

THE PARISH CHURCH OF ST MARY THE VIRGIN, STUDHAM



ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDING 31st DECEMBER 2020

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The front page shows the Remembrance Sunday service held this year at the War Memorial on West Common; with many thanks to Geoff Shute for his photograph.

The Trustees of the Parochial Church Council (PCC) present their report with financial statements for the year ending 31st December 2020.

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 LU6 3RF. 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 2020 are:

Ex Officio members:

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

Elected members:

Mrs Caroline Child (elected in October 2020 and Vice Chairman from October 2020)
Mrs Felicity Cornelius (representative on Deanery Synod, re-elected to Synod in October 2020)
Mr Lindsey Glover (Treasurer)
Mrs Gill Harris (PCC Secretary, Electoral Roll Officer and representative on Deanery Synod, re-elected to Synod in October 2020)
Mr John McDougal (Vice-Chairman until October 2020)
Mrs Marjorie Metcalfe

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 all 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

In the early months of 2020, before the Coronavirus pandemic, a service was held in the Church every Sunday and the PCC are very grateful to visiting clergy and readers who made this possible. A range of services was offered; traditional and modern language forms of the Eucharist were followed and there was a non-Eucharistic family service on the first Sunday of each month.

In January the congregation joined our Methodist friends at their Chapel for their annual Covenant service

Children's Church met on the third Sunday of January, February and March and grateful thanks are due to our Children's Church leaders. On average, it was attended by 4 children between the age of

4 and 16. There were monthly First Steps services for very young children and their families and carers, and Messy Church was held regularly at the Methodist Chapel after school.

The local community greatly value the Church for occasional offices and the Rector has continued to give high priority to this part of her ministry by officiating at them herself. Over the year she took four funerals at a crematorium, two funerals in church, three graveside funerals, one burial in a civic cemetery and one interment of ashes.

The Coronavirus pandemic

Inevitably the pandemic disrupted the normal pattern of worship. Throughout the two lockdowns and the long period of health and safety restrictions, the Rector provided online worship every Sunday through the Nicola Lenthall YouTube channel and services were live streamed for Holy Days such as Good Friday and Ascension Day. First Steps, Messy Church and a Christingle service also moved online. Orders of service were emailed to church members together with the weekly document, WorshipLink, which supported 'Home Church' and offered help with worship to young families.

Online worship and WorshipLink have been very well received by the local community, not all of whom are regular church goers, and has proved to be especially valued by those who have been shielding or self isolating.

In accordance with Coronavirus restrictions, the church building was closed between the end of March and the beginning of June. Following the thorough risk assessment required by the government and the national church and the implementation of the necessary health and safety measures, the PCC were very pleased to open the church building for private prayer in June.

Additional requirements were added to the risk assessment in July when it was a pleasure to begin services of public worship, services of Stillness and Reflection, alternating in the three churches in the Benefice. This was followed in August by further additions to the risk assessment to enable the introduction of Holy Communion services.

In October, thanks to the support of the Rev Canon Malcolm Grant and to the reader ministry of Dorothy Blackburn and Kerry Smith, a nearly normal pattern of services resumed with a service at Studham every Sunday. It was particularly special to be able to hold a Harvest Thanksgiving Service

Covid restrictions prohibited the holding of the usual Christmas Eve Carol service at St Mary's. Instead a Crib, Carols and Candlelight celebration was held between 2pm and 5pm in which people were invited to rest in the stillness, to listen to recorded Christmas carols, to enjoy the Nativity scene, to light a candle and write a personal prayer to hang on the Christmas tree. It was attended by approximately 30 people.

On Christmas morning a Holy Communion service was held at 10.00 and was concluded outside in the churchyard by the singing of two verses of O Come All Ye Faithful.

Pastoral and practical care

Before the pandemic when some residents of our Parish were unable to attend Church services due to ill health or age, the Rector, our Reader and a team of volunteers took communion to them at home and parishioners were visited at home and in hospital. There was 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. This ministry ceased during the pandemic but the Rector, through other avenues, has continued to give high priority to the pastoral care of everyone in the parish. Through phone calls, email, Skype and Zoom (and where possible also face-to-face) she has counselled and consoled parishioners through times of bereavement, anxiety, depression and other mental illness, NHS workers through severe stress, and others through various life events, the effects of which have been exacerbated by the pandemic. She has also been supporting the deanery clergy as Rural Dean.

In March the Rector brought together Benefice churchwardens, Parish Council chairs, neighbourhood support schemes and other interested members of the community to launch a Coronavirus Response Group. Several church members were involved with the group which linked volunteers with people

with a variety of needs. For three months volunteers were busy with a wide range of jobs, for example collecting medication and daily papers, carrying out shopping and making friendly phone calls.

The PCC have established a tradition of donating to charities. In October a donation was made through a special collection to the Bishop's Harvest Appeal and the end of the year donations were also made to five charities which work with vulnerable people, Bethany Children's Trust, Dunstable Foodbank, Dunstable Salvation Army, Noah Enterprise in Luton, and Rennie Grove Hospice Care. The congregation and local community have also regularly contributed to the Dunstable Food Bank and to the Salvation Army's Christmas hampers.

The parish magazine, the Parish Link, has provided an important communication in the Benefice, for all parishioners whether or not they are churchgoers. It has continued throughout the year with papers copies distributed free of charge to every household in the village (and in Kensworth and Whipsnade) when possible and online copies posted on the website www.parishlink.org.uk at other times. The PCC greatly appreciate the work of the Editor, Fiona McDougal, the Studham Correspondent, Sally Cload and the website editor, Les Randall.

There are strong links between St Mary's and the village lower school. The Rector and Churchwarden serve as governors and the Rector has visited the school regularly, even during the pandemic, and has led collective worship at least once a month. In October the school became an academy and joined the Diocese of St Albans Multi-academy Trust. As a small school, Studham will benefit from collaboration with other local Church of England academies.

The wider Church of England

Deanery Synod

Two members of the PCC sit on the Deanery Synod, which is currently chaired by the Rector in her role as Rural Dean. This provides us with an important link between the Parish and the wider structures of the Church. The Synod met three times in 2020 and received updates from General Synod at each meeting. In March, just before the first lockdown began, Synod started their meeting with a presentation from a guest speaker, Andrew Selous MP, which was open to all who were interested in hearing about his new role as Second Church Estates Commissioner. Updates were given on the 'The Big Conversation', the Deanery Mission Support Plan and Lambeth 2020; all of which were later superseded by worldwide events! At the July meeting, Synod (now newly formed for the next triennium) was held on Zoom and consisted in the majority of reports from every parish or benefice on how they were managing in the context of the Covid-19 pandemic. It was hugely heartening to hear how much was going on in every community and how much the church was often at the forefront of pastoral work. In December the meeting, still on Zoom, began with an excellent presentation from Rachel Johnston, the Diocesan Environment Officer. Good ideas for Advent and Christmas were shared, and the Synod received an update on the new 'Living in Love and Faith' initiative. The Deanery Standing Committee reported that they had recommended the three pastoral aid support grant applications; which again, and understandably, had come 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 Synod-started Credit Union.

North Chilterns Group of Churches

We are members of the North Chilterns Group of Churches, a partnership of eight 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. This year the work of the group was naturally curtailed, but the mutual commitment and care of the four clergy involved remained invaluable, even more so in the context of the pandemic.

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 and the PCC are very grateful for all their hard work. Volunteers open and close the Church each day. When permitted during the pandemic, this has

continued and has been an important and much valued service to the community, enabling access for private prayer.

Cleaning has been more important than ever during the pandemic and the PCC are very grateful to Di Shute and the team of cleaners who have helped to ensure the building remained clean and safe for visitors.

When possible, our volunteers help to 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. Grateful thanks are due to everyone involved.

In the Churchyard volunteers maintain and improve the Churchyard for the benefit of the community. We give especial thanks for the ministries of Roger Bender, John Thorne and Peter Owen.

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.

The PCC are delighted to report that 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 and the gutters and down pipes have been cleared.

The PCC are working to ensure that St Mary's is environmentally friendly. In addition to the wild flower patches mentioned below, electricity supplied by Total Gas and Power through the Parish Buying Scheme is obtained from sustainable sources and our light bulbs are now efficient LED lamps using significantly less energy than regular lamps.

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 2020 – and it has been enjoyed by local walkers and dog walkers, especially people taking daily exercise during the lockdowns.

Regular mowing of the grass has been carried out by a small dedicated team of volunteers. Weeding of the rose beds, the path and the shingle areas surrounding the Church and the cutting of the hedges has been undertaken by volunteers.

To enhance the beauty of the churchyard, the large area of brambles on the west side which was cleared last year has been seeded.

Grass cutting has been managed in two areas in the sunny central part of the churchyard with the aim of enabling the rich diversity of wild flowers already growing in the grass to mature and flower. This was successful and has attracted butterflies, bees and other insects.

Social events

Sadly due to the Coronavirus pandemic, the PCC have not been able to hold any social events this year. A wine evening planned to take place in March was cancelled. This has serious implications for the raising of funds to support us in maintaining the ministry of St Mary's in Studham.

800th anniversary celebrations

2020 marked the 800th anniversary of the consecration of the church and the first appointment of a vicar to the parish. There had been plans to commemorate this through a series of events, including a summer concert and a guest preacher in the autumn but sadly these were cancelled.

The Friends of Studham Church

The Friends of Studham Church is our sister charity which raises funds that contribute towards the costs of the preservation of the fabric of the Church and its surrounds. With the pandemic restrictions, fundraising activity in 2020 has been restricted to the 100 Club, donations and occasional ebay sales, limiting the income to approx 15% of the 2019 level. Events such as another race night and the annual Call My Bluff wine evening had to be cancelled along with a planned Big Band in the Churchyard - a joint event with the School. Our biggest fundraiser would have been the May Fair, which for the first time would have been a joint village event, under the Chairmanship of Liesa Coates. Hopefully some fundraising events will be allowed later in 2021

The Committee has been John McDougal, Chairman, Eric Jacoby, Treasurer and Peter Gee, Secretary. Eddie Perry resigned due to ill-health and we thank him for his assistance and wish him well for his recovery. We are always looking for new members to join the Committee. We would also like to thank Emma Mulder for her help with our website.

Financial Review

2020 Income and Expenditure

Total income was £27,741

Income in 2020 was severely impacted by the Covid pandemic. With fewer Church services, income from collections was 58% lower than the previous year at £1,085. Thankfully, many parishioners use the Parish Giving Scheme and donated £6,600 by this means and others contributed £3,365 by standing orders. Gift Aid claimed on all these contributions amounted to £2,646.

None of the planned social events could be held, although the wine purchased for the wine tasting evening was auctioned, producing a profit of £457. No weddings were held, hence there was no income from this source.

Dividends of £9,190 from our investments continued to provide critical income. We also received donations of £1,594 including £500 from the Parish Council towards the cost of maintaining the Churchyard and £750 from the Benefice magazine the Parish Link.

Total Expenditure was £29,294

The largest single item of expense was the Diocesan Parish Share of £22,116. This is the sum that 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 mainly on a head count of congregations.

Church and Churchyard maintenance costs of £1,364 were significantly lower than the previous year as there were no major projects undertaken. Insurance costs were similar to 2019 at £1,972.

Charitable donations of £1,102 were made during the year.

Expenditure for the year exceeded Income by £1,553. However, the value of our investments during this time increased by £5,762 resulting in net income of £4,209

2021 Budget

It is particularly difficult to budget for our income and expenses this year whilst we are still in the midst of the Covid pandemic restrictions.

We know that our Parish Share contribution in 2021 will be £21,991. Insurance and Church maintenance costs are anticipated to be £7,958.

Our income from the Parish Giving Scheme, standing orders and Church collections together with the associated Gift Aid is expected to be £14,310. This is a shortfall of £15,639.

Although we expect to receive some donations and income from funerals (£3,650) we do not anticipate that any social fund raising events can be held.

We are fortunate that much of this deficit can be funded by our income from investments of £10,115.

This will still result in a shortfall of £1,874 for the year.

Investment Policy

The first call on our annual investment income each year is to bridge the 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 Annual Parish Meeting and Annual Parochial Church Meeting (APCM) were held via Zoom on 21st October and PCC members were elected in accordance with 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. At the October APCM, there were 58 members listed on the Electoral Roll of whom ten were not resident in the parish.

The PCC as 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 3 times during 2020, including an email conference and a Zoom meeting. There has been an attendance level of 95%. 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 CE Academy, the Playing Fields and the Studham Good Neighbour scheme.

Approved by the PCC on 18th March 2021 and signed on their behalf by the Reverend Nicola Lenthall (PCC chairman)

Appendices

Income and Expenditure Account for the year ended 31 December 2020

Independent Examiner's Report, 24th February 2021

Budget for 2021

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STUDHAM

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
INCOME				
Collections	818	92	910	1,662
Envelopes	175		175	910
Standing Orders	3,355		3,355	3,160
PGS (excluding Gift Aid)	6,600		6,600	6,884
Gift Aid Repayments (HMRC)	2,646		2,646	3,672
CBF Investment Fund dividends	4,510		4,510	4,379
CBF Property Fund dividends	4,680		4,680	5,325
Donations	1,594	10	1,604	3,305
Funeral & Graveyard Fees	1,867		1,867	1,851
Wedding Fees	0		0	750
Social Committee	1,060		1,060	3,656
VAT Grant (DCMS)	0		0	3,726
CBF Deposit Account Interest	285		285	524
CBF 'Wealdon' Fund Interest	0	49	49	58
Friends of Studham Church	0		0	7,955
TOTAL INCOME	27,590	151	27,741	47,817
EXPENDITURE				
Charities	1,000	102	1,102	2,675
Church & Churchyard Maintenance	1,112	252	1,364	25,747
Insurance	1,972		1,972	1,971
Parish Share	22,116		22,116	21,577
Rector's Expenses	1,440		1,440	2,290
Service Expenses	54		54	401
Social Committee	603		603	1,421
Stationery	0		0	70
Subscriptions & Memberships	155		155	150
Utilities	463		463	1,753
CBF 'Wealdon' Fund	0		0	65
Other	25		25	67
TOTAL EXPENDITURE	28,940	354	29,294	58,187
NET EXPENDITURE	-1,350	-203	-1,553	-10,370
NET GAINS ON INVESTMENTS	5,712	50	5,762	21,137
NET INCOME	4,362	-153	4,209	10,767

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, STUDHAM

BALANCE SHEET AS AT 31 DECEMBER 2020

	2020	2019
CURRENT ASSETS		
Investments	305,438	249,676
Debtors	864	577
Deposit account	18,187	67,902
Bank accounts	7,022	9,423
	<u>331,511</u>	<u>327,578</u>
CURRENT LIABILITIES		
Creditors	358	634
NET ASSETS	<u>331,153</u>	<u>326,944</u>
PARISH FUNDS		
Unrestricted	329,399	325,037
Restricted	1,754	1,907
	<u>331,153</u>	<u>326,944</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 2020.

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
14 Holywell Road
Studham
Bedfordshire
LU6 2PA

Date: 24/02/21

ST MARY THE VIRGIN, STUDHAM					
PAROCHIAL CHURCH COUNCIL					
		2021	2020	2019	
		Budget	Actual	Actual	
Income			£	£	
Collections		1,500	818	1,426	
Envelopes		0	175	910	
Standing Orders		3,540	3,355	3,160	
PGS (excluding Gift Aid)		6,600	6,600	6,884	
Gift Aid Repayments (HMRC)		2,670	2,646	3,672	
CBF Investment Fund		4,627	4,510	4,379	
CBF Property Fund		4,071	4,680	5,325	
CBF Global Equity Income Fund		1,344	0	0	
Donations		1,600	1,594	2,905	
Funeral & Graveyard Fees		1,850	1,867	1,851	
Wedding Fees		200	0	750	
Social Committee		0	1,060	3,656	
VAT Grant (DCMS)		0	0	3,726	
CBF Deposit Account Interest		27	285	524	
CBF 'Wealdon' Fund Interest (Restricted)		46	49	58	
Collections (Restricted)		250	92	236	
Donations (Restricted)		0	10	400	
Friends of Studham Church (Restricted)		3,000	0	7,955	
TOTAL INCOME		31,327	27,742	47,817	
Expenditure					
Charities		1,250	1,000	2,439	
Church Maintenance		1,250	1,256	15,213	
Churchyard		250	108	988	
Insurance		1,980	1,972	1,971	
Parish Share		21,991	22,116	21,577	
Rector's Expenses		1,850	1,440	2,290	
Service Expenses		100	54	401	
Social Committee		0	603	1,421	
Stationery		0	0	70	
Subscriptions & Memberships		180	180	150	
Utilities		1,000	463	1,753	
Other		0	0	67	
Bells' Fund (Restricted)		0	0	0	
CBF 'Wealdon' Fund (Restricted)		100	0	65	
Collections (Restricted)		250	92	236	
Donations (Restricted)		0	10	0	
Friends' Funded Works (Restricted)		3,000	0	9,546	
TOTAL EXPENDITURE		33,201	29,294	58,187	
INCOME less EXPENDITURE		-1,874	-1,553	-10,370	