

**THE PARISH CHURCH OF ST MARY THE VIRGIN,
STUDHAM**



**ANNUAL REPORT AND ACCOUNTS
OF
THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDING 31st DECEMBER 2019**

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The front page shows the Baptism of Mason Harris in May 2019

The Trustees of the Parochial Church Council (PCC) present their report with financial statements for the year ending 31st December 2019.

Introduction

The Church of St. Mary the Virgin Studham is part of the United Benefice of Kensworth, Studham and Whipsnade in the Church of England Diocese of St Albans. The correspondence address is The Vicarage, Clayhall Road, Kensworth. The PCC form a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission.

PCC members who have served at any time between 1st January and 31st December 2019 are:

Ex Officio members:

Incumbent: The Reverend Nicola Lenthall (Chairman)
Churchwarden: Mrs Meg Bender

Elected members:

Mr Justin Barnes (until April 2019)
Mrs Felicity Cornelius (representative on Deanery Synod))
Mr Lindsey Glover (Treasurer)
Mrs Gill Harris (PCC Secretary, representative on Deanery Synod and Electoral Roll Officer)
Mr John McDougal (Vice-Chairman)
Mrs Marjorie Metcalfe (from April 2019)

Our Purpose

The PCC are committed to a life of faith and worship. In their role as PCC members they strive to make our Church a welcoming place of worship and communion which parishioners will want to visit and support as a vital contributor to village life and to the spiritual and pastoral well-being of our village community.

How our activities deliver Public Benefit

Through our mission and ministry, the PCC provide:

- a focus for worship and prayer;
- pastoral care for people living in the parish.

To facilitate our work it is important that we maintain and where and when possible improve the fabric of the Church of St Mary the Virgin, and keep it and the churchyard in good order.

Mission and Ministry

Services and Church attendance

Everyone who attends Church services regularly is encouraged to register on the Electoral Roll. There were 56 parishioners on the Roll in April 2019, of whom ten were not resident in the parish.

There has been a service in the Church every Sunday (apart from the occasional Benefice or North Chilterns Group services) and the PCC are very grateful to visiting clergy and readers who have made this possible. A range of services has been offered; traditional and modern language forms of the Eucharist have been used and there has been a non-Eucharistic family service on the first Sunday of each month.

Children's Church has met on the third Sunday of the month and grateful thanks are due to our Children's Church leaders. On average, it has been attended by 4 children between the age of 4 and 16.

The average weekly attendance at St Mary's, counted during October, was 16 adults and 3 children. This number increased at Easter and Christmas. The Remembrance Sunday Service and the Christmas Eve Carol Service were, as ever, particularly well attended.

On high and holy days worship has been provided within the Benefice.

The local community place great importance on the Church for occasional offices and the Rector has given high priority to this part of her ministry by officiating at them herself. 4 baptisms, 2 weddings, 8 funerals, 1 full burial and 5 burials of ashes were held during the year. Several hundred people have taken part in our Christian worship.

Studham Village School is a Church of England School, and the Rector and Churchwarden serve as foundation governors. It was a pleasure to welcome the staff, children and their parents and governors to Church services at Easter and Christmas and at the end of the school year in July, as well as to our Christingle service in December. The school children did an excellent job assembling the Christingles for the service and we are also very grateful to Julie Cooper for supplying the 'ingredients'. The Rector visits the school regularly and leads collective worship at least once a month.

Wider Christian Worship

There are strong links with our Christian friends from Studham Methodist Chapel. We worshipped together on Good Friday and Remembrance Sunday and attended their Covenant Service in January.

Messy Church is an after-school activity for young children, with refreshments and a short service, which takes place on Fridays, approximately monthly, in the Methodist Chapel. There is a themed bible story, expressed through practical crafts, followed by worship and discussion of the significance of the bible story of the day, and a meal. Typically 15-20 children attend with 10 adults. The Methodist Minister, Linda Hillier and Chrys Smith lead Messy Church, with the able support of Derek and Anne Spriggs (when able) and Katherine Huggins from Kensworth Church.

This year saw our second Messy Church Holy Communion at St. Mary's on a Sunday morning, which was well-received and supported by all ages.

Deanery Synod

Two members of the PCC sit on the Deanery Synod. This provides us with an important link between the Parish and the wider structures of the Church. The Synod met three times in 2019 and received updates from General Synod at two meetings. In July the meeting began with a celebration of the Eucharist and then a talk from the Ven. Dave Middlebrook, the Archdeacon of Bedford. Buildings security advice was given, following a presentation at a Deanery Chapter. Plans for hosting a bishop from the Anglican Communion for Lambeth 2020 were developed, with Synod members volunteering to host and drive the visiting Bishop (the Rt Revd Errol Brooks, the Bishop of the North Eastern Caribbean & Aruba). In November the meeting began with a moving presentation from Sharon Partridge-Underwood, a project worker for 'Home for Good', which seeks to encourage church members to foster and adopt children. The Deanery welcomed the Revd. Cate Irvine as the team rector of the Ouzel Valley and incumbent of All Saints, Leighton Buzzard and the Revd Rachel Phillips as team rector of Dunstable and incumbent of the Priory Church, Dunstable. A Mission Support Plan update was given along with a report on the Diocesan environment strategy. The Deanery Standing Committee reported that they had recommended the three pastoral aid support grant applications from Toddington, the Church of the Good Shepherd and St. John's Stanbridge for acceptance. Safeguarding updates were provided at every meeting, along with regular reports from the Credit Union, a Synod-started initiative which continues strongly, and now has outreach into a local school.

The Rector was appointed Rural Dean in June.

North Chilterns Group of Churches

We are members of the North Chilterns Group of Churches, a partnership of 8 rural parishes in South Bedfordshire which work together to provide a mutual support network. The Group organises Lent courses, the annual confirmation arrangements, and two annual services, one at Advent, as well as arranging various social events and trips.

Pastoral and practical care

Some residents of our Parish have been unable to attend Church services due to ill health or age. The Rector, our Reader and a team of volunteers have taken communion to them at home and parishioners have been visited at home and in hospital. There is an on-going weekly ministry by the Reader into Knoll House, the residential home in Studham, with special services at key times of the Church year.

The PCC have established a tradition of donating to charities. During the year donations have been made through special collections to the Bishop's Harvest Appeal, to the Royal British Legion and to the Children's Society. At the end of the year donations were also made to five charities which work with vulnerable people, (Bethany Children's Trust, Dunstable Foodbank, Dunstable Street Pastors, Hearing Dogs for the Deaf and Rennie Grove Hospice Care). The congregation and local community have also regularly contributed to the Dunstable Food Bank.

The parish magazine, the Parish Link, continues to be distributed free of charge to every household in the village (and in Kensworth and Whipsnade) and the PCC greatly appreciate the work of the Editor, Fiona McDougal and the Studham Correspondent, Sally Cload. The magazine has provided an important communication in the

Benefice, for all parishioners whether or not they are churchgoers. There is also a website www.parishlink.org.uk, ably edited by Les Randall.

Our volunteers

The Church in Studham would not function without the team of regular committed people who have given tirelessly of their time and talents. Our volunteers help plan and set up the Church for services, ring the bells, participate in the liturgy, play the organ, sing in the Choir on special occasions and help with refreshments at Children's Church. Volunteers also open up the Church each day, and keep it clean and attractive for visitors and for the congregation, with delightful flower arrangements, as well as maintaining and improving the Churchyard for the benefit of the community. The PCC are very grateful for all their hard work; we give especial thanks for the ministries of Anne Spriggs in music, Gill Harris in organisation, Di Shute in cleaning and Roger Bender and the team in the churchyard.

Maintaining the Church building and the surrounding churchyard

The PCC give high priority to the maintenance of and improvements to the medieval Grade I listed church building and its surrounding churchyard. They have appointed a Fabric Committee to keep a watchful eye on the fabric – particular thanks are due to Mike Hardy - and they have employed James Ford from Clague Architects as their professional adviser.

Repairs and redecoration to the north aisle, work mentioned in the 2017-2022 Quinquennial Inspection report, took place in May. It was finished to a very high standard and ahead of the scheduled time. The PCC are very grateful to the Friends of Studham Church for paying for this work.

At the same time, the kitchen and toilet were upgraded and decorated, adding some essential heating and ventilation and thanks to the work of Derek Spriggs, the north porch door which acts as a fire exit, was renovated.

Plans for an oak cupboard in the north aisle, replacing the old formica cupboard, have been approved by the Archdeacon; this work will be completed in the first months of 2020.

The PCC are delighted to report that with the completion of the north aisle redecoration, all the work listed in the last Quinquennial Inspection Report (2017) has been addressed.

Regular maintenance

Regular maintenance and repairs continue to be essential. Regular checks are made to search for any damp patches, leaking pipes and blocked drains so that problems are identified and remedied at an early stage. Work has been carried out in accordance with our maintenance schedule and has been recorded. In particular the central heating boiler and the fire extinguishers have been serviced, the gutters and down pipes have been cleared, the lightning conductor checked and the organ repaired and tuned.

The Churchyard

The PCC are very conscious that our large and beautiful churchyard plays an important part in the ministry of the Church in Studham. It continues to be available to all parishioners for full burials and the burial of ashes – the burial plan was updated in December 2019 – and it has been enjoyed by local walkers and visitors from further afield.

Regular mowing of the grass has been carried out by a small dedicated team of volunteers and the PCC has continued to employ a gardener to weed the rose beds and the shingle areas surrounding the Church and to cut the front hedge.

To enhance the beauty of the churchyard, a large area of brambles on the west side has been cleared and following the digging out of large roots and the application of new top soil, grass seed was sown in the spring. Similar work will continue in 2020.

In 2020 the PCC are planning to grow two areas of wild flowers which will attract butterflies, bees and other insects. We have received advice from the Diocesan churchyard adviser who was pleased to see a diversity of wild flowers already growing in the grass and recommended that we should manage the grass cutting in two areas in the sunny central part of the churchyard to enable these flowers to grow and mature – one area will have summer flowering species and the second area will have autumn flowers.

Social events

The PCC are very grateful to the small Social Committee for organising social events. These have raised funds to support us in maintaining the ministry of St Mary's in Studham and have been part of the Church's outreach work in the local community. In March 2019 over 80 people enjoyed the friendship and fun of a splendid wine evening at the village hall and in November there was a hugely enjoyable and well attended quiz. The programme for 2020 is now taking shape with a wine evening planned for 28th March.

Planning for 800th anniversary celebrations

In 2020 the church celebrates the 800th anniversary of its consecration and the first appointment of a vicar to the parish. We will be commemorating this through a series of events, in which we will be marking **Place, Time** and **Calling**:

- **Place** – our place within the global community and the worldwide church;
- **Time** – our own time, with its roots in earlier lives and its consequences for future lives;
- **Calling** – our vocation as people called by name to find our being in God.

There will be a celebration concert event in the summer, including music and history from the 800 years which the church has seen; as well as having a guest preacher in the autumn and an art workshop during the year.

The Friends of Studham Church

The Friends of Studham Church is our sister charity which works tirelessly to raise funds that contribute towards the costs of the preservation of the fabric of the Church and its surrounds. As in previous years The Friends largest fund raiser was the May Fair which, including related ebay sales, raised close to £8000. Other events included a 'Call my Bluff' wine tasting and a Big Band and BBQ joint event with the School Trust, which together raised a further £1000. Including the 100 Club, donations and gift aid, the funds raised by the Friends during the year totalled in excess of £10,500.

The PCC are immensely grateful to The Friends of Studham Church Committee - Chairman John McDougal, Treasurer Eric Jacoby, Secretary Peter Gee, and committee member Eddie Perry. We are also grateful to the May Fair sub-committee - Chairman Mike Bailey, Eric Jacoby, Jane Jacoby, Emma Mulder and Paul Clod.

Financial Review

2019 Income and Expenditure

Total income was £47,817

Planned regular giving and collections at services amounted to £12,616 compared with £14,002 in 2018 and it is estimated to decrease further in 2020 to £12,300. Reclaimed Gift Aid and VAT refunds accounted for £7,398. Donations of £3,305 were received, including £750 from the Benefice magazine the 'Parish Link'. Wedding and Funeral Fees amounted to £2,601. Interest received increased from £398 in 2018 to £582 in 2019. Gross income from events organised by the Social Committee was £3,656.

The PCC also received generous donations of £7,955 from the 'Friends of Studham Church' to cover the cost of the works to the North Aisle and £500 from the Parish Council towards the cost of maintaining the churchyard.

Dividends from investments totalled £9,704.

The PCC are grateful for the generosity of all those who have made, and continue to make, financial contributions during the year.

Total expenditure was £58,817

The largest single item of expense was the Diocesan Parish Share of £21,577. This is the sum that the churches in the Deanery have to find to cover the cost of ministry and is shared between its constituent churches according to a formula that is based mainly on a head count of congregations. (In 2020 this will increase to £22,116).

Church maintenance costs of £24,759 mainly comprised the redecoration of the North Aisle, £9,546 (£7,955 excl VAT), which was funded by "Friends of Studham Church" and the refurbishment of the kitchen and toilet costing £13,347.

£2,675 was donated to charities directly or through collections. £1,421 were the costs associated with the Social Committee's fund raising events. The remaining £7,755 was the cost of running the church and churchyard.

The shortfall of £10,370 resulting from expenditure exceeding income was financed from reserves.

During the year the value of our investments increased by £21,137.

2020 Budget

The current estimate of income from regular giving and associated Gift Aid is £15,350 against the Parish Share contribution of £22,116; a shortfall of £6,766. Currently the estimated cost of running the Church next year is £14,474. The overall projected shortfall will therefore be £21,240.

Estimated income from events organised by the Social Committee, Wedding and Funeral Fees, one-off donations, including one from "Friends of Studham Church", who have generously indicated that they will contribute towards the cost of the replacement flower cupboard, and associated VAT refunds, are estimated to be £12,340. This will go some way towards meeting the shortfall but there will still be a projected gap of around £8,900. In line with the PCC's Investment Policy, this amount will be met by the dividends received from our investments, estimated to be £9,600. The final surplus therefore is projected to be £700.

Investment Policy

The first call on investment income each year will be to bridge any gap in funding the annual cost of the church. The PCC have also agreed that any capital investment should only be drawn down if unforeseen and essential works to maintain the integrity of the church building are identified which cannot be funded from other sources.

Reserves Policy

The PCC will maintain a balance on unrestricted funds that equates to at least two years' unrestricted expenditure.

Legacies Policy

The PCC will use gifts for the benefit of the church and its community so as to keep the church and its grounds in good order both now and for future generations.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Mary's the membership of the PCC consists of the incumbent (our Rector), the Churchwarden, and members elected by those on the electoral roll of the Church. All those who regularly attend our services are encouraged to register on the Electoral Roll and to stand for election to the PCC.

The PCC trustees are responsible for making decisions on all matters of general concern and importance to the parish including deciding how the resources of the PCC are to be spent.

The PCC have put in place policies and procedures for a range of matters affecting the parish, including compliance with health and safety and fire risk assessment. All policies were reviewed in January. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on the safeguarding of children and vulnerable adults. Our policies and procedures are available in the Church for members of the congregation to read and consult and are posted on the Parish Link website.

The PCC met 5 times during 2019 with an average level of attendance of 80%. Given their wide responsibilities the PCC have established 5 committees, each dealing with a particular aspect of parish life. These committees are: Standing and Finance (incorporating Stewardship); Charities; Worship and Liturgy; Social; and Fabric. They are all responsible to the PCC and report back regularly.

The PCC appoint trustees and other members of the Electoral Roll to represent the Church in various forums, including the North Chilterns Group of Churches, Dunstable Deanery Synod, the Friends of Studham Church, the Village Hall, the Parish Link, Studham Village School, the Playing Fields and the Studham Good Neighbour scheme.

**Approved by the PCC on
Lenthall (PCC chairman)**

and signed on their behalf by the Reverend Nicola

Appendices

Income and Expenditure Account

Independent Examiner's Report

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STUDHAM

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2019

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2019</u>	<u>Total</u> <u>2018</u> £
INCOME				
Collections	1,426	236	1,662	1,949
Envelopes	910		910	1,440
Standing Orders	3,160		3,160	3,020
PGS (excluding Gift Aid)	6,884		6,884	7,593
Gift Aid Repayments (HMRC)	3,672		3,672	3,525
CBF Investment Fund dividends	4,379		4,379	4,271
CBF Property Fund dividends	5,325		5,325	5,325
Donations	2,905	400	3,305	5,421
Funeral & Graveyard Fees	1,851		1,851	2,608
Wedding Fees	750		750	843
Social Committee	3,656		3,656	3,388
VAT Grant (DCMS)	3,726		3,726	1,681
CBF Deposit Account Interest	524		524	340
CBF 'Wealdon' Fund Interest		58	58	58
Friends of Studham Church		7,955	7,955	7,296
TOTAL INCOME	39,168	8,649	47,817	48,759
EXPENDITURE				
Charities	2,439	236	2,675	1,397
Church Maintenance	16,804	7955	24,759	9,302
2017 Quinquennial Review Works			0	3,014
Churchyard	588	400	988	1,865
Insurance	1,971		1,971	1,928
Parish Share	21,577		21,577	20,852
Rector's Expenses	2,290		2,290	2,080
Rector's Fund			0	500
Service Expenses	401		401	503
Social Committee	1,421		1,421	916
Stationery	70		70	68
Subscriptions & Memberships	150		150	156
Utilities	1,753		1,753	1,353
CBF 'Wealdon' Fund		65	65	96
Other	67		67	0
TOTAL EXPENDITURE	49,531	8,656	58,187	44,030
NET EXPENDITURE	-10,363	-7	-10,370	4,728
NET GAINS ON INVESTMENTS	21,106	31	21,137	774
NET INCOME	10,743	24	10,767	5,502

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STUDHAM

BALANCE SHEET AS AT 31 DECEMBER 2019

	<u>2019</u>	<u>2018</u>
CURRENT ASSETS		
Investments	249,676	228,539
Debtors	577	0
Deposit account	67,902	73,378
Bank accounts	9,423	14,260
	<u>327,578</u>	<u>316,177</u>
CURRENT LIABILITIES		
Creditors	634	0
NET ASSETS	<u><u>326,944</u></u>	<u><u>316,177</u></u>
PARISH FUNDS		
Unrestricted	325,037	314,295
Restricted	1,907	1,882
	<u><u>326,944</u></u>	<u><u>316,177</u></u>

Independent Examiner's Report to the Trustees of Studham Church.

I report to the PCC of Studham Church on my examination of the accounts for the year ended 31st December 2019.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Les Randall
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Bedfordshire
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Date: 20/02/20