expenditure in case of need. We are now short of achieving that and will need to work hard to deliver a balanced budget and financial position during 2023.

We all need to keep a close eye on our giving. If we stand and worship an almighty and loving heavenly Father, who gives us so much, we need to respond (Lamentations 3:21-25).

Building Fund

Since 2013 we have spent over £44,000 on concept designs, professional fees, legal advice and feasibility studies. A further late payment of £1,146 took place in 2022. We now need to take stock and re-focus post COVID-19 to finalise the vision and to get this exciting project over the line.

Future

The PCC has agreed a broad breakeven operational budget for 2023, but will be focussing on increasing and encouraging more giving alongside reviewing expenditure.

2022 has once again been a challenging year but there have been ongoing glimpses of God's favour through the generosity and financial faithfulness of our church family. Our hope is that God's favour would continue to be on us, as we seek to grow the numbers searching for and turning towards God in our community.

Thanks go to the banking team, to Anna Saverton in her role supporting the Treasurer, the finance team, to Anne Bolland for her work on the funerals register and fees, and to the independent examiner for his efforts in providing the examination of the accounts.

Debbie Corrigan, *Treasurer*

Independent Examiner's Report to the PCC of St Mary's The Virgin, Purley on Thames

I report to the PCC on my examination of the accounts of PCC St Mary's The Virgin, Purley on Thames for the year ended 31st December 2022 which are set out on the next three pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

They 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.

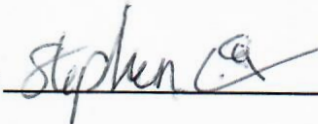
I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the PCC St Mary's The Virgin, Purley on Thames, as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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

Signed: 

S Cox

53 Hazel Road

Purley on Thames

Reading

Date: 22 April 2023

PCC STMARYS PURLEY-ON-THAMES
Financial statement for the period 1 January - 31 December 2022

General Funds	Actual 2022				Actual 2021			
	Unrestricted funds		Restricted funds	Total	Unrestricted funds		Restricted funds	Total
	General (£)	Designated (£)			General (£)	Designated		
<u>Receipts</u>								
Stewardship	63,814.00	9,096.31	1,655.50	74,565.81	1	64,534.80	8,450.61	7,050.20
Single Donations	855.00			855.00		4,013.00		4,013.00
Online giving	1,358.80			1,358.80		882.57		882.57
Service Collections	488.90			488.90		211.83		211.83
Income Tax Recovered	15,145.12		1,128.15	16,273.27	2	17,556.69	1,072.55	18,629.24
Legacy income/in memory of	80.29			80.29		0.00	3,304.43	3,304.43
	81,742.11	9,096.31	2,783.65	93,622.07		87,198.89	8,450.61	107,076.68
Lettings, gross	2,359.50			2,359.50		0.00		0.00
Fees (net)	(64.00)			(64.00)	3	2,818.39		2,818.39
Parish Magazine - net	(330.20)			(330.20)	4	(798.05)		(798.05)
	1,082.64			1,082.64	5	491.59		491.59
Fund Raising, & Community events (net)	45.09			45.09		0.86		0.86
Interest	996.60			996.60	6	124.50		124.50
Other Income								
Total receipts	85,831.74	9,096.31	2,783.65	97,711.70		89,836.18	8,450.61	109,713.97
<u>Expenditure</u>								
Donations (see balance sheet)	8,318.75			8,318.75		10,490.00		10,490.00
Parish Share (gross)	64,567.00			64,567.00		64,481.64		64,481.64
Service expenses	399.34			399.34		241.13		241.13
Evangelism, Mission, Outreach	106.00			106.00		277.37		277.37
Audio Visual Costs	0.00		0.00	0.00		5,498.06	4,891.86	10,389.92
Copyright license	714.92			714.92		637.58		637.58
Children & Youth	673.50			673.50		380.51		380.51
Travel	125.36		11,087.09	125.36		433.40		433.40
Leadership & Pastoral	259.72			259.72		191.76		191.76
Small group resources	0.00			0.00		0.00		0.00
Subscriptions & Training	319.57			319.57		244.85		244.85
Telephone & Postage	560.23			560.23		780.89		780.89
Broadband/Church wifi	0.00			0.00		502.64		502.64
Stationery, Photocopier, Computing & publicity	4,044.61			4,044.61	7	3,580.26		3,580.26
Utilities & Cleaning	7,794.01			7,794.01	8	5,180.73		5,180.73
Insurance	2,547.86			2,547.86		2,426.53		2,426.53
Building project (professional fees)	0.00		1,146.00	1,146.00		0.00	0.00	0.00
Repair & Maintenance	1,897.67			1,897.67	9	1,678.83		1,678.83
Curate housing rental		8,100.00		8,100.00		4,514.88		4,514.88
Furniture & Fittings& Equipment	19.99			19.99		0.00		0.00
Bank Charges	193.36			193.36		125.60		125.60
Hospitality & thank you gifts	576.61			576.61		338.84		338.84
Legal Fees	0.00			0.00		0.00		0.00
Sundry Expenses	0.00			0.00	10	64.73		64.73
Total payments	93,118.50	8,100.00	12,233.09	113,451.59		97,555.35	4,514.88	106,962.09
Excess of receipts over payments	(7,286.76)	996.31	(9,449.44)	(15,739.89)		(7,719.17)	3,935.73	2,751.88

PCC ST MARYS PURLEY-ON-THAMES
Statement of Assets and Liabilities as at 31 Dec 2022

Assets	2022	2021
	Actual	Actual
Lloyds Bank account	17,379.46	24,042.22
CAF Bank account	20,390.45	26,988.84
CAF Deposit	5,776.94	8,555.68
Cash in hand (not banked)	300.00	
Petty cash (COVID fund)	470.00	470.00
	44,316.85	60,056.74

Represented by		
General Reserve Fund	14,110.16	21,396.92
Deposit due to OBDF	554.00	554.00
Restricted Fund		
Youth Worker	12,691.12	18,191.11
Youth Cabin	0.00	4,330.00
New Generation Church/Hospitality	0.00	0.00
Building Fund	2,829.94	3,975.94
Bell Fund	3,412.60	3,412.60
COVID Support	75.00	25.00
Senior Citizens	5.00	5.00
Wifi (Church building)	1,000.00	1,000.00
In memory of E Smith	1,300.74	1,230.44
Designated - Area Dean Rebate/Curate Fund	8,338.29	5,935.73
Total Funds	44,316.85	60,056.74

ANALYSIS OF MOVEMENT OF FUNDS

	2022				2021			
	Opening Funds	Reserve Transfer	Excess of Receipts over payments in year	Closing Funds	Opening Funds	Reserve Transfer	Excess of Receipts over payments in year	Closing Funds
	(£)	(£)	(£)	(£)	(£)	(£)	(£)	(£)
General Fund	21,396.92		(7,286.76)	14,110.16	29,116.09		(7,719.17)	21,396.92
Deposit due to OBDF	554.00			554.00	0.00		554.00	554.00
Youth worker	18,191.11		(5,499.99)	12,691.12	15,548.36		2,642.75	18,191.11
Youth Cabin	4,330.00		(4,330.00)	0.00	0.00		4,330.00	4,330.00
New Generation Church	0.00		0.00	0.00	2,442.87		(2,442.87)	0.00
Building Fund	3,975.94		(1,146.00)	2,829.94	3,225.94		750.00	3,975.94
Bell Fund	3,412.60		0.00	3,412.60	3,412.60		0.00	3,412.60
COVID Support	25.00		50.00	75.00			25.00	25.00
Senior Citizens	5.00		0.00	5.00	5.00		0.00	5.00
Wifi (Church building)	1,000.00		0.00	1,000.00	1,000.00		0.00	1,000.00
In memory of E Smith	1,230.44		70.30	1,300.74			1,230.44	1,230.44
Area Dean Rebate/Curate Fund	5,935.73		2,402.56	8,338.29	2,000.00		3,935.73	5,935.73
	60,056.74	0.00	(15,739.89)	44,316.85	56,750.86	0.00	3,305.88	60,056.74

DONATIONS FROM GENERAL GIVING

	2022	2021
Recipient		
MAI (India)	2,322.00	2,471.00
Serving in Mission	2,322.00	2,471.00
Yeldall Manor	1,161.00	1,235.00
RAHAB (The Mustard Tree)	1,161.00	1,235.00
David Archer (South Sudan Mission)	600.00	
Daniel Head (South Sudan Mission)	600.00	
Christian Aid (Ukraine) on behalf of ACT	152.75	
New Wine Trust		1,539.00
Global Child Advocates		1,539.00
Total	8,318.75	10,490.00

Note 1a: Restricted Stewardship Receipts

	2022 Receipts (£)	2021 Receipts (£)
Children & Youth	1,605.85	2,642.75
Youth Cabin	1,057.50	4,330.00
Building	0.00	750.00
Mission	0.00	0.00
In Memory of E Smith	70.30	3,679.43
COVID support	50.00	25.00
Wifi	0.00	0.00
TOTAL	2,783.65	11,427.18

Note 1b: Stewardship Breakdown

	2022 Unrestricted Receipts (£)	2021 Unrestricted Receipts (£)
CAF regular receipts	58,358.00	61,323.00
Lloyds regular receipts	2,300.00	641.80
Weekly envelopes	2,700.00	2,130.00
Gift aid envelopes	456.00	440.00
	63,814.00	64,534.80

Note 1c: Designated Receipts

	2022 Receipts (£)	2021 Receipts (£)	
Area Dean Rebate/Curate fund	9,096.31	8,450.61	included in restricted in 2020
	9,096.31	8,450.61	

Note 2: Contactless giving

	2022	2021
Online donations	380.00	882.57
Church contactless machine donations	978.80	
	1,358.80	882.57

Note 2a: HMRC receipts

	2022 Unrestricted Receipts (£)	2022 Restricted Receipts (£)		2021 Unrestricted Receipts (£)	2021 Restricted Receipts (£)
Nov 21 to 5 Apr 22	8,782.76	160.65	Oct 20 to 5 Apr 21	8,846.54	807.55
6 Apr 22 - 31 Oct 22	6,362.36	967.50	6 Apr 21 - 31 Oct 21	8,710.10	265.00
	15,145.12	1,128.15		17,556.64	1,072.55

Note 3: Fees

	2022	2021	
Income from fees	2,040.00	4,957.00	
Less expenditure from fees	(2,104.00)	(2,138.61)	
Net	(64.00)	2,818.39	£700 of fee income minimum owed to the PCC in 2021

Note 4: Parish Magazine

	2022	2021	
Subscription income (circulation numbers low)	2,476.05	896.00	2 year subscription in 2020
Advertising income (advertising space)	1,699.75	2,554.75	Advertising has dropped off
Less printing costs	(4,506.00)	(4,248.80)	2021 invoice paid 2022
Net	(330.20)	(798.05)	

Note 5: Fundraising

	2022 Income	2022 Expenditure	2022 Net	2021 Income	2021 Expenditure	2021 Net
Village Concerts (3 events/prepayments CC)	4,357.10	3,174.04	1,183.06	918.00	426.41	491.59
RMVC event			0.00			0.00
Jubilee event	277.10	377.52	(100.42)			0.00
	4,634.20	3,551.56	1,082.64	918.00	426.41	491.59

Note 6: Other income unrestricted (Gross)	2022	2021
Book sales (Connect groups/Alpha)	102.50	
Unknown deposit		124.50
Photocopier usage	31.10	
Oasis donations	60.00	
Energy Grant OBDP	708.00	
Alpha donations	95.00	
	996.60	124.50

Note 7: Stationery, Photocopier, Computing & Publicity

	2022	2021
Copier paper	135.7	3.35
Website platform hosting	219.51	16.26
Weekly envelopes	49.04	0
Lease of photocopier	2144.97	2144.96
Cost of copies	583.2	456
SSD for AV	69.98	0
Annual Zoom License/Norton Antivirus/other software	168.87	228.86
Noticeboard posters/service adverts	93.94	225.18
Financial Ledger	458.4	432.00
Churchsuite	121.00	0.00
	4,044.61	3,506.61

Note 8: Utilities & Cleaning

	2022	2021
Gas	1,835.69	1,663.69
Electricity	2,981.09	1,038.27
Water	148.10	58.58
Broadband (Associate Minister)	0.00	232.50
Church wifi costs	0.00	502.64
Cleaning (labour costs)	1,270.50	528.00
Cleaning products and equipment	142.32	50.53
Hall floor resurface	0.00	0.00
COVID items for cleaning/hygiene	57.24	320.66
Grass cutting church yard inc green bin	1,359.07	1,521.00
	7,794.01	5,915.87

Note 9: Repairs & Maintenance

	2022	2021
Roofing work - external - entrance	0.00	1,200.00
Lighting/bulbs and other electrical repairs		
Sewage pump replacement and maintenance	288.00	
Entrance hall - internal decoration and repair	0.00	113.81
Plumbing	0.00	12.98
Five Year Fixed Wire test	1,128.00	
PAT Testing	0.00	216.60
Fire extinguisher servicing	58.44	58.44
Heating repairs and pipework	360.00	
Green bin, signage, other	63.23	77.00
	1,897.67	1,678.83

Note 10: Sundry Expenses

	2022	2021
Church keys cut	0	17.95
Hospitality for meetings/parishioners/welcome	0	46.78
	0.00	64.73

Accounts

Parochial Church Council Annual Report
Year Ended 31 December 2021

Connecting People
With God

WELCOME

Welcome to St. Mary's Parochial Church Council Annual Report 2021.

This report presents an account of progress against our *Vision 2016-2021 'Connecting People With God'*.

It has been another unprecedented year as a result of living through a global pandemic – characterised by uncertainty, challenge and difficulty, and punctuated with pain, loss and grief. Through it all we have again needed to put our trust in God "*our refuge and strength, an ever-present help in trouble.*" (Psalm 46.1)

As with last year, the usual reporting process has been significantly impacted by COVID-19, resulting in a briefer report than in previous years.

Nevertheless, the report contains a summary of our **Vision** and **Values**, a **General Report** covering the ministry achievements and performance during the year, and the **Financial Accounts**.

I know I speak on behalf of all the PCC in expressing my heartfelt thanks for all your support in this last year. Whether high-profile and visible to many, or getting on quietly in the background making sure everything runs smoothly, your involvement and ministry is greatly appreciated and valued.

Yours as ever,

A handwritten signature in blue ink, appearing to read 'D. Archer', with a stylized flourish at the end.

David Archer, Rector

OUR VISION



Being whole-life disciples means being transformed from any other worldview and practice into having Jesus Christ as Lord of every aspect of life. This is about becoming utterly dependent on the grace shown by Jesus rather than on anything gained from the world. And it is so much more than just accumulating information about the teaching of Jesus and changing our moral behaviour! We long to see everyone fulfil their God-given potential as whole life, disciple-making disciples.

UP.

Deepening our enjoyment of God means we want to relate to God, knowing Him as He really is through the person of Jesus Christ. Our desire is to be a church that is fully alive to God and always willing to be stretched further in our knowledge and experience of who He is, because however fantastic, powerful and wonderful we currently think God is, He is, and more!

IN.

Creating vibrant Christian communities means we will take seriously our call to be followers of Jesus, not in isolation, but together – the plural of disciple is church! We want to feel at home, so we will be intentional about growing authentic and vibrant Christian communities where we can know and be known, love and be loved, serve and be served, and where true friendships can be formed.

OUT.

Committed to being a missional church means we want to be intentional about going, taking the gospel beyond the walls of our building. Empowered by God's Holy Spirit, we will be open to be used by God to demonstrate his love to those on our doorstep and to the nations of the world. We want to make a difference and enable others have a life changing encounter with God!

Fostering creative and courageous leadership means we will actively train others for ministry that serves the needs of others. We will place importance on developing creative and courageous Christian leaders who understand leadership to be a servant oriented, relational process whereby those who lead, under God's leadership, using their God-given capacity, seek to influence others towards a kingdom-honouring goal.

OUR VALUES

We value the authority of the Bible

We believe that the Bible is the final authority in all matters of life and conduct, both individually and as a church. Each one of us seeks to communicate its timeless message not just for information, but in a way that calls for change and which is appropriate for the recipient. *2 Timothy 3.16, James 1.25, Romans 10.13-15.*

We value all people

We believe that the church exists first and foremost for those people who do not yet belong. We seek to support those in and beyond our community who are in particular need. We encourage each church member to build meaningful personal relationships with others and to bear witness to the Gospel to help them come to faith in God through Jesus Christ. *Luke 15.4-7, Luke 5.30-32, 2 Corinthians 8.7.*

We value community

We believe the church is a family to which people belong and not a building to which people go. It is founded on love, acceptance, forgiveness and an appreciation of the immense value of every person, no matter what their age, gender, sexuality, race or ability. *Acts 4.32, 1 Corinthians 13, Romans 12.3-8.*

We value the centrality of worship

We believe that it is our common experience of grace that calls us together. In response to that we offer our whole lives to God as an act of worship. In all things we want to submit to God and be under His authority. Our corporate worship expresses our gratitude, our love, and our desire to put him first. *1 Peter 5.10, Romans 12.1, 1 Chronicles 16.28-29.*

We value all-member ministry

We believe that every Christian is called to minister. We believe that God has created each person to be unique and that each has a unique role to play. The role of leaders is to serve the Body of Christ by helping each person to be released for and motivated for ministry. *Ephesians 4.7, 11-12, Matthew 20.25-28.*

We value Spiritual Gifts

We believe that God has given everyone spiritual gifts to use. It is our desire that all should find their gifts and discover their place to serve. We believe that teams serving together are the best environment for gifts to be expressed for greatest fruitfulness. *1 Corinthians 12.7-30.*

We value excellence

We believe that God has given us all the resources we need. We understand that only God is perfect, and that our task is to do the best we can with the resources we have, taking risks in reliance on God. *Philippians 1.9-10, Matthew 19.26.*

We value our place in the Body of Christ

We believe we are the part of the Body of Christ, the church, which has been placed by God in this place at this time. We seek as best we can to serve the whole Body of Christ in our parish, our area and throughout the world. We encourage everyone to be fully part of the church as defined in 'Our Marks of Membership.' *1 Corinthians 12.12-30.*

We value generosity

We worship a generous God who gives good things in great abundance. Above all, He gave us his Son Jesus, who showed us a radically different way of living, where justice is restored and the hungry fed. We encourage all to develop the discipline of regular financial giving and commend the principle of tithing. We recognise that some are called to more sacrificial levels of giving. *2 Corinthians 8.1-5, 1 Corinthians 16.1-2.*

We value prayer

We desire to hear from Him and to be obedient to Him. We recognise that nothing of lasting value will happen unless He is at work. We see prayer as an essential part of our relationship with God, both individually and corporately and desire that every aspect of our church's life be undergirded with prayer. *Psalms 47.2, Psalm 127.1, 1 Thessalonians 5.16-18.*

GENERAL REPORT

Reference and Administrative Information

St. Mary the Virgin Church is the parish church of Purley on Thames. It is part of the Bradfield Deanery within the Diocese of Oxford of the Church of England. The correspondence address is St. Mary the Virgin Church, St. Mary's Avenue, Purley on Thames, Reading RG8 8BJ.

PCC members who have served from 1 January 2021 (unless otherwise stated) until the date of this report are:

Ex-officio Members

Revd Dr David Archer	Chairman	
Revd Brendan Bailey		until 31 August 2021
Revd Aidan Jones		from 3 July 2021

Churchwardens (2)

Anne Bolland		
Geoff Williams	Vice chair	until 22/09/2021
David Watts		from 22/09/2021

Deanery Synod Members (3)

Ina Elliott		from summer 2021
Jon Saverton		until summer 2021

Elected Members (12)

Oliver Archer		from 27/04/2021
Marjorie Butler	Secretary	
Sandy Chapman		until 27/04/2021
Ina Elliott		
Derek Fowler		from 27/04 to 14/08
Steve Greenslade		until 27/04/2021
Beckie Head		
Dan Head		from 27/04/2021
Jon Saverton		until 27/04/2021
Anna Saverton		from 27/04/2021
Natalie Spurling-Holt		until 27/04/2021
Charmaine Trendell		until 27/04/2021
Kathryn Tolson		
David Watts		until 22/09/2021
Leo Whyte		from 27/04/2021
Katherine Williams		

Co-opted Members

Debbie Corrigan	Treasurer
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Electoral Roll Officer

Vincent West

Bankers

Lloyds TSB Bank PLC, 1 Reading Road, Pangbourne, RG8 7LS.

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

Independent Examiner

Stephen Cox ACMA CGMA, 53 Hazel Road, Purley on Thames, Reading.

Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under statute law, *The Parochial Church Council (Powers) Measure 1956*. PCC members are charity trustees. The rules of appointment of PCC members are governed by and set out in the *Church Representation Rules 2020*. Church attendees are encouraged to register on the Electoral Roll and consider election to the PCC.

The work of the PCC is supported by working groups which meet between full meetings of the PCC. Their deliberations are reported where necessary to the PCC for discussion and action. A budget is prepared annually by the Treasurer after consultation with those groups which have expenditure. This is presented to the PCC for discussion and approval before being presented to the APCM. Any expenditure which may be proposed during the year and has not been approved within the budget has to be presented to the PCC for specific approval.

St. Mary's PCC met on five occasions through the year.

Standing Committee

This is the only committee of the PCC required by law. It comprises the Rector, Churchwardens, Treasurer and Secretary and has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Other members of the PCC may be co-opted to the Standing Committee as necessary. In light of the ongoing circumstances due to COVID-19, special thanks is due to the Standing Committee who met regularly throughout the year.

Leadership Team

Whilst the PCC and Standing Committee are the only required formal decision making bodies, the appointment of members to a Leadership Team remains a priority for the Rector.

At the heart of this team is the recognition that ministry leadership is based on calling and gifting. The role of the Leadership Team is to take overall day to day responsibility for ensuring that St. Mary's continues its progress towards the vision as set out in our *Vision 2016-2021 'Connecting People With God'* and therefore works closely with the Rector and is accountable to the PCC. This team will be comprised of those having overall ministry and leadership responsibility for the key dimensions of our vision: **leadership, discipleship, worship, mission and fellowship**.

St. Mary's Leadership Team comprises the following:

Revd Dr David Archer
Debbie Corrigan
Bronwen Greenslade

Working Groups

In the last year the following working groups have reported to the PCC, comprising the following:

Finance Team

Revd David Archer, Anne Bolland, Barry Brown, Debbie Corrigan (Chair, Treasurer, Stewardship Secretary), Ina Elliott.

Mission Partners Group

Revd David Archer (Chair), Fi Adnett, Sheila Adnett (Secretary), Kathryn Tolson, Bob Trendell, Charmaine Trendell.

Building Team

Revd David Archer, Mike Adnett, David Davies (Chair), David Manning, Geoff Williams.

New Build Team

Revd David Archer, Mike Adnett, David Davies, David Manning (Chair until 08/09/21).

Objectives and Activities

The PCC has the responsibility of working with the incumbent, in promoting the mission of the church in the parish – pastoral, evangelistic, social and ecumenical. St. Mary's mission is **to be whole-life disciples of Jesus Christ who changes lives, communities and nations.**

The PCC has responsibility to support and develop the mission of St. Mary's both home and overseas. The PCC also has maintenance responsibilities for the church, ancillary buildings and churchyard.

Achievements and Performance

Our desire is to be a vibrant and growing church. With this in mind the PCC has invested significantly in mission action planning and this report marks progress against our church vision for the period 2016-21, *Connecting People With God*.

Building on our previous plan, this focusses our priorities around the following goals and objectives:

- Deepening our enjoyment of God.
- Creating vibrant Christian communities.
- Fostering creative and courageous leadership.
- Preparing and adapting the church infrastructure.
- Committed to being a missional church.
- Being whole-life disciples.

Each year the PCC commits to prayerfully identifying one or two goals from our vision, which we perceive to be the most pressing, or most timely, and to make these the "wildly important goals" (WIGs). However with the unprecedented events of the COVID-19 pandemic, no WIGs were formally identified and ministry activity in 2021, as in 2020 looked dramatically different to anything that could have been imagined.

For the much of the year the Government battled to come to terms with the massive disruption and impact of the COVID-19 pandemic to the nation, which deeply affected literally every aspect of society. Allied with further instruction and guidance from the Church of England concerning what was permitted to take place within church buildings – according to the degree of lockdown – meant that for significant periods churches were not permitted to meet physically in any setting, while at other times they could open for public worship under strict conditions including social distancing, the wearing of face coverings, no congregational singing, communion in one kind only, and no after-service hospitality.

As a church during 2021 there have been three clear phases in terms of Sunday worship:

- From the beginning of the year through to Pentecost, we continued with "online" Sunday services and our Zoom-based after service "Coffee, Connect, Chat". Easter was celebrated online for a second year in a row.
- From Pentecost, we began offering our usual format of "in-person" Sunday services at 9.30am and 11.15am alongside our weekly "online" Sunday service. "Coffee, Connect, Chat" ceased running.
- From September we began majoring on "in-person" Sunday services, slowly dropping the amount and frequency of our "online" services. A number of "in-person" Christmas services were offered, closer in format to their "pre-pandemic" nature.

A service of midweek communion was offered whenever possible throughout the year.

A number of observations have been drawn from the events of the last two years about new patterns of church life – attendance and engagement – which are expected to continue into 2022. Although observed nationally, they appear to be largely valid for St. Mary's as well. These include:

- Volunteer base greatly impacted, with fewer church members ready to return to previous levels of involvement or ministry;
- "In-person" congregation numbers reduced to about 60-70% of their pre-pandemic levels of regular Sunday attendance, and anecdotally it appears frequency of attendance has further reduced. Initial observations suggest that St. Mary's are seeing slightly higher percentages returning.

- New faces have been appearing at Sunday services, some of whom have arrived as a result of the church being “online” and some with apparently no previous involvement in church life.

The national and local picture is however complex and only with time will we be able to assess the longer term impacts that COVID-19 has had on church life and health.

For reference, recent electoral roll figures are captured in the following table:

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Electoral Roll	113	124	108	107	107	110	109	112	122	117

In light of all this, and recognising that throughout 2021 very few of our midweek activities or ministries were able to continue, the PCC decided to focus on three areas in this ongoing “recovery” period, so that at the heart of St. Mary’s we find:

- **Sundays** are a place of genuine encounter with God,
- **Children and Youth ministry** is well-resourced and flourishing,
- Every church member is given opportunity to be effectively disciplined in a **Connect Group**.

It is expected that these focus areas will need to continue well into 2022.

Although the year has been tough in many ways, there have also been highlights. In particular, in July we were able to welcome Revd Aidan Jones and his family to St. Mary’s where he is to serve his curacy.

During the last year, wherever possible we have tried to enhance and promote community life and pastoral support in whatever ways we could. This has included: encouraging membership of existing and new *Connect Groups*; our Pastoral Team maintaining contact with church members who are not members of a small group; sending pastoral letters to church family members; distributing Mother’s Day flowers and giving a gift to the men of the church on Father’s Day.

In addition we have tried to maintain a missional and outwards looking focus: raising the profile of our *Readifood* food collection point and delivery of collected items to central foodbank store in Reading town centre; supporting the work of the local *Rahab* ministry; recommencing the physical distribution of the *Purley Parish News*; offering a simplified *Community Memorial Service* and an outdoors *Remembrance Sunday Service* at the Memorial Hall during November.

With all the ups and downs of the year and changes to what has been permitted to take place within the church building itself, special thanks are due to our Churchwardens who have taken on a large workload, including having oversight for the smooth running of in-person Sunday services and the additional cleaning requirements resulting from the pandemic.

The last year has been a quiet one in terms of maintenance of the buildings with the *Building Team*’s work focussed largely on the necessary monitoring of the buildings and essential repair works.

FINANCIAL ACCOUNTS

Finance Report for the Year Ended 31 December 2021

Overview

The financial year 2021 ended in an overall surplus of £2,751 taking restricted and unrestricted funds together (2020 £507). Given the ongoing effect of COVID-19 on our life for large parts of 2021, this represents a positive result. Once again, we were hugely blessed during the year by the generosity of our church family. The fact that so much of our income comes from giving (97% in 2021) as well as not being dependent on income from lettings and parochial fees has once again stood us in good stead.

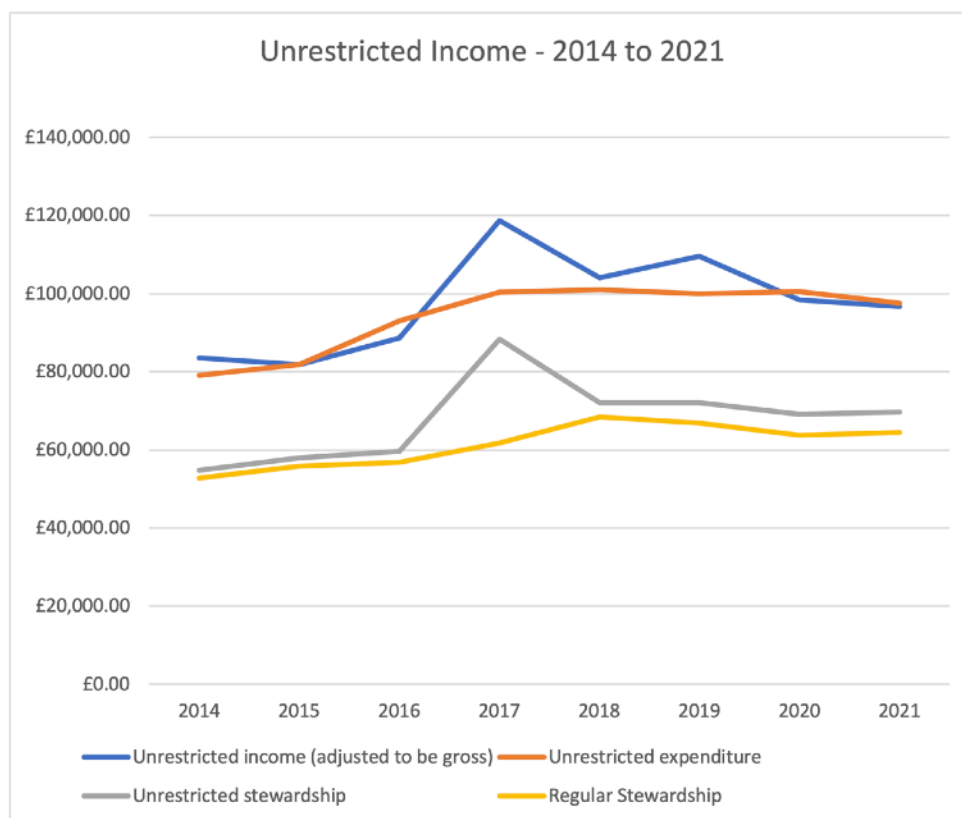
The key financial position is that of general unrestricted funds. For the second time in the last five years, there was more expenditure than income receipts and the general unrestricted fund fell by £7,719 (£8,836 in 2020). This was largely a planned position. While overall unrestricted income fell by 2.5% on a like for like basis (9.5% in 2020), total unrestricted donations grew by 0.76% (they fell by 4.2% in 2020). Unrestricted expenditure was £97,555 (2020: £100,500) and was 2.93% lower than in 2020. (2020 was 8.9% higher than 2019 on a like for like basis).

It has been another difficult year in many ways, the finances have been difficult to manage, but the emphasis we place on regular giving has enabled us to weather the storm so far. We give thanks to God. **God is faithful.** (Genesis 22:14 Jehovah Jireh; The Lord will provide).

General Fund

Receipts

Regular unrestricted and planned stewardship increased by 1.24% to £64,534 (2020 saw a decrease of 5% to £63,746). The graph below shows the trend in regular unrestricted and planned giving (yellow line); the slow decline since 2018 has been halted and we must continue to place greater focus on this area. The gift day in December 2021 has resulted in new regular givers, however we have also seen movements the other way due to deaths within the church family as well as those leaving the area.



Online giving continues to supplement service collections and single donations remained strong. Income tax receipts up to October 2021 amounted to £18,629 compared to £17,654 in 2020.

There was no income from lettings in 2021, wholly due to the closure of the church under the COVID-19 lockdown restrictions. Additionally, St. Mary's has lost a regular letting (Brownies) which will impact in 2022.

Net income from fees has increased in 2021 to £2,818 with the £700 of fees owed in 2020 having been received.

Net income from the Purley Parish News shows a loss, however that was largely because subscribers were offered the opportunity to pay for a reduced two-year subscription in 2020. 86% of subscribers took up this offer. Over the 2 years therefore there has been a small surplus. Income from advertising has been hit as businesses were closed. Much work will be required to grow the advertising income once more and to grow the number of subscribers which has fallen from over 700 to just under 600.

Fund raising income was lower than 2020 due to a successful Reading Male Voice Choir event in January 2020, just ahead of the COVID-19 lockdown.

Restricted fund total receipts in 2021 amounted to £11,427 (£11,928 in 2020). Giving in this area was largely split between the youth cabin (£4,330), donations in memory of Eric Smith (£3,679), the youth worker (£2,642) and the building fund (£750).

Payments

The total unrestricted payments for 2021 amounted to £97,555 (2020 £100,500), 2.9% lower. This reflects the fact that we did not hold many in-person services or events such as a mission or Alpha in the course of 2021. Service expenses were down by a third. Mission and outreach costs were down by 71% reflecting that there was little activity in these areas, although we did purchase bibles for year 6 at Purley Primary School for the third year.

Our largest area of expenditure, the Parish share, continued to dominate. It remained the same amount as 2020 due to agreement at Diocesan and Deanery levels to maintain the same amount due to COVID-19. Once again, St Mary's paid it in full. The agreed Diocesan parish share is reported in the accounts. This agreed Diocesan parish share is reduced at the Deanery level to fund the Area Dean role which is seen as a shared post. This role is performed by David Archer who requested that the difference between the gross parish share and the net parish share is retained and used to help offset the St Mary's Curate rental costs. Designated fund accounting has therefore been actioned and a surplus of £3,935 was made on this unrestricted designated fund.

Mission giving was £10,490 (2020 £10,030). The PCC policy is to donate 10% of our stewardship giving to our selected mission partners. What a privilege it is to be able to give to others from our plenty and to sow into the Lord's work in the UK and overseas.

Expenditure on utilities and cleaning decreased to £5,180 (2020 included costs of re-surfacing the hall floor and amounted to £7,624). Utility costs (electricity) started to rise in October 2021 and finished the year 160% higher than at the beginning of the year.

Repairs and maintenance costs reduced by 74% to £1,678. (2020 £6,552 which saw a sewage pump replacement alongside some costly and unplanned heating repairs).

A significant investment of over £10,000 was made in audio visual equipment in 2021, partly funded by the restricted fund in memory of Eric Smith which also funded a new modern lectern.

Stationery, computing, publicity, and photocopier costs were still high at £3,580. £2,600 of this was contractual costs for the photocopier, despite little use being made of it during COVID-19. £432 was the cost of the online financial ledger and the remainder was for Zoom, the website and publicity.

The balance sheet reports balances on the general fund of £21,396 as at 31 December 2021, £5,935 on the designated fund and £32,170 in restricted funds. PCC has an agreed reserves policy of retaining circa 3 months of expenditure in case of need. We are now short of achieving that and will need to work hard to deliver a balanced budget in 2022.

Building Fund

Since 2013 we have spent over £43,000 on concept designs, professional fees, legal advice and feasibility studies. We now need to take stock and re-focus post COVID-19 to finalise the vision and to get this exciting project over the line.

Future

The PCC has agreed a broad breakeven operational budget for 2022.

2021 has been a challenging year but there have been ongoing glimpses of God's favour through the generosity and financial faithfulness of our church family, particularly at the December gift day. Our hope is that once we have fully re-grouped post pandemic, that God's favour would continue to be on us, as we seek to grow the numbers searching for and turning towards God in our community.

Thanks go to the banking team and to Anne Bolland for her work on the funerals register and fees, and to the independent examiner for his efforts in providing the examination of the accounts.

Debbie Corrigan, *Treasurer*

Independent Examiner's Report to the PCC of St Mary's The Virgin, Purley on Thames

I report to the PCC on my examination of the accounts of PCC St Mary's The Virgin, Purley on Thames for the year ended 31st December 2021 which are set out on the next three pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

They 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.

I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the PCC St Mary's The Virgin, Purley on Thames, as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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

Signed: _____

S Cox

53 Hazel Road

Purley on Thames

Reading

Date: _____

PCC ST MARYS PURLEY-ON-THAMES
Financial statement for the period 1 January - 31 December 2021

General Funds	Actual 2021					Actual 2020			
	Unrestricted funds		Restricted funds	Total	Note	Unrestricted funds		Restricted funds	Total
	General (£)	Designated (£)				General (£)	Designated		
Receipts									
Stewardship	64,534.80	8,450.61	7,050.20	80,035.61	1	63,746.10		3,555.20	67,301.30
Single Donations	4,013.00			4,013.00		3,377.65		1,000.00	4,377.65
Online giving	882.57			882.57		1,810.00			1,810.00
Service Collections	211.83			211.83		185.16			185.16
Income Tax Recovered	17,556.69		1,072.55	18,629.24	2	17,032.06		622.35	17,654.41
Legacy income/in memory of	0.00		3,304.43	3,304.43		2,792.84			2,792.84
	87,198.89	8,450.61	11,427.18	107,076.68		88,943.81		5,177.55	94,121.36
Lettings, gross	0.00			0.00		774.50			774.50
Fees (net)	2,818.39			2,818.39	3	(312.00)			(312.00)
Parish Magazine - net	(798.05)			(798.05)	4	1,275.20			1,275.20
Fund Raising, & Community events (net)	491.59			491.59	5	1,203.43			1,203.43
Interest	0.86			0.86		18.26			18.26
Other Income	124.50			124.50	6	260.63		6,750.00	7,010.63
Total receipts	89,836.18	8,450.61	11,427.18	109,713.97		92,163.83		11,927.55	104,091.38
Expenditure									
Donations (see balance sheet)	10,490.00			10,490.00		10,030.00			10,030.00
Parish Share (gross)	64,481.64			64,481.64		64,481.67			64,481.67
Service expenses	241.13			241.13		364.81			364.81
Evangelism, Mission, Outreach	277.37			277.37		967.20			967.20
Audio Visual Costs	5,498.06		4,891.86	10,389.92					0.00
Copyright license	637.58			637.58		584.51			584.51
Children & Youth	380.51			380.51		252.58		60.00	312.58
Travel	433.40			433.40		135.32			135.32
Leadership & Pastoral	191.76			191.76		53.21			53.21
Small group resources	0.00			0.00		59.63			59.63
Subscriptions & Training	244.85			244.85		518.67			518.67
Telephone & Postage	780.89			780.89		1,031.53			1,031.53
Broadband/Church wifi	502.64			502.64		0.00			0.00
Stationery, Photocopier, Computing & publicity	3,580.26			3,580.26		5,020.16			5,020.16
Utilities & Cleaning	5,180.73			5,180.73	7	7,623.56			7,623.56
Insurance	2,426.53			2,426.53		2,451.04			2,451.04
Building project (professional fees)	0.00		0.00	0.00		0.00		3,024.06	3,024.06
Repair & Maintenance	1,678.83			1,678.83	8	6,552.26			6,552.26
Curate housing rental		4,514.88		4,514.88					
Furniture & Fittings & Equipment	0.00			0.00		0.00			0.00
Bank Charges	125.60			125.60		80.49			80.49
Hospitality & thank you gifts	338.84			338.84		293.45			293.45
Legal Fees	0.00			0.00		0.00			0.00
Sundry Expenses	64.73			64.73	9	0.00			0.00
Total payments	97,555.35	4,514.88	4,891.86	106,962.09		100,500.09		3,084.06	103,584.15
Excess of receipts over payments	(7,719.17)	3,935.73	6,535.32	2,751.88		(8,336.26)		8,843.49	507.23

PCC STMARYS PURLEY-ON-THAMES
Statement of Assets and Liabilities as at 31 Dec 2021

	2021 Actual	2020 Actual
Assets		
Lloyds Bank account	24,042.22	18,673.64
CAF Bank account	26,988.84	29,052.40
CAF Deposit	8,555.68	8,554.82
Petty cash (COVID fund)	470.00	470.00
	60,056.74	56,750.86
Represented by		
General Reserve Fund	21,396.92	29,116.09
Deposit due to OBDF	554.00	
Restricted Fund		
Youth Worker	18,191.11	15,548.36
Youth Cabin	4,330.00	
New Generation Church/Hospitality	0.00	2,442.87
Building Fund	3,975.94	3,225.94
Bell Fund	3,412.60	3,412.60
COVID Support	25.00	
Senior Citizens	5.00	5.00
Wif (Church building)	1,000.00	1,000.00
In memory of E Smith	1,230.44	
Designated - Area Dean Rebate/Curate Fund	5,935.73	2,000.00
Total Funds	60,056.74	56,750.86
ANALYSIS OF MOVEMENT OF FUNDS	2021	2020

	Opening Funds (£)	Reserve Transfer (£)	Excess of Receipts over payments in year (£)	Closing Funds (£)
General Fund	29,116.09			29,116.09
Deposit due to OBDF	0.00			0.00
Youth worker	15,548.36			15,548.36
Youth Cabin	0.00			0.00
New Generation Church	2,442.87			2,442.87
Building Fund	3,225.94			3,225.94
Bell Fund	3,412.60			3,412.60
COVID Support				
Senior Citizens	5.00			5.00
Wif (Church building)	1,000.00			1,000.00
In memory of E Smith				
Area Dean Rebate/Curate Fund	2,000.00			2,000.00
	56,750.86	0.00		53,750.86

DONATIONS FROM GENERAL GIVING

Recipient	2021	2020
MAI	2,471.00	3,343.00
Serving in Mission	2,471.00	3,343.00
Yeldall Manor	1,235.00	1,672.00
RAHAB (The Mustard Tree)	1,235.00	1,672.00
New Wine Trust	1,539.00	
Global Child Advocates	1,539.00	
Total	10,490.00	10,030.00

Note 1a: Restricted Stewardship Receipts

	2021 Receipts (£)	2020 Receipts (£)
Children & Youth	2,642.75	2,677.55
Youth Cabin	4,330.00	
Building	750.00	6,250.00
Mission	0.00	
In Memory of E Smith	3,679.43	
COVID support	25.00	
Wifi	0.00	1,000.00
TOTAL	11,427.18	9,927.55

Note 1b: Stewardship Breakdown

	2021 Unrestricted Receipts (£)	2020 Unrestricted Receipts (£)
CAF regular receipts	61,323.00	57,848.00
Lloyds regular receipts	641.80	165.00
Weekly envelopes	2,130.00	4,270.05
Gift aid envelopes	440.00	4,577.80
	64,534.80	66,860.85

Note 1c: Designated Receipts

	2021 Receipts (£)	2020 Receipts (£)
Area Dean Rebate/Curate fund	8,450.61	2,000.00
	8,450.61	2,000.00

included in restricted in 2020

Note 2: HMRC receipts

	2021 Unrestricted Receipts (£)	2021 Restricted Receipts (£)	2020 Unrestricted Receipts (£)	2020 Restricted Receipts (£)
Oct 20 to 5 Apr 21	8,846.54	807.55	Aug 19 to 5 Apr 2020	9,814.80
6 Apr 21 - 31 Oct 21	8,710.10	265.00	6 April 20 to 30 Sept 20	7,217.26
	17,556.64	1,072.55	17,032.06	622.35

Note 3: Fees

	2021	2020
Income from fees	4,957.00	2,262.00
Less expenditure from fees	(2,138.61)	(2,574.00)
Net	2,818.39	(312.00)

£700 of fee income minimum owed to the PCC repaid in 2021

Note 4: Parish Magazine

	2021	2020
Subscription income (circulation numbers low)	896.00	3,244.50
Advertising income (advertising space)	2,554.75	723.50
Less printing costs	(4,248.80)	(2,692.80)
Net	(798.05)	1,275.20

Includes 2 year subscriptions
Some advertising income outstanding
No edition April, online May to July

Note 5: Fundraising

	2021 Income	2021 Expenditure	2021 Net	2020 Income	2020 Expenditure	2020 Net
Village Concerts (3 events/prepayments CC)	918.00	426.41	491.59	1,484.00	968.67	515.33
RMVC event			0.00	727.10	21.00	706.10
Charities Trust Reports			0.00		18.00	(18.00)
	918.00	426.41	491.59	2,211.10	989.67	1,203.43

Note 6: Other income unrestricted (Gross)

	2021	2020
Book sales (Connect groups/Alpha)		165.00
Unknown deposit	124.50	
Misc		56.63
Alpha donations		39.00
	124.50	260.63

Note 7: Utilities & Cleaning

	2021	2020
Gas	1,663.69	1,721.07
Electricity	1,038.27	803.73
Water	58.58	166.86
Broadband (Associate Minister)	232.50	304.95
Church wifi costs	502.64	
Cleaning (labour costs)	528.00	231.00
Cleaning products and equipment	50.53	187.19
Hall floor resurface	0.00	2,639.45
COVID items for cleaning/hygiene	320.66	169.31
Grass cutting church yard inc green bin	1,521.00	1,400.00
	5,915.87	7,623.56

Note 8: Repairs & Maintenance

	<u>2021</u>	<u>2020</u>
Roofing work - external - entrance	1,200.00	
Lighting/bulbs and other electrical repairs		78.00
Sewage pump replacement		1,692.00
Entrance hall - internal decoration and repair	113.81	
Plumbing	12.98	
PAT Testing	216.60	232.56
Fire extinguisher servicing	58.44	349.20
Heating repairs and pipework		4,150.50
Green bin, signage, other	77.00	50.00
	<u>1,678.83</u>	<u>6,552.26</u>

Note 9: Sundry Expenses

	<u>2021</u>	<u>2020</u>
Church keys cut	17.95	
Hospitality for meetings/parishioners/welcome	46.78	
	<u>64.73</u>	<u>0.00</u>

Accounts

Parochial Church Council Annual Report
Year Ended 31 December 2020

Connecting People
With God

WELCOME

Welcome to St. Mary's Parochial Church Council Annual Report 2020.

This report presents an account of progress against our *Vision 2016-2021 'Connecting People With God'*.

It has been a year unlike any other that I have known, characterised by uncertainty, challenge and difficulty, and punctuated with much pain, loss and grief. Through it all we have needed to put our trust in God "*our refuge and strength, an ever-present help in trouble.*" (Psalm 46.1)

As with last year, the usual reporting process has been significantly impacted by COVID-19. This has resulted in a briefer report than in previous years and an Annual Parochial Church Meeting that will again take place online.

Nevertheless, the report contains a summary of our **Vision** and **Values**, a **General Report** covering the ministry achievements and performance during the year, and the **Financial Accounts**.

I know I speak on behalf of all the PCC in expressing my heartfelt thanks for all your support in this last year. Whether high-profile and visible to many, or getting on quietly in the background making sure everything runs smoothly, your involvement and ministry is greatly appreciated and valued.

Yours as ever,



David Archer, Rector

OUR VISION



Being whole-life disciples means being transformed from any other worldview and practice into having Jesus Christ as Lord of every aspect of life. This is about becoming utterly dependent on the grace shown by Jesus rather than on anything gained from the world. And it is so much more than just accumulating information about the teaching of Jesus and changing our moral behaviour! We long to see everyone fulfil their God-given potential as whole life, disciple-making disciples.

UP.

Deepening our enjoyment of God means we want to relate to God, knowing Him as He really is through the person of Jesus Christ. Our desire is to be a church that is fully alive to God and always willing to be stretched further in our knowledge and experience of who He is, because however fantastic, powerful and wonderful we currently think God is, He is, and more!

IN.

Creating vibrant Christian communities means we will take seriously our call to be followers of Jesus, not in isolation, but together – the plural of disciple is church! We want to feel at home, so we will be intentional about growing authentic and vibrant Christian communities where we can know and be known, love and be loved, serve and be served, and where true friendships can be formed.

OUT.

Committed to being a missional church means we want to be intentional about going, taking the gospel beyond the walls of our building. Empowered by God's Holy Spirit, we will be open to be used by God to demonstrate his love to those on our doorstep and to the nations of the world. We want to make a difference and enable others have a life changing encounter with God!

Fostering creative and courageous leadership means we will actively train others for ministry that serves the needs of others. We will place importance on developing creative and courageous Christian leaders who understand leadership to be a servant oriented, relational process whereby those who lead, under God's leadership, using their God-given capacity, seek to influence others towards a kingdom-honouring goal.

OUR VALUES

We value the authority of the Bible

We believe that the Bible is the final authority in all matters of life and conduct, both individually and as a church. Each one of us seeks to communicate its timeless message not just for information, but in a way that calls for change and which is appropriate for the recipient. *2 Timothy 3.16, James 1.25, Romans 10.13-15.*

We value all people

We believe that the church exists first and foremost for those people who do not yet belong. We seek to support those in and beyond our community who are in particular need. We encourage each church member to build meaningful personal relationships with others and to bear witness to the Gospel to help them come to faith in God through Jesus Christ. *Luke 15.4-7, Luke 5.30-32, 2 Corinthians 8.7.*

We value community

We believe the church is a family to which people belong and not a building to which people go. It is founded on love, acceptance, forgiveness and an appreciation of the immense value of every person, no matter what their age, gender, sexuality, race or ability. *Acts 4.32, 1 Corinthians 13, Romans 12.3-8.*

We value the centrality of worship

We believe that it is our common experience of grace that calls us together. In response to that we offer our whole lives to God as an act of worship. In all things we want to submit to God and be under His authority. Our corporate worship expresses our gratitude, our love, and our desire to put him first. *1 Peter 5.10, Romans 12.1, 1 Chronicles 16.28-29.*

We value all-member ministry

We believe that every Christian is called to minister. We believe that God has created each person to be unique and that each has a unique role to play. The role of leaders is to serve the Body of Christ by helping each person to be released for and motivated for ministry. *Ephesians 4.7, 11-12, Matthew 20.25-28.*

We value Spiritual Gifts

We believe that God has given everyone spiritual gifts to use. It is our desire that all should find their gifts and discover their place to serve. We believe that teams serving together are the best environment for gifts to be expressed for greatest fruitfulness. *1 Corinthians 12.7-30.*

We value excellence

We believe that God has given us all the resources we need. We understand that only God is perfect, and that our task is to do the best we can with the resources we have, taking risks in reliance on God. *Philippians 1.9-10, Matthew 19.26.*

We value our place in the Body of Christ

We believe we are the part of the Body of Christ, the church, which has been placed by God in this place at this time. We seek as best we can to serve the whole Body of Christ in our parish, our area and throughout the world. We encourage everyone to be fully part of the church as defined in 'Our Marks of Membership.' *1 Corinthians 12.12-30.*

We value generosity

We worship a generous God who gives good things in great abundance. Above all, He gave us his Son Jesus, who showed us a radically different way of living, where justice is restored and the hungry fed. We encourage all to develop the discipline of regular financial giving and commend the principle of tithing. We recognise that some are called to more sacrificial levels of giving. *2 Corinthians 8.1-5, 1 Corinthians 16.1-2.*

We value prayer

We desire to hear from Him and to be obedient to Him. We recognise that nothing of lasting value will happen unless He is at work. We see prayer as an essential part of our relationship with God, both individually and corporately and desire that every aspect of our church's life be undergirded with prayer. *Psalms 47.2, Psalm 127.1, 1 Thessalonians 5.16-18.*

GENERAL REPORT

Reference and Administrative Information

St. Mary the Virgin Church is the parish church of Purley on Thames. It is part of the Bradfield Deanery within the Diocese of Oxford of the Church of England. The correspondence address is St. Mary the Virgin Church, St. Mary's Avenue, Purley on Thames, Reading RG8 8BJ.

PCC members who have served from 1 January 2020 (unless otherwise stated) until the date of this report are:

Ex-officio Members

Revd Dr David Archer	Chairman
Revd Brendan Bailey	

Churchwardens

Anne Bolland	
Geoff Williams	Vice chair

Deanery Synod Members

Jon Saverton

Elected Members

Marjorie Butler	Secretary
Sandy Chapman	
Ina Elliott	
Steve Greenslade	
Beckie Head	
Jon Saverton	
Natalie Spurling-Holt	
Charmaine Trendell	
Kathryn Tolson	
David Watts	
Katherine Williams	

Co-opted Members

Debbie Corrigan	Treasurer
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Electoral Roll Officer

Vincent West

Bankers

Lloyds TSB Bank PLC, 1 Reading Road, Pangbourne, RG8 7LS.

CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ.

Independent Examiner

Stephen Cox ACMA CGMA, 53 Hazel Road, Purley on Thames, Reading.

Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under statute law, *The Parochial Church Council (Powers) Measure 1956*. PCC members are charity trustees. The rules of appointment of PCC members are governed by and set out in the *Church Representation Rules 2020*. Church attendees are encouraged to register on the Electoral Roll and consider election to the PCC.

The work of the PCC is supported by working groups which meet between full meetings of the PCC. Their deliberations are reported where necessary to the PCC for discussion and action. A budget is prepared annually by the Treasurer after consultation with those groups which have expenditure. This is presented to the PCC for discussion and approval before being presented to the APCM. Any expenditure which may be proposed during the year and has not been approved within the budget has to be presented to the PCC for specific approval.

St. Mary's PCC met on eight occasions through the year.

Standing Committee

This is the only committee of the PCC required by law. It comprises the Rector, Churchwardens, Treasurer and Secretary and has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Other members of the PCC may be co-opted to the Standing Committee as necessary. In light of the unprecedented circumstances, special thanks is due the Standing Committee who have met faithfully and regularly throughout the year, largely on a fortnightly basis.

Leadership Team

Whilst the PCC and Standing Committee are the only required formal decision making bodies, the appointment of members to a Leadership Team remains a priority for the Rector.

At the heart of this team is the recognition that ministry leadership is based on calling and gifting. The role of the Leadership Team is to take overall day to day responsibility for ensuring that St. Mary's continues its progress towards the vision as set out in our *Vision 2016-2021 'Connecting People With God'* and therefore works closely with the Rector and is accountable to the PCC. This team will be comprised of those having overall ministry and leadership responsibility for the key dimensions of our vision: **leadership, discipleship, worship, mission and fellowship**.

St. Mary's Leadership Team comprises the following:

Revd Dr David Archer
Debbie Corrigan
Bronwen Greenslade

Working Groups

In the last year the following working groups have reported to the PCC, comprising the following:

Finance Team

Revd David Archer, Anne Bolland, Barry Brown, Debbie Corrigan (Chair, Treasurer, Stewardship Secretary), Ina Elliott.

Mission Partners Group

Revd David Archer (Chair), Fi Adnett, Sheila Adnett (Secretary), Kathryn Tolson, Bob Trendell, Charmaine Trendell.

Building Team

Revd David Archer, Mike Adnett, David Davies (Chair), David Manning, Geoff Williams.

New Build Team

Revd David Archer, Mike Adnett, David Davies, David Manning (Chair).

Objectives and Activities

The PCC has the responsibility of working with the incumbent, in promoting the mission of the church in the parish – pastoral, evangelistic, social and ecumenical. St. Mary's mission is **to be whole-life disciples of Jesus Christ who changes lives, communities and nations.**

The PCC has responsibility to support and develop the mission of St. Mary's both home and overseas. The PCC also has maintenance responsibilities for the church, ancillary buildings and churchyard.

Achievements and Performance

Our desire is to be a vibrant and growing church. With this in mind the PCC has invested significantly in mission action planning and this report marks progress against our church vision for the period 2016-21, *Connecting People With God*.

Building on our previous plan, this focusses our priorities around the following goals and objectives:

- Deepening our enjoyment of God.
- Creating vibrant Christian communities.
- Fostering creative and courageous leadership.
- Preparing and adapting the church infrastructure.
- Committed to being a missional church.
- Being whole-life disciples.

Each year the PCC commits to prayerfully identifying one or two goals from our vision, which we perceive to be the most pressing, or most timely, and to make these the "wildly important goals" (WIGs). However with the unprecedented events of the COVID-19 pandemic, no WIGs were identified and the ministry activity in 2020 took a dramatically different direction to anything that could have been imagined.

The year began as expected, with our usual pattern of Sunday services and midweek ministries. This included: a *Guest Sunday* in January; a Sunday preaching series in January and February entitled, *Journey Through Philippians*, followed by the start of *The Prayer Course* in Lent; Sunday children's and youth ministry; *Messy Church*; a new *Alpha Course*; *Tuesday Lunch Club*; three *Village Concerts*; our *Senior Citizens' Tea Party*; an *Ash Wednesday Service*; a number of church members visiting *Israel and Palestine* and *Singing for Fun's 6th Birthday Party*. These all took place alongside many other regular church activities and ministries. St. Mary's church life was then abruptly halted, with all Sunday services and midweek activities usually held in the church building suspended following the Government's announcement on the 23 March of a first lockdown in the UK and a "stay at home" order. In addition much of our ministry in the community, such as our schools work or our ministry in Purley Park, was significantly or entirely halted.

For the remainder of the year (and well into 2021) the Government battled to come to terms with the massive disruption and impact of the COVID-19 pandemic to the nation, which deeply affected literally every aspect of society. Allied with further instruction and guidance from the Church of England concerning what was permitted to take place within church buildings – according to the degree of lockdown or tiering system currently in place – meant that for significant periods of time churches moved from not being permitted to meet physically in any setting, through to being open under very strict conditions including social distancing of 2m, the wearing of masks, no congregational singing, communion in 1 kind only, and no after-service hospitality.

So what follows is an overview of the ways in which "church life" adapted to face the restrictions of not being able to use the church building, but which allowed our life together to continue as best we could.

1. Online Services

Perhaps the most obvious example of this adapted life, was the very rapid transition of Sunday services from "in-person" physical gatherings, to being exclusively "online" and accessible "as live" through our new YouTube channel (or via our website) or "on demand" at a later time. This presented a necessary and steep learning curve to all those involved in putting these services together. New skills included the performance, recording and video production of digital worship material; establishing a regular social media presence on Facebook and the creation of a *Digital Street Team*; and developing skills in online pastoring

using our weekly YouTube chat service. Particular mention is to be made and thanks due to Steve and Bronwen Greenslade for their very significant involvement, commitment and work – often behind the scenes – in this area over the last year, along with the many others who have been involved in preparing and producing our services.

Through the year services have maintained Bible teaching as a major element, with series *Ephesians - Life At Its Best*; *Easter Changes Everything*; *Celebration Of Hope*; *The Way Of Wisdom*; *Jonah - Mission Impossible?*; *How To Make Sense Of ...*; *James - A Faith That Works*.

From the outset, the intention was to use the new opportunity presented to us, to produce high-quality services that would appeal to those not used to attending church, rather than simply transferring what happens “within” the church building to online. The reasoning behind this being simple ...

From early on the Church of England made available resources to install relatively low-cost equipment into churches, enabling them to live-stream services i.e. broadcast live a service as it happened. Many churches adopted this approach, thereby simply making available online what would otherwise be only available from within the building.

However, statistical evidence collected over recent decades shows that large sections of the church in this country are not successful in attracting others to the Christian faith, or retaining those in the Christian faith, especially those of younger generations. And so, however much it makes us feel uncomfortable, the way in which we are doing church and the type of services we are offering today appear not to be very attractive to the majority of people living in Britain now i.e. on current statistics that is about 96% of the population.

In view of a well known leadership axiom, that a definition of madness is ‘to keep on doing the same thing and expect a different result’ it is possible to conclude that any church simply putting online what was previously happening behind closed doors is falling into that trap!

The alternative is to try something different, in an attempt to reach out to a different demographic who do not know Christ, or the church. It is this latter approach that we have tried (while at the same time sign-posting resources such as the Diocese of Oxford’s weekly *Church at Home*). Our pre-recorded services have been intentionally aimed at reaching out to people who aren’t church goers. It is also worth noting that St. Mary’s doesn’t have reliable fast internet access that will allow live-streaming from the church building.

Clearly time will tell of the relative merits of these different approaches. Though for some time, and long before COVID-19, there has been talk about the potential of online church, as being a new “front-door” of church. In the words of one respected leadership author, Carey Nieuwhof

“There will be a real temptation to once the world moves past COVID to think of digital ministry as an afterthought or something that’s no longer necessary ... You’re certainly free to make that decision, but in many ways that would be a mistake.”

Some recent research conducted in the US, by Barna shows that 7 in 10 churched adults agree that, post-pandemic, churches should use digital resources to reach and engage their neighbourhoods. In addition, 21% of unchurched adults are open to watching an online service alone. For those unchurched adults with a high digital openness though, that percentage climbs to 87%.

Again in the words of Nieuwhof, *“While in-person church is here to stay, to back off on digital now is to back off on the future and to back off on outreach. If you care about reaching people, that’s a mistake ... In the future, the number of people participating in the mission who are not in the building Sunday will surpass the number of people who are inside the building ... Your church is still around. The church is still around. It just left the building ... In the post-pandemic church, your most engaged people may not be in the room.”*

Personally, we have been greatly encouraged by what we have witnessed online in terms of viewing figures and would never have imagined that we would have seen the numbers of people watching some of our services. Prior to the pandemic we would see on an average Sunday around 100 people attend St. Mary’s, and with some of our online services we have witnessed almost 700 views, with interest shown in our services from viewers across the UK and from around the world.

The latest electoral roll figures are captured in the following table:

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Electoral Roll	114	117	113	124	108	107	107	110	109	112	122	117

2. Coffee, Connect and Chat

In addition to transferring services online, in an attempt to keep some form of weekly interaction possible for the church fellowship, we quickly adopted, a weekly virtual “Coffee, Connect and Chat”, with the lead taken by Debbie Corrigan. It was designed to be a helpful space online to meet with church family and friends using Zoom technology, to enable reflection on the Sunday message and to be able to pray for one another. It has proved to be a real lifeline to a good number of church members, again with regular attendees from other countries, and a great opportunity for some “old friends” to pop-in and visit.

3. Community Life and Pastoral Support

Another key area of emphasis during the last year has been to try and enhance and promote community life and pastoral support in whatever ways we could. This has included:

- Encouraging membership of existing and new *Connect Groups*;
- Pastoral Team maintaining regular telephone contact during lockdown with church members who are not members of a small group;
- Establishing a confidential emotional support helpline for anyone struggling during the pandemic;
- Sending regular pastoral letters to church family members;
- Distribution of Mother’s Day flowers;
- Creation of an online Advent calendar.

4. Outreach and Mission

- Running an online *Alpha* course with guests attending as far afield as Ireland and Italy;
- Raising the profile of our *Readifood* food collection point and delivery of collected items to central foodbank store in Reading town centre;
- Coordination of the *Purley Volunteer Network* for anyone requiring practical assistance such as needing a prescription collecting, or food shopping;
- Offering a simplified form of our *Community Memorial Service* in November;
- Delivery of a Christmas card and small gift to every household in the parish.

With all the ups and downs of the year and changes to what has been permitted to take place within the church itself, there have been times when limited church services have occurred. Special thanks are due to our Churchwardens who have in the last year undertaken a large workload, including oversight for the running of in-person services and the necessary additional cleaning requirements. It has been good to have been able to establish a simple midweek Communion Service, under the supervision of Revd Alan Gates and which has been a haven for those attending. The year ended with a small number of congregants being able to gather for a poignant service of Midnight Communion on Christmas Eve.

As would be expected, 2020 has been a quiet year in terms of maintenance of the buildings and the *Building Team*’s work has focussed largely on the necessary monitoring of the buildings, essential repair work to the heating system, and appointing a contractor to resurface the church hall and nave floors.

FINANCIAL ACCOUNTS

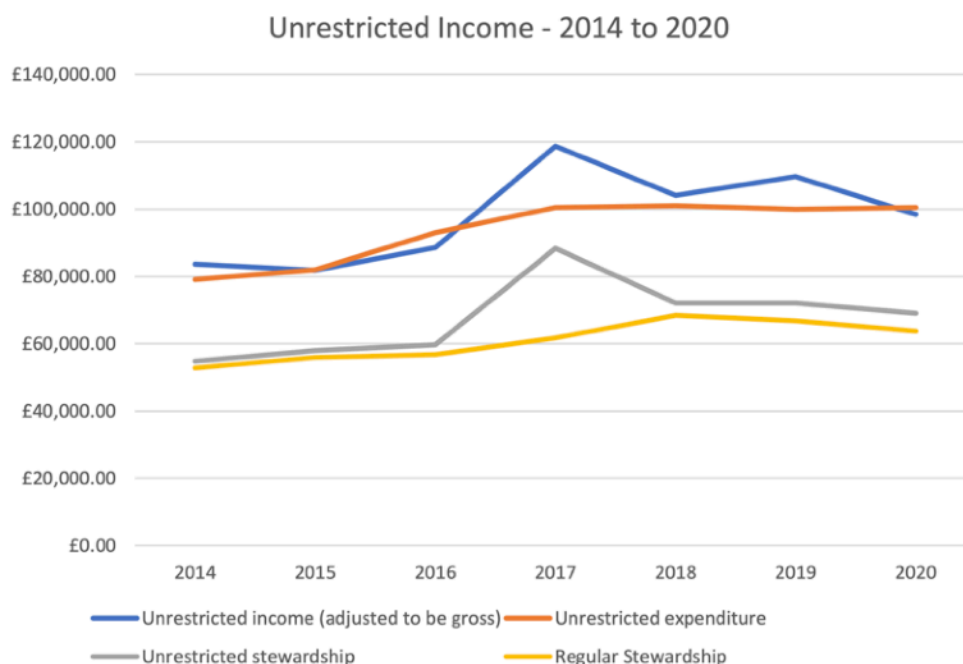
Finance Report for the Year Ended 31 December 2020 Overview

The financial result for the year 2020 ended in an overall surplus of £507 taking restricted and unrestricted funds together (2019 £3,314). This is an extraordinary result in the context of the effect the global pandemic has had on our lives and the resulting cessation of in-person church services for large periods of 2020. Once again, we were hugely blessed during the year by the generosity of our church family. The fact that so much of our income comes from giving (96% in 2020) as well as not being dependent on income from lettings and parochial fees has stood us in good stead.

The key financial position is that of general unrestricted funds. For the first time in the last four years, there was more expenditure than income receipts and the general unrestricted fund fell by £8,336. While overall unrestricted income fell by 9.5% on a like for like basis, total unrestricted donations only fell by 4.2%. Unrestricted expenditure was £100,500 and was 8.9% higher than 2019 on a like for like basis, however we invested in our church building and incurred some unexpected repair costs. It has been a tough year in many ways, the finances have been difficult to manage, but the emphasis we place on regular giving has enabled us to weather the storm so far. We give thanks to God. **God is faithful.** (Genesis 22.14 Jehovah Jireh; The Lord will provide)

General Fund Receipts

Regular unrestricted and planned stewardship decreased by 5% to £63,746 (2019 £66,861). The graph below shows the trend in regular unrestricted and planned giving (yellow line). There has been a slow decline since 2018 and as we emerge from the pandemic, we must place greater focus on this area. Teaching on Sunday mornings has resulted in new regular givers, however these are not enough to stem the slow decline which has largely occurred as a result of deaths within the church family as well as those leaving the area.



The cessation of in-person Sunday services has led to a decline in service collections of some £1,473 or 89%, and £2,251 in weekly stewardship income which reduced by over 50% year on year. An online giving option was set up in year with receipts of £1,810 in seven months. Single donations remained strong. Income tax receipts up to September 2020 amounted to £17,654 compared to £22,175 in 2019, however 2019 included prior period receipts of £6,600 received on 3 January 2019 and only just missing the 2018 accounts.

Income from lettings was down by 66% to just £775 (2018, £2,318). This decline was wholly as a result of the closure of the church under the COVID-19 lockdown restrictions.

The Diocese recommended that the treatment of income from fees and other income generation activities be netted off in the accounts. As a result, the reporting of the prior year has had to be adjusted to provide like for like comparisons. In addition to this change in accounting treatment, income from the fees is an area of particular note. At the end of the financial year, there was a net loss on fees from occasional offices, this in spite of an increase in the number of funeral related events year on year; 17 in 2020; 12 in 2019. See note 3. The accounts are produced on a receipts and payments basis. All funeral fee payments have been paid across to the Diocese on the basis of the funerals register, however after extensive investigation it became clear that not all the fee income was being received. Circa £700 of fee income is due to be repaid to the church. As at 28 March 2021, this was still outstanding. Funeral administration and controls have been reviewed and improved.

Income from the Purley Parish News has held up well, however this is largely because subscribers were offered the opportunity to pay for a reduced two year subscription. 86% of subscribers took up this offer. Printing costs also reduced while the magazine was produced online for four months due to the pandemic. Income from advertising was also hit as businesses were closed. Much work will be required to grow the advertising income once more and to grow the number of subscribers which has fallen from over 700 to just under 600.

Restricted fund total receipts in 2020 amounted to £11,928 (£6,679 in 2019). Giving in this area was largely split between the building project (£6,250) which included a grant of £4,250, ongoing funding of a youth worker (£2,677), curate fund £2,000 from the Area Dean rebate which has been restricted and Wifi installation for the church (£1,000 see note 1a.)

Payments

The total unrestricted payments for 2020 amounted to £100,500 (2019 £92,293). The change in reporting of fees, Purley Parish News and fundraising meant that 2020 expenditure of £6,275 has not been included in expenditure but has been netted off against income. So, despite the church building being closed for use for the majority of the year, our expenditure actually increased. Why was that?

Our largest area of expenditure, the Parish share, continued to dominate and increased year on year by 5% to £64,482. We paid it in full. Mission giving was £10,030 (2019, £6,432) and increased to make up for the lower giving in 2019 when the PCC took time to review our mission partners. The PCC policy is to donate 10% of our *stewardship* giving to our selected mission partners. The 2019 annual report highlighted that 2020 would see a larger set of payments to make up for the 2019 shortfall. What a privilege it is to be able to give to others from our plenty and to sow into the Lord's work in the UK and overseas.

Expenditure on utilities, cleaning, and resurfacing the hall floor increased and amounted to £7,624 (2019 £5,494). See note 7. A number of factors were at play. The resurface of the hall floor cost over £2,600, this is an investment and should last up to ten years. A rebate is due from our gas provider who has been charging the full 20% VAT instead of the 5% reduced rate. The PCC agreed an expenses policy for stipendiary clergy which resulted in new broadband costs of over £300. Finally, the church had to pay for unexpected COVID-19 related cleaning and hygiene items of almost £200.

Repairs and maintenance costs increased three-fold to £6,552 (2019, £2,141). See note 8. £1,692 was unexpectedly spent on the sewage pump replacement alongside some costly and unplanned heating repairs and pipework costs of £4,151.

The pandemic might have closed our buildings for a season, but the church continued with its worship, teaching, prayer and fellowship online. A new computer was purchased for the Rector at a cost of £1,700 to help deliver these high quality online services. Additionally, investments were made in zoom accounts to help facilitate the weekly Coffee, Connect, Chat opportunities which were introduced from 25 April onwards, as well as to ensure we could finish the Alpha course which began in January 2020 and a run a new course in the second quarter.

Building Fund

During the early part of the year £3,024 (2018, £11,209) was spent on a combination of further concept designs and professional fees to support a planning application. A claim from the Diocese was made and received during 2020 for £4,250. COVID-19 has delayed the building project somewhat. Since 2013 we have spent over £43,000 on concept designs, professional fees, legal advice and feasibility studies. We now need to take stock and re-focus post COVID-19 to get this project over the line.

Future

The PCC agreed a broad breakeven operational budget for 2021. Investments are planned in a curate and wifi provision both of which we hope will support our children and youth work. The delayed audio-visual investments in the hall and the start of the project to replace the old wooden chairs will lead to a planned deficit.

2020 has been a very difficult year but there have been ongoing glimpses of God's favour through the generosity and financial faithfulness of our church family. Our hope is that once we can re-group post pandemic and continue to pray and reflect on our vision, that God's favour would continue to be on us, as we seek to grow the numbers searching for and turning towards God in our community.

Particular thanks go to Joan Jack who has maintained the banking service for us through the year, to Anne Bolland for her diligence and hardwork on the funerals register and fees and to the independent examiner for his efforts in providing the examination of the accounts.

Debbie Corrigan, *Treasurer*

Independent Examiner's Report to the PCC of St Mary's The Virgin, Purley on Thames

I report to the PCC on my examination of the accounts of PCC St Mary's The Virgin, Purley on Thames for the year ended 31st December 2020 which are set out on the next three pages.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

They 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.

I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention, in connection with the examination giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the PCC St Mary's The Virgin, Purley on Thames, as required by section 130 of the Act; or
2. The accounts do not accord with those records.

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

Signed:



S Cox ACMA, CGMA
53 Hazel Road
Purley on Thames
Reading
Date: 23/04/2021

PCC ST MARYS PURLEY-ON-THAMES
Financial statement for the period 1 January - 31 December 2020

General Funds	Actual 2020			Note	Actual 2019		
	Unrestricted funds (£)	Restricted funds (£)	Total (£)		Unrestricted funds (£)	Restricted funds (£)	Total (£)
Receipts							
Stewardship	63,746.10	3,555.20	67,301.30	1	66,860.85	5,705.20	72,566.05
Single Donations	3,377.65	1,000.00	4,377.65		3,631.85		3,631.85
Online giving	1,810.00		1,810.00				
Service Collections	185.16		185.16		1,658.34		1,658.34
Income Tax Recovered	17,032.06	622.35	17,654.41	2	21,201.61	974.07	22,175.68
Legacy income/in memory of	2,792.84		2,792.84		46.88		46.88
	88,943.81	5,177.55	94,121.36		93,399.53	6,679.27	100,078.80
Lettings, gross	774.50		774.50		2,318.00		2,318.00
Fees (net)	(312.00)		(312.00)	3	522.00		522.00
Parish Magazine - net	1,275.20		1,275.20	4	458.50		458.50
Fund Raising, & Community events (net)	1,203.43		1,203.43	5	1,803.01		1,803.01
Holiday Club	0.00		0.00		0.00		0.00
Interest	18.26		18.26		11.52		11.52
Other Income	260.63	6,750.00	7,010.63	6	3,361.09		3,361.09
Total receipts	92,163.83	11,927.55	104,091.38		101,873.65	6,679.27	108,552.92
Expenditure							
Donations (see balance sheet)	10,030.00		10,030.00		5,932.00	500.00	6,432.00
Special Appeals	0.00		0.00		0.00		0.00
Parish Share, less Rebate	64,481.67		64,481.67		61,294.97		61,294.97
Service expenses	364.81		364.81		631.52		631.52
Evangelism, Mission, Outreach	967.20		967.20		2,505.03	594.03	3,099.06
Church Family Weekend			0.00		500.00		500.00
Copyright license	584.51		584.51		543.43		543.43
Children & Youth	252.58	60.00	312.58		579.66	447.95	1,027.61
Holiday Club	0.00		0.00		0.00		0.00
Travel	135.32		135.32		733.03		733.03
Leadership & Pastoral	53.21		53.21		0.00	195.00	195.00
Small group resources	59.63		59.63		538.73		538.73
Subscriptions & Training	518.67		518.67		563.10		563.10
Telephone & Postage	1,031.53		1,031.53		884.50		884.50
Internet church	0.00		0.00		0.00		0.00
Stationery, Photocopier, Computing & publicity	5,020.16		5,020.16		3,996.89		3,996.89
Utilities & Cleaning	7,623.56		7,623.56	7	5,493.53		5,493.53
Insurance	2,451.04		2,451.04		2,411.66		2,411.66
Building project (professional fees)	0.00	3,024.06	3,024.06		0.00	11,208.50	11,208.50
Repair & Maintenance	6,552.26		6,552.26	8	2,140.96		2,140.96
Furniture & Fittings & Equipment	0.00		0.00		2,180.83		2,180.83
Bank Charges	80.49		80.49		60.00		60.00
Hospitality & thank you gifts	293.45		293.45		1,240.40		1,240.40
Legal Fees	0.00		0.00		0.00		0.00
Sundry Expenses	0.00		0.00	9	63.34		63.34
Total payments	100,500.09	3,084.06	103,584.15		92,293.58	12,945.48	105,239.06
Excess of receipts over payments	(8,336.26)	8,843.49	507.23		9,580.07	(6,266.21)	3,313.86

PCC Annual Report

Connecting People With God

Note 1a: Restricted Stewardship Receipts

	2020 Receipts (£)	2019 Receipts (£)
Children & Youth	2,677.55	3,639.27
Bell Fund		140.00
Building	6,250.00	1,606.12
Mission		593.88
Overseas Mission		500.00
Senior Citizens		200.00
New Generation		
Wifi	1,000.00	
Area Dean Rebate/Curate fund	2,000.00	
TOTAL	11,927.55	6,679.27

Note 1b: Stewardship Breakdown

	2020 Unrestricted Receipts (£)	2019 Unrestricted Receipts (£)
CAF regular receipts	59,816.00	57,848.00
Lloyds regular receipts	1,205.00	165.00
Weekly envelopes	2,019.50	4,270.05
Gift aid envelopes	705.60	4,577.80
	63,746.10	66,860.85

Note 2: HMRC receipts

	2020 Unrestricted Receipts (£)	2020 Restricted Receipts (£)	2019 Unrestricted Receipts (£)	2019 Restricted Receipts (£)
Aug 19 to 5 Apr 2020	9,814.80	385.45	Received 3.1.19	6,227.13
6 April 20 to 30 Sept 20	7,217.26	236.90	Oct 18 to Dec 18	5,064.35
			Jan to Apr 19	4,541.06
			Apr 19 to July 19	5,369.07
	17,032.06	622.35		21,201.61
				974.07

Note 3: Fees

	2020	2019
Income from fees	2,262.00	2,716.00
Less expenditure from fees	(2,574.00)	(2,194.00)
Net	(312.00)	522.00

£700 of fee income minimum owed to the PCC

Note 4: Parish Magazine

	2020	2019
Subscription income	3,244.50	3,511.50
Advertising income	723.50	1,397.00
Less printing costs	(2,692.80)	(4,450.00)
Net	1,275.20	458.50

Includes 2 year subscriptions

Some advertising income outstanding

No edition April, online May to July

Note 5: Fundraising

	2020 Income	2020 Expenditure	2020 Net	2019 Income	2019 Expenditure	2019 Net
Village Concerts	1,484.00	968.67	515.33	1,771.93	780.22	991.71
Quiz			0.00	985.83	309.53	676.30
RMVC event	727.10	21.00	706.10			
Comedy Night bar			0.00	135.00		135.00
Charities Trust Reports		18.00	(18.00)			
	2,211.10	1,007.67	1,203.43	2,892.76	1,089.75	1,803.01

Note 6: Other income unrestricted (Gross)	2020	2019
TLC painting sales		37.40
Senior Citizens Tea Party Donations		33.60
Oxford Board of Finance		1,819.16
Book sales (Connect groups/Alpha)	165.00	161.00
Family Fun Day Donations		36.00
Unknown deposit		83.52
Youth Mission		1,000.00
Misc	56.63	
Alpha donations	39.00	190.41
	260.63	3,361.09
Note 7: Utilities & Cleaning		
	2020	2019
Gas	1,721.07	1,979.96
Electricity	803.73	972.00
Water	166.86	142.07
Broadband	304.95	
Cleaning (labour costs)	231.00	1,034.00
Cleaning products and equipment	187.19	115.50
Hall floor resurface	2,639.45	
COVID items for cleaning/hygiene	169.31	
Grass cutting church yard	1,400.00	1,250.00
	7,623.56	5,493.53
Note 8: Repairs & Maintenance		
	2020	2019
Churchyard and path maintenance		82.02
Lighting/bulbs and other electrical repairs	78.00	873.90
Sewage pump replacement	1,692.00	
Shed re-roof		141.50
Water heater (gents)		75.27
Smart water roof pack		162.00
PAT Testing	232.56	239.40
Fire extinguisher servicing	349.20	56.94
Heating repairs and pipework	4,150.50	
Gas boiler service		240.00
Repairs to bell tower turrett		173.94
Green bin, signage, other	50.00	95.99
	6,552.26	2,140.96
Note 9: Sundry Expenses		
	2020	2019
Snap frames		21.07
Greeting Cards		2.62
Hospitality for meetings/parishioners		39.65
	0.00	63.34