

# THE PARISH CHURCH OF ST MARY THE VIRGIN, STUDHAM



## ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDING 31<sup>st</sup> DECEMBER 2021

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The front page shows children after they had assembled the church's Nativity scene at the first meeting of the Kids' Club held on 3rd December 2021; 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 31<sup>st</sup> December 2021.

## **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 31<sup>st</sup> December 2021 are:

Ex Officio members:

Incumbent: The Reverend Nicola Lenthall (Chairman)

Churchwarden: Mrs Meg Bender

Elected members:

Mrs Caroline Child (Vice Chairman)

Mrs Felicity Cornelius (representative on Deanery Synod and Electoral Roll Officer from June 2021)

Mr Lindsey Glover (Treasurer)

Mrs Gill Harris (PCC Secretary and representative on Deanery Synod)

Mrs Marjorie Metcalfe (representative on The Friends of Studham Church Committee from June 2021)

Mrs Mayra Shaw (from April 2021)

## **Our Purpose**

The PCC are committed to a life of faith and worship. PCC members 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

Throughout the year the Rector and the PCC have responded flexibly to the restrictions imposed by the coronavirus pandemic. The Rector has provided online worship every Sunday through the Nicola Lenthall YouTube channel and services have been live streamed for Holy Days such as Good Friday and Ascension Day and for First Steps and Messy Church services. Orders of service have been emailed to church members together with the weekly document, WorshipLink, which has supported 'Home Church' and has 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.

From January until Easter Sunday on 4th April there were no face to face services in Church but following the thorough risk assessment required by the government and the national church and the implementation of the necessary health and safety measures, the Church remained open daily for private prayer and reflection. Grateful thanks are due to the team of volunteers who opened and closed the church daily and to those who spent many hours cleaning the building.

Easter Sunday was a particularly joyous occasion as the Church opened for a service of Holy Communion which was followed by the singing of an Easter hymn outside in the churchyard. In April and May services alternated across the three churches of the Benefice until in June the normal pattern of worship returned with a service every Sunday. As restrictions eased again in July, the wearing of masks and social distancing came matters of personal discretion and the church returned to normal in appearance; pew cushions and kneelers returned and social distancing tape was removed.

For the remainder of the year, a normal pattern of services has been held, with a service at 10.30am every Sunday. The PCC are very grateful for the support of visiting clergy, especially the Rev Canon Malcolm Grant and for the reader ministry of Dorothy Blackburn and Penny Fray which 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.

Children's Church resumed in September and grateful thanks are due to Marjorie Metcalfe, especially for her careful planning and preparation. On average, it was attended by four children between the age of 4 and 16.

In December as cases of Covid 19 increased, the government introduced its Plan B and in Church face coverings became mandatory. However, the PCC was very pleased to hold an informal 'carols, coffee and cake' event on 5th December, a Christingle service on 19th December, and on Christmas Eve an afternoon Carol Service and Midnight Mass. Though attendance at these services was reduced from the 2019 levels, they were very joyful events, reflecting the true meaning of Christmas.

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 two weddings, one baptism, six funerals in church, three burials in the churchyard, two burials in a civic cemetery and two interments of ashes.

The PCC greatly appreciate the ministry of our Reader Dorothy Blackburn and were delighted that Penny Fray became a Benefice Reader in June. In addition, Meg Bender completed the Diocesan Lay Leader of Worship training course in November, bringing the number of LLWs across the Benefice to three.

### Pastoral and practical care

Sadly during the pandemic home visiting to those who were too ill or too frail to attend church, the celebration of Holy Communion in individual homes and hospital visiting ceased, except in exceptional pastoral cases. Weekly visits by Dorothy Blackburn to Knoll House, the residential home in Studham and special services there at key times of the Church year were also impossible. However 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.

As soon as Covid restriction permitted, the PCC gave high priority to re-engaging with members of the congregation and the wider village community after the bleak days of the pandemic. To this end, the congregation has welcomed the serving of refreshments after every Sunday service and in July a coffee morning was held in the churchyard. Attended by approximately 40 people it was a pleasure to observe people happily engaged in conversation once again.

The PCC has also given great priority to engaging with families, children and young people. In addition to Children's Church, a Kids' Club met for the first time in Church on 3rd December. With the theme, 'Getting ready for Christmas' approximately 30 children aged 2 to 12 years and their carers enjoyed arranging the Church's nativity scene and making a festive display for the main porch. This display was the 25th window of the Studham Village Advent Trail. The PCC is aiming to build on this success and a second Kids' Club meeting is scheduled to take place before Easter in 2022.

The PCC have established a tradition of donating to charities. In October donations were made through special collections to the Bishop's Harvest Appeal and to support the work of the Parish Churches in Luton with refugees from Afghanistan. At the end of the year donations were also made to charities which work with vulnerable people— Rennie Grove Hospice Care at Home, Luton Churches supporting refugees from Afghanistan, CHUMS (supporting the mental health of young people) and Dunstable Foodbank— and for the first time to the environmental charity The Wildlife Trust for Bedfordshire, Cambridgeshire and Northamptonshire. The congregation and local community have also regularly contributed to the Dunstable Food Bank.

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](http://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 serves as governor and she has visited the school regularly, even during the pandemic, and has led collective worship at least once a month. The school's Harvest Celebrations were held at St Mary's and it was a great sadness that due to rise in Covid infections, the children were not able to hold their Christmas service at the Church.

### ECO Church

In February 2020, the General Synod of the Church of England set the target that all parts of the church should work to become 'carbon net zero' by 2030. The PCC warmly welcomed this initiative and in February we as a parish church registered to become an Eco Church (which is organised by A Rocha UK, an international Christian conservation charity). Caroline Child has been leading the work of the PCC to answer self assessment questions, identifying areas of strength and areas for development in the five areas of Worship and teaching, Management of church buildings. Management of church land, Community and global engagement and Lifestyle.

Environmental issues have led to changes in the church building and in the churchyard and in the autumn a bronze award was achieved. Further progress is planned for 2022.

### 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 continues to provide us with an important link between the parish and the wider structures of the Church. The Synod met three times in 2021, all meetings being held on Zoom due to the ongoing pandemic. The meetings were well-attended. In March, the Synod was joined by the Archdeacon of Bedford, the Venerable Dave Middlebrook, who had offered to respond to 'Any Questions' from the floor of Synod. He began by thanking and praising the parishes for all their hard in the context of the pandemic, and also by stressing how important the Christian message is, with its central themes of good news, peace, love, someone/something in whom to trust and security. He then answered a range of questions, which were really interesting (the Chair later received a warm message of thanks from an experienced Synod member who said it was the best Synod he had been to). The three pastoral aid support grant applications (from Toddington, the Church of the Good Shepherd and St. John's Stanbridge) which the Deanery Standing Committee had recommended for acceptance had been accepted and approved by the Diocese. In July, the meeting had a presentation from Christian Cole, the Diocesan Youth Missioner, on the 'Faith in Young People' report, which was followed by a general discussion about children and young people and their lives of faith. Diocesan Synod election results for the 2021-2024 period were announced, with Tricia Humber, Kerry Smith and Stephen Jury having been elected to the House of Laity, and the Revd. Linda Washington and the Revd. Kaushal David to the House of Clergy. In December Synod enjoyed a presentation by the Revd. Charles Burch, Diocesan Vocations Officer on the changes to the selection process for ordained ministry and the Diocesan framework for lay ministry training, which included opportunities for discussion and reflection. At every meeting the standing agenda included a General Synod report, a safeguarding update, eco-church information and a treasurer's report.

## 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 organised a very successful online Lent course, the annual confirmation arrangements, a Quiet Morning in September and two annual services. It was a pleasure to welcome the Group to St Mary's for the annual service in August. Inevitably the work of the Group, particularly trips and social events, has been once again curtailed this year, but the mutual commitment and care of the four clergy involved has remained invaluable, even more so in the context of the pandemic.

## Our volunteers

The Church in Studham could 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, 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.

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 serve refreshments after Sunday services. 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 and Peter Owen.

## Maintaining the Church building and the surrounding churchyard

The PCC continue to 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 and the next inspection will take place in the spring of 2022.

## 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. As a result and following an Archdeacon's letter of approval, essential repairs were carried out in December to the gutter high up on the south wall and to the pointing at the junction of the south aisle roof with the wall; the PCC are very grateful to the Friends of Studham Church for funding this work.

Regular servicing has been carried out in accordance with our maintenance schedule and has been recorded and in particular the central heating boiler and the fire extinguishers have been serviced and the gutters and down pipes have been cleared.



### New flower cupboard

In the autumn and with the approval of the Archdeacon, a beautiful new flower cupboard was introduced into the north aisle. The cupboard was designed and crafted by Derek Spriggs in memory of Jan Barrow, a master craftsman who gave a lifetime of service to St Mary's. The PCC are very grateful to Derek.

### 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 2021 – 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 also been undertaken by volunteers; many thanks to them all

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

For a second year, grass cutting has been managed in two areas in the sunny central part of the churchyard to enable the rich diversity of wild flowers already growing in the grass to mature and flower. This has been very successful and the beautiful wild flower patches have been greatly admired and have attracted butterflies, bees and other insects.

### Social events

Sadly due to the Coronavirus pandemic, the PCC have not been able to hold the very popular wine evening and the annual quiz. Village people have voiced their regrets and the PCC are all too aware that this has serious implications for raising funds to support us in maintaining the ministry of St Mary's in Studham.

### 800<sup>th</sup> anniversary celebrations

2020 marked the 800<sup>th</sup> anniversary of the consecration of the church and the first appointment of a vicar to the parish. Sadly, the series of event planned to commemorate this could not take place in 2020 or in 2021, but plans are taking shape to hold a summer concert in 2022.

### The Friends of Studham Church

The Friends of Studham Church is our sister charity which raises funds that contribute towards the costs of the preserving and improving the fabric of the Church and its surrounds. With the pandemic restrictions, fundraising activity in 2021 has been restricted to the 100 Club. Hopefully some fundraising events will be held later in 2022 and discussions are on-going regarding the May Fair.

The Committee has been John McDougal, Chairman, Eric Jacoby, Treasurer, Peter Gee, Secretary and Marjorie Metcalfe as the PCC representative. We would also like to thank Emma Mulder for her help with our website.

After many years as Chairman and then Treasurer, Eric Jacoby has decided to retire and we thank him for his significant contribution to the Friends over many years. Without new people to take the Friends forward, the future of the Friends is looking bleak.



## **Financial Review**

### 2021 Income and Expenditure

Total income for the year was £47,773.

Income in the year continued to be impacted by the Covid pandemic. Although collections from Church services (£2,166) were affected by this we are thankful that many parishioners contribute through the Parish Giving Scheme (£6,594) and by standing orders (£3,760).

We received donations of £12,210 during the year. This included a very generous donation of £10,200 from a parishioner, £500 from the Parish Council towards the upkeep of the Churchyard, and £500 from the Benefice magazine the Parish Link.

We were able to claim Gift Aid on the majority of the above income and this amounted to £5,681.

Once again our income was supplemented by dividends from our investments which amounted to £10,639. Funerals and weddings contributed a further £3,246 towards our funds.

Total expenditure for the year was £38,083

The largest single item of expense was the Diocesan Parish Share of £21,991. 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 £6,655 included the cost of the new Flower Cupboard (£4,369) which was partly funded by The Friends of Studham Church (£2,500).

Insurance costs were £1,994 and Rector's expenses were £2,021. Donations to charities amounted to £3,254.

Income exceeded expenditure by £9,690 largely as a result of the generous donation received. Our investments performed very well during 2021 and their value increased by £44,300 (14.5%). In total this resulted in our net income amounting to £53,990.

### 2022 Budget

We have budgeted for a similar income to 2021, although we do not expect the same level of donations and associated Gift Aid. Our expenditure is also likely to be similar to 2021.

There is a Quinquennial review taking place during the year which could identify defects in the fabric of the church building and necessitate essential expenditure. These are not included in the budget.

We have not budgeted for any income from The Friends of Studham Church but if any maintenance projects are identified in the Quinquennial Report we would approach them for financial support.

In total we are budgeting for our expenditure to exceed our income by £1,020.

### Investment Policy

The first call on our annual investment income 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 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 building 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 21<sup>st</sup> April 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 have been encouraged to register on the Electoral Roll and to stand for election to the PCC. At the April APCM, there were 57 members listed on the Electoral Roll of whom 13 were not resident in the parish.

The PCC met five times during 2021, including three Zoom meetings. There has been an attendance level of 92%. 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. 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 as and when they meet.

The PCC have a Mission Action Plan (MAP) which sets out our objectives for the development of mission and ministry at St Mary's. The MAP was reviewed in June 2021 when we identified our priorities for the forthcoming year – to re-engage with church members and the wider community including children and young people after the pandemic and to move forwards with our commitment to be an ECO Church. Our actions to make progress towards these objectives are described within the Pastoral and practical care and Eco Church sections of this report (pages 5 and 6). Our MAP will be reviewed again in June 2022.

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 have 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. A safeguarding report is received at every PCC meeting and all PCC members comply with the 2021 Church of England training requirements.

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 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  
Nicola Lenthall (PCC chairman)**

**and signed on their behalf by the Reverend**

## Appendices

### INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

	<u>Unrestrict</u> <u>ed</u> <u>Funds</u> £	<u>Restrict</u> <u>ed</u> <u>Funds</u> £	<u>Total</u> <u>2021</u> £	<u>Total</u> <u>2020</u> £
<b>INCOME</b>				
Collections	1,545	621	2,166	1,085
Standing Orders	3,760		3,760	3,355
PGS (excluding Gift Aid)	6,594		6,594	6,600
Gift Aid Repayments (HMRC)	5,681		5,681	2,646
CBF Investment Fund dividends	4,782		4,782	4,510
CBF Property Fund dividends	4,461		4,461	4,680
CBF Global Equity Income Fund dividends	1,396		1,396	0
Donations	12,115	95	12,210	1,604
Funeral & Graveyard Fees	2,248		2,248	1,867
Wedding Fees	998		998	0
Social Committee	105		105	1,060
Kids' Club	31		31	0
VAT Grant (DCMS)	133		133	0
CBF Deposit Account Interest	9		9	285
CBF 'Wealdon' Fund Interest		39	39	49
Friends of Studham Church		3,160	3,160	0
<b>TOTAL INCOME</b>	<b>43,858</b>	<b>3,915</b>	<b>47,773</b>	<b>27,741</b>
<b>EXPENDITURE</b>				
Charities	2,530	724	3,254	1,102
Church & Churchyard Maintenance	3,495	3,160	6,655	1,364
Insurance	1,994		1,994	1,972
Parish Share	21,991		21,991	22,116
Rector's Expenses	2,021		2,021	1,440
Service Expenses	0		0	54
Eco Church	125		125	0
Social Committee	0		0	603
Subscriptions & Memberships	158		158	155
Utilities	1,885		1,885	463
Other	0		0	25
<b>TOTAL EXPENDITURE</b>	<b>34,199</b>	<b>3,884</b>	<b>38,083</b>	<b>29,294</b>
<b>NET EXPENDITURE</b>	<b>9,659</b>	<b>31</b>	<b>9,690</b>	<b>-1,553</b>
<b>NET GAINS ON INVESTMENTS</b>	<b>44,395</b>	<b>-95</b>	<b>44,300</b>	<b>5,449</b>
<b>NET INCOME</b>	<b>54,054</b>	<b>-64</b>	<b>53,990</b>	<b>3,896</b>

**PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN,  
STUDHAM**

**BALANCE SHEET AS AT 31 DECEMBER 2021**

	<u>2021</u>	<u>2020</u>
<b>CURRENT ASSETS</b>		
Investments	359,738	305,438
Debtors	342	864
Deposit accounts	18,196	18,187
Bank current account	7,106	7,022
	<u>385,382</u>	<u>331,511</u>
<b>CURRENT LIABILITIES</b>		
Creditors	238	358
<b>NET ASSETS</b>	<u>385,144</u>	<u>331,153</u>
<b>PARISH FUNDS</b>		
Unrestricted	383,351	329,399
Restricted	1,793	1,754
	<u>385,144</u>	<u>331,153</u>

# Independent Examiner's Report

## **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 31<sup>st</sup> December 2021.

### **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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Date: 14/02/22