

**THE BENEFICE OF GLOUCESTER ST GEORGE
with WHADDON**

ANNUAL REPORT for 2022

Presented at the Annual Parochial Church Meetings

VICAR:	Revd Rachel Beck
ORDINAND:	Laine Lewis from September 2022
READER:	Canon Jonathan MacKechnie-Jarvis
ASSOCIATE PIONEERS	Pete Best & Lorraine Best
PASTORAL ASSISTANT:	Susan Scothern
CARING CO-ORDINATOR	Linda Medwell
JOINT PCC SECRETARY:	Georgina Wood
BENEFICE ADMINISTRATOR:	Glenda Stevens

ST GEORGE'S

CHURCHWARDENS:	Michael Brammer Sylvia Evans
DEPUTY CHURCHWARDENS:	Derek Kingscote Dot Martin Susan Scothern Darrell Stevens
SAFEGUARDING OFFICER	Lynne McEwan-Berry
PCC TREASURER:	David Westcott
ELECTORAL ROLL OFFICER:	Margaret Barber

ST MARGARET'S

CHURCHWARDENS:	Jonathan MacKechnie-Jarvis Hans Rackham
DEPUTY CHURCHWARDENS:	Jill Ponter Malcolm Martin
SAFEGUARDING OFFICER	Hans Rackham
PCC TREASURER:	Hans Rackham
ELECTORAL ROLL OFFICER:	Jill Ponter

**Please bring these reports with you to the APCM
Thank you**

BENEFICE PAROCHIAL CHURCH COUNCILS' ANNUAL REPORT

Status:

The PCCs are charities, excepted from registration with the Charity Commission, under the Charities Exception from Registration) Regulations 1996.

Address for correspondence:

St George's Vicarage, Grange Road, Tuffley. GL4 0PE.

The PCCs of the two churches elected to meet jointly four times in 2022, as they had done the previous year.

The following ad hoc committees met during the year: Church Centre management; Connections; Pastoral Care; Pioneer Steering and Social.

Gloucester St George Parochial Church Council

The following members served during the year:

Revd Rachel Beck	Chair	Ex-officio
Jonathan MacKechnie-Jarvis	Lay reader	Ex-officio
Michael Brammer	Churchwarden	Ex-officio
Sylvia Evans	Churchwarden	Ex-officio
Derek Kingscote	Deanery Synod	Ex-officio
Roger Meadows	PCC Vice Chair	Elected until 2025
Joceline Blunt	PCC	Elected until 2024
Dawn Dolphin	PCC	Elected until 2024
Dot Martin	PCC	Elected until 2023
Linda Medwell	PCC	Elected until 2024
Stuart Mitchell	PCC	Elected until 2025
Darrell Stevens	PCC	Elected until 2025
David Wescott	PCC Treasurer	Elected until 2023
Jonathan Tamblin	PCC	Co-opted
Lynne McEwan-Berry	Safeguarding Officer	Appointed from July 2022
Hans Rackham	Safeguarding Officer	Appointed until July 2022
Margaret Barber	Electoral Roll Officer	Appointed

Independent examiner: Rev A Leach,
Melrose, Cheltenham Road, Painswick, Glos.

Bank: Yorkshire Bank

ST GEORGE'S STATISTICS – 2022

	2022	2021	2020	2019	2018	2017	2016	2015	2014
BAPTISMS	05	05	02	13	14	21	24	16	20
CONFIRMATIONS	0	0	03	0	0	02	0	0	01
COMMUNICANTS	2,812	1,197	1,017	2,613	2,648	3,564	2,990	3,737	3,279
ATTENDANCES	10,573	2,072	1,781	6,156	5,794	6,761	12,210	5,928	8,637
WEDDINGS	0	0	01	0	02	0	02	0	04
FUNERALS	15	08	21	28	25	31	35	38	47
ELECTORAL ROLL	57	60	65	65	74	80	83	82	85

St Margaret Whaddon Parochial Church Council

The following members served during the year:

Revd Rachel Beck	Chair	Ex-officio
Jonathan MacKechnie-Jarvis	Lay reader	Ex-officio
Hans Rackham	Churchwarden	Ex-officio
Jonathan MacKechnie-Jarvis	Churchwarden	Ex-officio
Lorraine Best	Deanery Synod	Ex-officio
Hans Rackham	PCC Vice Chair	Ex-officio
Peter Best	PCC	Elected until 2023
Rosemary Hail	PCC	Elected until 2024
Michael Smith	PCC	Elected until 2025
Jenny Watts	PCC	Elected until 2023
Georgina Wood	PCC Secretary	Elected until 2024
Hans Rackham	Safeguarding Officer	Appointed
Jill Ponter	Electoral Roll Officer	Appointed

Independent examiner: Padam Walburn Accounting Services
80 Forest View Road; Gloucester: GL4 0BY

Bank: NatWest Bank; Eastgate Street, Gloucester

ST MARGARET'S STATISTICS 2022

	2022	2021	2020	2019	2018	2017	2016	2015	2014
BAPTISMS	04	03	0	07	06	04	04	05	11
CONFIRMATIONS	0	0	0	0	0	0	0	0	0
COMMUNICANTS	1033	799	567	919	624	715	-	-	-
ATTENDANCES	2512	1,618	901	2,720	2,643	1,995	-	-	-
WEDDINGS	02	01	0	06	02	03	05	06	05
FUNERALS	0	02	06	06	07	02	01	02	02
ELECTORAL ROLL	41	36	36	-	36	-	34	-	-

Notes for 2022

The figures above show the actual numbers in church. In 2020 and 2021, worship was restricted by the Covid lockdowns. An adjustment can be made by averaging up the figures, which then give a rough idea as to what might have happened without the Covid closures (averaged figures in italics):

	2022	2021	2020	2019
Communicants	1033	<i>989</i>	<i>951</i>	919
Attendances	2512	<i>2003</i>	<i>1511</i>	2720

It will be seen that the communicant figures show a modest but steady increase. The attendance figures reflect the closure of Wynstones School and are also affected by the number of baptisms, weddings and funerals. The reduced numbers coming to Family Praise since Covid are an additional factor.

VICAR'S REPORT

"You are the body of Christ, and each one of you is a part of it." 1 Corinthians 12.27

As we reflect on the life of our benefice in 2022, there is so much to thank God and one another for. I will be using the pronoun 'we' repeatedly in this report as it involves everyone across our Christian community. St Paul wrote to the Church in Corinth in the 1st Century, 'you are the body of Christ, and each one of you is a part of it' and this is as true today as it was then. We journey together, encouraging and supporting one another within the love and hope of Jesus. We are united through baptism and are all called to play our part in the mission and ministry of God. This might sound grand, but simply speaking it means we live our lives in the love and hope of Jesus – our lives are shaped by this love and hope; the light of Jesus makes a difference to how we live.

As Christians, we take seriously Jesus' commandment to us to love one another as he loved us (John 13) no matter how challenging this may be at times. St Paul goes on to talk about the nature of love in his letter (1 Corinthians 13) – the passage often read at weddings and funerals. He describes love as patient and kind, as believing all things, bearing all things. I see and experience this love across our benefice and thank each and every one of you for it. We have many different personalities, ideas and ways of being across our benefice AND we are united in the love and hope of Jesus. The difference and diversity across our benefice are a cause of celebration, as is the uniqueness of our two church buildings giving us such a wonderful opportunity to reflect the diversity and unity found in the body of Christ.

It is impossible to mention every way in which we have been able to reflect the love and hope of Jesus Christ during 2022 in this short report, but here are a few of the highlights...

Open Afternoon at St George's 23rd April

This marked the start of our celebrations of 80 years of a church presence on the site. We displayed photos through the ages in church, served refreshments and free ice cream, and offered outdoor games for the children. The afternoon was well attended by members of the local community and many memories were shared.

Film and faith discussion groups – Lent, September and Advent

The new film and faith discussion times have been a joy and a delight, with much support and engagement. We used the following films: The Kings' Speech, The Theory of Everything, and Miracle of 34th Street, with accompanying discussion material.

Social events and Let us Entertain You

This year saw the welcome return of social events in the benefice, such as karaoke, a quiz evening and a beetle drive. We also enjoyed Let Us Entertain You in March and December, when we were surprised and amused by the range of talent on display!

Fun and Free Tuesdays from May onwards.

Following a very fruitful 'open conversation' about our outreach and engagement with children and families we began to trial 'Fun and Free' on a Tuesday. Offering free ice lollies and outdoor games for an hour after school initially. During the Summer holidays, we extended this to three hours with lunch and indoor art/craft activities. The positive feedback from families led us to trial a new time from September of 1.30pm to 4.30pm, with the first half aimed at toddlers and pre-school and the latter aimed at school aged children. By the end of December, we had 12 toddlers registered and 50 school aged children.

Queen Elizabeth II Platinum Jubilee Celebrations in May

It was wonderful to join with our friends from across the Church in Tuffley for a picnic in Randwick Park to celebrate the Platinum Jubilee. We paid tribute to the Queen's faithful, dedicated service to God and the country in special services at this time too. It was then bittersweet later in the year to hold special services to remember our beloved Queen before God, following her death on 8th September.

Hosting of the Diocesan Visitation service and Deanery Synod Eucharist - June

June saw over 200 in the church at St George's, as churchwardens and their supporters from across the diocese queued to get into church, to be sworn into office by the Archdeacons! Later in the month, we also hosted the Deanery Synod Eucharist and social.

Teddy-bear zip-wire & picnic at St Margaret's on 4th August.

Over 80 'teddy bears' (including pandas, monkeys, dragons etc) descended the zip wire during this wonderful event! All ages enjoyed their picnics and outdoor games in the glorious sunshine, and the ice cream van was much appreciated! It was such a joy to see so many from across our benefice and community gathered together for this fantastic afternoon.

Heritage Open Days at St Margaret's 9/10th September

After much preparation work, the church building was open from 11.00am to 3.00pm for people to explore, along with the flag room. Refreshments were served outside in a marquee. There were many visitors, especially on the Saturday, and a range of fascinating conversations were had about faith, the history of the church, and people's memories from years ago!

Family Praise new time from September

A new time for Family Praise of 4.00pm on the Second Sunday of the month was launched with a view to attracting more families. There continues to be several very committed and engaged families at this creative and informal worship service.

Christmas Fayre celebrating 80 years of St George's – 13th December

St George's held a Christmas Fayre for the first time in 14 years! It was also another wonderful opportunity to celebrate 80 years of their being a church presence on the site, with the first hut being dedicated on 21st December 1942. The Charter Band played Christmas music in

the church, whilst people looked at photos through the ages and children decorated biscuits and visited Santa. The main hall was packed with stalls, and refreshments were served non-stop from the kitchen. The whole site was buzzing with people and a joyful Christmas atmosphere!

Messy Christingle and Nativity Fun at St George's – December

Saturdays in December were busy! On the two Saturdays following the Christmas Fayre, we welcomed children and families into church for Messy Christingle, and then for Nativity Fun. Both mornings consisted of art/craft activities, including edible ones, and concluded with a Christingle service and a scratch Nativity respectively!

Schools' engagement, including Explore events, Christingle and Christmas services

It was wonderful to be able to go into schools again to lead assemblies, and to welcome the schools back into church again after two years of not being able to do so. In January, David Crunkhurn began his role as Community Pastor at Grange Baptist, after many years of being an elder at the church and Headteacher at a CofE Primary School. It has been such a blessing to have David's many gifts and talents, experience and enthusiasm shared across the CiT. David led us in offering Explore Easter and Explore Christmas in 2022 and it was a great privilege to host this at St George's. This involved around 500 children and staff at Easter from Grange Primary and Harewood Junior, rising to 600 children at Christmas with the addition of Harewood Infant. We were also delighted to welcome Grange Primary into church for Christingle, and Harewood Junior for their Christmas service – when nearly every bit of floor space was occupied by a child!

Church in Tuffley (CiT)

One of the huge highlights in the life of our benefice is sharing in worship, witness and social time with our friends across the Church in Tuffley (English Martyrs, Grange Baptist and St Barnabas). It has been a joy to continue to meet together monthly for Refresh, sharing in worship and Bible study (and cake), and for a monthly litter pick in our community. The legendary pancake party at English Martyrs was able to resume this year as was Holiday at Home (a day at the beach in EM Hall, with games, entertainment and food provided by people from across the CiT). We also spent a significant time together on Good Friday, joining together for Messy Easter at St Barnabas, Communion at Grange Baptist, a walk of witness in Tuffley, concluding at EM for the Passion of our Lord. As mentioned above, the CiT picnic to celebrate the Platinum Jubilee was also a fantastic time of celebration together.

Welcomes and goodbyes

We were delighted to welcome Laine Lewis in September as 'Ordinand on Placement' as she embarked on ordination training through Trinity College, Bristol. Laine is studying on the Dispersed Learning Programme at Trinity, which involves a contextual placement of three days a week (including Sundays) alongside three days a week of study (and block study weeks at Bristol). In a few short months, Laine quickly became part of the family at St George's and St Margaret's. Her gifts and talents are much appreciated, especially in relation to leading worship, Fun and Free Tuesdays, Family Praise, and the Saturday family events.

She has also established a weekly lunchtime club at Grange Primary and explored strengthening links with Podsmead Big Local. Hopefully Laine will be with us till May 2024.

We must also pay tribute to Michael Mumby, who sadly died on 27th December 2022. Mike gave so much to the life of our benefice over the years, including serving as Churchwarden at St Margaret's, Chair of St George's Centre Management Committee, Chair of St George's Entertainers, and being a leading light in many other ways. His strength of faith and his determined positivity were an inspiration to us all, as were his generosity, humour and character – he will be much missed. Our love and prayers remain with Laura, and all family.

Thank you

It is impossible for me to thank everyone by name here in this report, but please know that you are all very much valued and appreciated. The breadth of activities above, along with our regular worship, prayer and social times together, would not be possible without everyone's unique contribution. Thank you for being part of our life here; thank you for your generosity of time, talents and funds; ultimately, thank you for being part of the body of Christ here.

RACHEL

ST GEORGE'S CHURCH SAFEGUARDING REPORT

1 Introduction

Safeguarding is the responsibility of us all, as individuals, and of society as a whole. There are a range of harms and risks, a range of individuals who are at risk, or who have vulnerability factors and a range of individuals, including organisations who may cause harm to an individual or to vulnerable groups.

Safeguarding is about promoting wellbeing, preventing harm and responding to needs and concerns of harm. It is about preventing opportunities for harm to occur, particularly, where in connection with people living with vulnerability factors or in relation to children and young people.

It is part of assuring positions of trust and promotes that the balance of power is directed towards those who are most vulnerable, those most in need and who may be perceived as having, or who feel that they may have, little power. For those in a position of trust safeguarding places a duty to act, and to be held accountable, both for acts and omissions.

Safeguarding is defined within European legislation and within UK legislation, both for adults and for children. Human rights apply equality to all human beings. Safeguarding is a range of activities that uphold human rights. It is about providing opportunities which promote and strengthen wellbeing. It is about supporting and enabling people to access their rights and choices and where possible, for

that person, to make their own decisions. It ensures rights are upheld and promoted, particularly where a person is not able to do this for themselves.

Within the context of our church family, safeguarding principles and legislation equally apply. There is a window of opportunity, which may not be available within any other setting, both to safeguard or to harm.

Safeguarding in its true sense is a demonstration of faith and an opportunity to serve our community.

It is part of the role of a Parochial Church Council (PCC) to give assurance regarding all aspects of safeguarding in relation to all Church activities involving children, young people and adults.

“Safeguarding is at the heart of our Christian faith. We are all made unique and in the image of God. Jesus came that we might have life and have it in abundance (John 10.10). ‘Safeguarding’ means the action the Church takes to promote a safer culture in all our churches. In order to achieve this, we need to do a lot of hard work. We will promote the welfare of children, young people and adults. We will work to prevent abuse from occurring. We will seek to protect those who are at risk of being abused and respond well to those who have been abused. We will take care to identify where a person may present a risk to others and offer support to them whilst taking steps to mitigate such risks.”

Archbishop Justin Welby

Promoting a Safer Church, The Church of England’s Safeguarding Policy Statement 2018

“The Church of England is called to share the good news of God’s salvation through Jesus Christ. The life of our communities and institutions is integral to how we address this task. The good news speaks of welcome for all, with a particular regard for those who are most vulnerable, into a community where the value and dignity of every human being is affirmed and those in positions of responsibility and authority are truly trustworthy. Being faithful to our call to share the gospel therefore compels us to take with the utmost seriousness the challenge of preventing abuse from happening and responding well where it has.”

Promoting a Safer Church, The Church of England’s Safeguarding Policy Statement 2018

2. St George’s Church Safeguarding Activity Report and Highlights

- 2.1. The Vicar of St George’s Church and St Margaret’s Church, and joint PCC members are committed to inclusion, to Safeguarding and to demonstrating this in action.
- 2.2 Each PCC Safeguarding Report, to each PCC meeting contains a section which highlights a different area of safeguarding. This has included a safeguarding overview, a spotlight on Domestic abuse and an overview of Safeguarding Children.
- 2.3 In July 2022 a St George’s Church Parish Safeguarding Officer (PSO) Volunteer, was recruited into role. This is on a trial basis and is reviewed each 6 months. Although committed to this

role, due to current working life priorities, it is challenging for St George’s Church PSO Volunteer to dedicate the amount of time, as would be wished by St George’s Church PSO Volunteer, to support this volunteer role. Next review is scheduled for end June 2023.

2.4. DBS checking and DSB recording is not undertaken by St George’s Church PSO Volunteer. This is to be discussed as part of the planned role review at end of June 2023.

2.5. St George’s Church and St Margaret’s Church Safeguarding Policies were reviewed, updated and approved at the September 2022 PCC meeting. St George’s Church Safeguarding Policy is accessed from St George’s Church Internet web page. The Safeguarding contact numbers for St George’s Church, including contact numbers in hours and out of hours for Diocese of Gloucester Safeguarding Team is displayed within the Church and has kindly been added to “Signpost”.

2.6. Safeguarding assurance and accountability are key responsibilities of a PCC. The Parish Safeguarding Dashboard provides a structure to support this. The Dashboard is described by Gloucestershire Diocese Safeguarding Team as, “an audit tool”, “a benchmark guide” and a means to assist a PCC in understanding and achieving all the key components, required to be in place, to demonstrate and evidence safeguarding assurance, both in practice and in action.

There are 3 levels to be achieved, with each level required to be completed ahead of progressing to the next level.

- Level 1 Safer Foundations
- Level 2 Safer Activities
- Level 3 Safer Practices

St George’s Church Parish Safeguarding Dashboard is being progressed at level 1.

Month and year	% Completion status
End July 2022	0%
End November 2022	11%

2.7 By law any person, in any “position of trust” whether in a paid role or a volunteer role, must complete the appropriate level of safeguarding training, as relevant to their role and for this training to be updated regularly. A register must be maintained to evidence training compliance and that this is in date.

Gloucestershire Diocese Safeguarding training covers the latest range of safeguarding topics. This provides the necessary skills, awareness, guidance, support and equips us with the means to help to keep each other and our congregation safer. In addition, it helps to keep ourselves safe within our Church roles. Safeguarding Training assurance is a priority action for our PCC, as part of our level 1 action plan. With the agreement of Gloucestershire Diocese Safeguarding training Team, 3 group safeguarding training sessions were held during November and December 2022 for St George’s Church and St Margaret’s Church PCC, Church Volunteers and congregations. This followed the on-line

e-learning packages with opportunity for discussion and with support available for those attending.

- 22 members completed Safeguarding Awareness Training
- 15 members completed Raising Awareness of Domestic Abuse Training

St George's Church Safeguarding training compliance assurance register is currently being updated. This is presented at each PCC meeting.

2.8 There is a need for Church activity leaders, to complete a risk assessment for any, and all activities which involves children, young people, or adults with vulnerability factors and to evidence safeguarding prevention and response actions, as part of their risk assessment. This is in addition to any Health and Safety risk assessment. This follows the Church of England, "Model Activity Risk Assessment Template".

There is a requirement for PCC to approve each risk assessment, and to maintain a centralised record of each up to date, approved, activity specific risk assessment.

There are different standards and risk assessments requirements, for both health and safety and safeguarding, relating to activities where a child or young person is accompanied by a parent, carer or guardian, during a Church activity, and where not accompanied. This also relates to any adult who has care and/or support needs.

A one-page overview guide, to support Church activity leaders planning process, for activities where a child or young person is accompanied by a parent, carer or guardian was drafted in November 2022.

There is a need for all Church activity leaders, and PCC members to ensure that all activities comply with the requirements as defined within the Church of England, "Safer Environments and Activities" document (2019).

[Safer Environment and Activities Oct19 0.pdf \(churchofengland.org\)](#)

And, as defined within the Church of England, Code of Safer Working Practice (2021)

[Code of Safer Working Practice 02.07.2021.pdf \(churchofengland.org\)](#)

Also, that all Church Activity Volunteers are aware of, and comply with these.

2.9 Between March and June 2023, it is proposed that a review of Church of England requirements relating to Safer Recruitment be undertaken by St Georges Church PSO Volunteer and presented for review by PCC members.

2.10 Following Diocese of Gloucester Safeguarding Team guidance a confidential record is maintained, and securely stored for any Safeguarding concern or allegation raised.

July 2022 to end December 2022 - St George's PSO Volunteer is aware of:

July 2022 to end December 2022		
Concerns/ guidance requests	Number of concerns required to be discussed with Diocese of Gloucester Safeguarding Team	Allegations reported
5	2 out of 5 = 40%	0

2.11 An annual safeguarding awareness calendar, linked to local and national safeguarding campaigns is being explored. St George's Church PSO Volunteer to seek guidance from Gloucestershire Diocese Safeguarding Team and PCC in support of this.

2.12 To implement, at St George's Church, 2 dedicated safeguarding /wellbeing information leaflet racks and to establish a dedicated safeguarding /wellbeing information notice board display. St George's Church PSO Volunteer to link with appropriate local charity and statutory organisation, local Police Community Officers and Gloucestershire Fire and Rescue Service, Home Safe and Well Team.

3. Thank you

St George's Church PSO Volunteer is grateful for the support of our Vicar, of St Margaret's Church Safeguarding PSO, of St George's Church congregation, of PCC members and of Gloucestershire Diocese Safeguarding Team.

Gloucestershire Diocese Safeguarding Team have also 'buddied' St George's Church PSO Volunteer with the PSO Volunteer from St Lawrence's Church, Gloucester, as part of St George's Church PSO Volunteer 's role development plan.

LYNNE MCEWAN BERRY

St George's Church Parish Safeguarding Officer Volunteer

PASTORAL REPORT

We continue to meet three monthly and review all the folk we are keeping an eye on or visiting. We are a team of 7 composed of Rachel, Paul, Linda Riches, Stella and Stuart Mitchell, Jonathan and me.

We are managing, at present, to carry out visits and phone calls and are very grateful for the offer of help from the PCC should we get overwhelmed.

Many thanks to all the congregation for all the visiting that goes on quietly.

LINDA

DEANERY SYNOD

There were three meetings last year, the usual format being a presentation that anyone can attend followed by the business meeting for synod members after a coffee break. The usual business items concern finance, parish share and progress on the Deanery Strategic Plan. (DSP).

February saw the Deanery Strategic Plan launch and process

June was a Deanery Strategic Plan update

November also saw a Deanery Strategic Plan update and was followed by a presentation by Barrie Voyce - Senior Youth Connector for the Diocese of Gloucester.

Barrie outlined Bishop Rachel's vision for the Diocese for engaging with young people. Her vision is for greater focus and strategy on providing for young people, and investing in a programme which will excite young people to explore and grow in faith.

DEREK KINGSCOTE

CHURCHWARDENS'

Greetings, salutations and felicitations,

Well! We've made it and completed another year in the life of all the awesome folk, who make up St George's, Tuffley. We are so overwhelmed how much you all do to contribute to our life. EVERYONE is important and we appreciate all you do. So, without further ado, here's a brief rundown of events, celebrations and all the fun things, some not so happy, that all make the small cogs spin in the big wheel of our lovely church.

Throughout the year, on the first Saturday of every month, a gang of great people clean the church and spruce it up. We are very grateful to each and every one of you. If you have a burning desire to pick up a duster, or polish some silver, please come and join in the fun.

Thanks to Rachel's innovation, we now run the Fun & Free Tuesdays, to bring in all the local school children, to play and have fun. This has grown in numbers on a weekly basis and is a huge success. Thank you to all our volunteers who willingly give up their afternoon, to help play games, wash up or are just there to oversee the children. Please continue to help, as this benefits our school children, and they love coming to join in.

Maintenance is an ongoing issue, and we had the fun, earlier in the year of sorting out a huge leak in the "link" block. This was caused by a stone. Who would have thought? Jobs are ongoing and are dealt with when they arise. Our Quinquennial report had some important

jobs to be dealt with, but they are all in hand. Thankfully, there were no majorly urgent, expensive or dangerous jobs that needed doing, so we are going to be alright for another 5 years. We can all breathe a sigh of relief.

Over the summer months, we joined with St Margaret's and watched as our heroic bears took part in a zip-wire descent from the tower. Every brave bear received a certificate. What a great day that was! Well done to all the bears, dinosaurs, dollies and any of the other brave volunteers

Our gardeners must be thanked for the ongoing hard work they put in, to making our shrubs, trees and grass neat and tidy. Without you, our garden would look shabby and unloved, so thank you David and Alan for all your hard work. In another garden, Rachel and Paul opened their doors to host an afternoon tea, to say thank you for the past year. Rachel made cakes and they were scrumptious. Nom nom! Has it really been only a year, since "our Rachel" came to St George's? We've not looked back since you joined us. God blessed us in sending you!

Talking of hosting, St George's played host for the churchwarden's visitation. All the churchwardens came to be sworn in for the coming year. What a joy to see people queuing to come into the church. It was like a sale at Harrods! At St Petertide, our former pioneer, Helen, was ordained Priest. It was a joy to see her journey come to fruition and we send our love and best wishes to her as she begins her ministry.

With forward planning, great teamwork, dedication, not to mention huge amounts of stamina, St George's hosted Experience Easter and Christmas. Fabulous, fun-filled activities/stations were set up that encouraged children to find out about the Easter and Christmas story, through stories, crafts and prayers. I know it was received with gratitude from the schoolteachers and the children went away excited and happy. Thank you to all the volunteers who willingly gave up their time to engage with our young people. Laine joined us as an Ordinand, and she seems happy here. We hope she stays! Certainly, your skills with young people are being put through their paces as you have entered fully into engaging with our fun and free and "Experience"

As everyone was aware and, it would be wrong not to mention it, our beloved Queen, Elizabeth passed away on September 8th, after 70 glorious years. The nation mourned the passing of one of the world's longest reigning monarchs. May she rest in peace and rise in glory. Thank you, Ma'am for your love, devotion to duty and dedication to our country, nation and commonwealth. Our church remained open for the people of Tuffley to pay their respects

Jeanne Wilson's family joined us for our worship, one year after Jeanne passed away. They had bought a new lectern, in memory of our Jeanne and were there to see it dedicated, the same way Jeanne had dedicated her life to St George's. It sits, in pride of place on our altar and will always remind us of Jeanne's effervescence and love of life, her gentle manner and her fabulous sense of humour. What a cracking lady!

Our "knits" are another bunch of lovely ladies who must be mentioned and thanked. They lovingly knit teddies to give to all of our children who are christened at St George's or St Margaret's. They really are beautiful, and the children have a teddy to love.

In December, we celebrated 80 years of prayer and praise to God, with the people of Tuffley. We held a fete and displayed photos and memories of life here, through the years. The whole neighbourhood came together, and many memories were relived with love and fondness. Many new memories were also made. Here's to our centenary!

Sadly, as with every year that passes, we said goodbye to two wonderful church stalwarts. One was Joe (Mac) McNulty, who had been a member of our parish for many years and the other was Mike Mumby. Mike was a character, as large as life itself. He was a constant in everyone's life at both churches. He was a churchwarden, with Malcolm Martin, for many years, a fellow member of St George's entertainers and the singing group. His dulcet tones could be heard from the top of Robinswood hill (well not quite, but he could certainly get your attention!) Nothing was ever too much trouble for Mike. He had "something for that" i.e., any job that ever needed doing and was always willing to complete said job. Even in his later years, as he became increasingly ill, due to having bone cancer, he never complained. He was always smiling and was a true friend to everyone. He will be greatly missed and always loved. May they rest in peace and rise in glory.

Before we go, please could we say a thank you to our deputies, who stand in for us, so we can get away on an occasional weekend. We truly appreciate you and your help. Thank you to every single one of you fabulous folk, in our congregation. Without you, we would have nothing to do! If there is something we are not doing, or something you would like us to do or even, stop doing, please let us know. We try, but don't always get it right. Please speak to us if there is anything bothering you. No point in keeping things "bottled up" We are a team and do not always notice everything. Here's to another year in the life of St George's with St Margaret's, Whaddon.

Thank you once again and much love
Your friendly churchwardens,
MIKE BRAMMER AND SYLVIA EVANS

WHADDON, ST MARGARET OF SCOTLAND CHURCHWARDENS' REPORT

In the last two years, we had to report lengthy periods of "virtual" worship, the church being closed due to Covid. Mercifully that has not been the case during 2022, although we are always watchful for any resurgence in the virus. 2022 has been a welcome year of parish life and worship returning to something like pre Covid conditions. We can look back on some interesting initiatives, especially the Teddy Bears' Picnic in August and the Open Days in September.

The TBP

The teddy bears picnic was an exercise in outreach to our local families, in the hope that people would come and see the church and churchyard, and have a fun experience. The centrepiece was a zip wire for teddies from the top of the tower. It was great fun, but hard work! An endless stream of teds made the descent and received certificates. The sun smiled on us, and a good time was had by all with games, refreshments and music.

Open Days

The idea of a proper Open Day came from our PCC secretary, Georgina Wood. Why not combine the opening of the church for the GHCT Ride+Stride event with the Heritage Open Days initiative? Thanks to much planning, publicity and hard work, it was a very worthwhile event, and one which we intend to repeat and develop in future. Visitors could go up the first stage at the tower and see the flags and ancient graffiti, and peer into the nave roof space. There was plenty to see inside the church as well, and refreshments in a marquee.

We have also experimented with a regular weekly Open Church session, on Thursdays, but this did not attract significant support. We have however invested in a notice board saying CHURCH OPEN in large letters. This can be put out whenever the church is going to be open for any length of time, so churchyard users call in if they wish.

Advent, Christmas and Epiphany

Our Darkness to Light Advent service was an exciting and moving introduction to the season. Sadly, our planned Family Praise Christingle was cancelled due to snow, but did take place in January. Likewise, the first of our candlelit carol services also had to be cancelled, but the second one was well attended.

Family Praise

As we reported last year, numbers at Family Praise were badly affected by Covid and are still at a lowish ebb. What we have done is to move the service to the second Sunday at 4.00pm. This is partly because so many families have other activities on a Sunday morning. But it also means that our vicar can now take part, whereas the old time of 10.30am clashed with the main service at St George's.

Care of the Building and its contents

There is not a lot to report on the fabric. The quinquennial inspection was held in the autumn. The state of the porch is still giving cause for concern, and we hope that progress, will now be made with a scheme of reinforcement. It was also noted that two of the merlons (or battlements) on the tower need to be refixed.

Churchyard

2022 was a year of change in the churchyard, as we experimented with a different style of management. Short grass is not helpful to wildlife, and keeping it short comes at considerable cost of labour, petrol and noise.

We have been following advice from the Gloucestershire Wildlife Trust and from the Diocese, and are now focusing mostly on the area at the South end of the churchyard, furthest from the church. This produced a remarkable display of wildflowers in summer 2022, including two types of orchid, and the insect life is also very evident. And that was just the first summer of allowing the grass to grow. Inevitably opinions on our initiative have been mixed: many prefer the closer-cut style, even though that is itself a fairly recent tradition. We believe there is room for a compromise which will benefit nature and yet leave the more-visited areas of the churchyard much as people have come to expect.

Neighbourhood

Efforts to reopen Wynstones school have sadly come to nothing, and the site is being marketed. In all likelihood it will become a housing estate, with anything up to 50 homes. It would be good to have more families living within walking distance of the church, but it will in all likelihood mean that the present car park for Wynstones will be lost in the process. This could have serious consequences for any special services at St Margaret's.

We have also been following the complex planning politics in relation to the Whaddon Fields proposal. This could create a new neighbourhood of more than 3000 houses on the area to the south of the church. Clearly there are major concerns about the ability of the local infrastructure to accept such an influx.

Thanks very largely to Pete and Lorraine Best, 170 welcome packs have been delivered in person to newly arrived residents, mostly on the Yew Tree Gardens development. It is good to report that some of these packs have borne fruit, in the form of people who have been coming, for example, to Fun and Free Tuesday at St George's or to the TBP at St Margaret's.

Our thanks

We are so grateful to Rachel and to Paul for their Christian witness and companionship, and to our faithful congregation, and to our wider network of friends. We are indeed very greatly blessed, at St Margaret's and indeed in the benefice as a whole.

JONATHAN MACKECHNIE-JARVIS and HANS RACKHAM
CHURCHWARDENS

MOTHERS' UNION REPORT

Our meetings in 2022 returned to some sort of normality inasmuch that we were out of lockdown and able to meet monthly once again. We began the year with our AGM and there was not much to discuss there being no elections of officers and just a small number of members attending.

In February we welcomed Robin Burton, and he gave a very interesting talk on the Heritage of song, music and singing. We were surprised to learn that many of the songs we consider to be part of our English heritage actually come from other parts of the world as well as Scotland and Ireland. He performed several songs and dressed in his Morris dancing outfit sing and dance in the old tradition.

Our March meeting was when Rachel and Paul took us on a Lent journey in slides and the history of Jesus' journey up to Palm Sunday. This took us and Him to many places across the Holy Land where He preached to the people with various reactions. In many places He was greeted with great joy and in others with great suspicion - often put into their minds by the government of the day. A thoroughly interesting talk.

In April we enjoyed a visit from Mark Cummings, the Radio Gloucestershire presenter. It was a talk full of amusing stories from the radio station with fun at his expense and also his 'phone-in listeners. He teased Sylvia at every turn and kept us laughing for the whole meeting. A most enjoyable afternoon.

May saw us welcome Barry Simon to speak about St. Kenelm. We learnt that Kenelm was born in West Mercia and as a young man he was lured into the woods by his enemies where he was beheaded after declaring his Christian faith. His friends claimed his body and carried it through the countryside visiting many small, but pretty churches along the way. He was eventually buried on the border of Gloucestershire and Herefordshire.

In June we were hoping to have a talk from Linda Medwell, but she unfortunately was unavailable, so we spent the afternoon reminiscing about our childhoods and school days - a mixture of sad and entertaining memories.

A small number of us met in July for our summer social and we were joined by Ruth from the Mothers' Union office with a wide selection of greeting cards and other MU items for us to purchase. We enjoyed a collection "summery" readings and poems followed by a bring-and-share American tea.

Our September meeting was in the church where we watched a DVD about William Tyndale - the man who decided to translate the Bible into English. His idea was not met with approval by members of the church or politicians of the day. This meant he spent most of his life in hiding accompanied by his loyal friends who, if caught, were swiftly put to death. It took him

many years to complete his task and he was eventually caught and burned at the stake. A most horrible death!

Dorothy Marshall, a former Deanery Leader, was our speaker in October and we also had a return visit from Ruth with MU cards etc. Dorothy gave us a short history of her life beginning with her childhood and schooldays in the north of England. she moved to Bristol University in her teens to train as a midwife and it was there that she met her husband. After their marriage her husband was ordained, and they went to various parts of the country as his ministry dictated. Her life was very busy leading Mothers' Union groups up and down the country. She became a JP while they were living in Nottingham - a role she carried on when they moved to Gloucestershire, mainly sitting in the youth courts. Along with her various hobbies she is a very busy lady indeed.

In November we were enthralled by a talk with slides and the end products of Peter Iles who transforms old, non-working clocks into scenes depicting may locations such as an inn, a schoolroom and even the Nativity. It was fascinating to see the process by which he uses tiny figures and artefacts to create the scenes which are lit from within by tiny bulbs.

We had a Christmas Social in December where we once again enjoyed some seasonal readings, carols and a shared tea. We exchanged small gifts and although few in number we all had a good time.

We continue to distribute birthday cards to all children baptised at St. George and St. Margaret and help out with various children's activities.

I would like to thank Dianne for her continued support as Branch Secretary and all those who contribute to our refreshments at every meeting.

SYLVIA CHAMBERLAIN

ST GEORGE'S CENTRE MANAGEMENT COMMITTEE

2022, allowed the continuation of St George's Church Centre coming out from the Covid pandemic; it still isn't over by any means, but we think that we can continue to move forward to normality. 2022, brought us the loss of the Thursday evening Scout group meetings at St George's. But did bring us regular lets of a Zumba Club and a twice weekly Karate Club, for which we are truly grateful. I thank those groups who continue to hold their meetings in the Centre even if the length of meeting has been reduced to accommodate fewer members.

Keeping the 1970's built halls at a comfortable temperature for meetings is quite difficult when you are trying to balance expenditure against that comfort and, as with many organisations, we can't always get it right. Often heating in the small hall and Softley Lounge

relies solely on electric fan heaters. Our end of year accounts for 2022 did show a small profit but this was wiped away by heating bills received early in 2023.

I continue express my thanks to all our committee officers, members and our cleaners.

There is much work ahead for this and subsequent year's committee; and by the time you read this report I will have stood down as Chair of St George's Centre Management Committee. This was not a decision I took lightly and wish who ever is elected to serve in this post all the best.

DARRELL STEVENS
Chair St George's Centre Management

DAY CENTRE / THURSDAY LUNCHEON CLUB

Last year 2022, started with yet another outbreak of Covid 19, which meant for us that it was not wise to open, as our members' ages were in the most critical age group category.

By 3rd March we felt it was safe enough to re-start the Thursday meetings, all be it with only eight members and we were able to stay open for the rest of the year without any more Covid 19 interruptions.

I believe the age group we cater for are still afraid to venture out of their homes as we would love to welcome new members.

If you are reading this and have a neighbour or a family member who would love time out to chat and enjoy a freshly cooked meal, and live within the Church boundary, please get in touch with me as we do have vacancies.

Subsidised Transport can be arranged via Community Connexions.

A club like ours relies heavily on volunteers to function, and I'd like to take this opportunity of thanking my fantastic crew: -

Marlene & Joe (The Chefs)

Plus: Helpers: – Chris; Rose; Carol and Paulette.

Thanks everyone.

HANS RACKHAM
CHAIRMAN

ST GEORGE'S FINANCES IN 2022

A year of moving more towards 'normal' in financial terms, but again with a few added twists! The main headlines are: -

1. Total funds available to the PCC to spend as it decides (Unrestricted funds) reduced by £1,700.
2. The Church Centre showed a surplus of just under £700 for the year.
3. Monies available for specific purposes (Restricted funds) reduced by £1,700 during the year.

The outcome for Unrestricted funds was significantly better than originally projected, through a combination of increased giving and lower than anticipated expenditure.

The main themes from the Accounts which tell the story of the year are: -

1. Unrestricted Funds (to be used for the general objectives of the PCC)
 - 1.1 General fund (day to day routine purposes)
 - (a) Total payments were nearly £3,400 more than receipts (hence a deficit or loss).
 - (b) Regular giving was up by £3,200 on 2021, reversing the reductions of recent years.
 - (c) Fees income was nearly double that of 2021.
 - (d) The contribution to Parish share increased by just over £2,000 as agreed.
 - (e) The most significant increase in expenditure was in energy with both a usage and price increase. Usage was still lower than anticipated owing to mild weather and the gradual increase in use of the buildings following the pandemic.
 - (f) Service costs continue to reflect the absence of a paid Music Leader.
 - (g) Administrative expenses remain higher than in pre pandemic times with the Church Centre unable to pick up a share as a result of the reduced Centre activity and rental receipts.
 - 1.2 Designated Funds (earmarked by the PCC for specific purposes e.g., Church Centre trading or to mark individual legacies)
 - (a) A legacy of £1,000 was received from the estate of Margaret Rowell.
 - (b) Receipts from user rentals for the Church Centre recovered significantly to £10,600 but still lower than pre pandemic levels compared of over £13,500.
 - (c) Running expenses for the Church Centre increased by nearly 50% compared with 2021 and exceeded pre pandemic levels.
2. Restricted Funds (money given or raised for specific purposes)
 - 2.1 A payment of £9,500 was made to pay off the remaining balance of the Diocesan loan used for the purchase of the Solar Panels and associated equipment at St George's. This was financed by an incredibly generous response to an appeal for which grateful thanks are due to those who contributed in any way.

Prospects for 2023 remain, as always, challenging.

Energy costs, pay and other inflationary pressures remain significant.

The increase in regular giving and the opportunity afforded by paying off the Diocesan loan early, however, give great cause for optimism.

The Deanery and Diocese continue to support us as we wrestle with the financial challenges, along with many other church communities. The seeds of regrowth following the pandemic are starting to shoot. We all need to pray that they may be nurtured and grow, this spring and throughout the year!

Further detail is contained within the Accounts and the explanatory notes. They tell one part of our story, and it is important that the story is clear. If you have any questions, please ask, you may be helping others to understand!

DAVID WESTCOTT
St George's PCC Treasurer

Gloucester St George Parochial Church Council (PCC)

Financial Statements for the Year Ended 31 December 2022

Receipts & Payments Account

	Note	General Fund £	Designated Funds £	Restricted Funds £	Total £	2021 £
Receipts						
Voluntary Receipts						
Regular Giving						
Planned Giving		21,730			21,730	18,558
Collections and other giving	4	1,977	1,000	4,458	7,435	16,775
Income tax recovered	3	5,114		1,258	6,372	5,822
Activities for generating funds						
Grants	5			750	750	2,750
Fundraising	6	1,016		1,256	2,272	803
Magazine sales	7	197			197	178
Receipts from Church Activities						
Fees		1,291			1,291	720
Church Centre	8		11,521		11,521	6,571
Other	9	4,643		313	4,956	4,472
Receipts from investments						
Bank and CBF Deposit fund interest				362	362	14
Total receipts		35,968	12,521	8,397	56,886	56,663
Payments						
Church Activities						
Diocesan Parish share	11	23,704			23,704	21,511
Church running expenses	12	2,823			2,823	1,796
Clergy expenses	13	862			862	1,781
Cost of services	14	853			853	852
Buildings maintenance	15	696			696	144
Magazine production costs	7	200			200	200
Costs of fundraising and publicity	6	452			452	355
Administration expenses	16	4,881			4,881	4,493
Church Centre	8		10,844		10,844	10,238
Other	17	4,862		10,105	14,967	13,116
Total payments		39,333	10,844	10,105	60,282	54,486
Net Receipts/-Payments		(3,365)	1,677	(1,708)	(3,396)	2,177
Bank current and deposit accounts at 1 Jan		(2,003)	40,280	15,821	54,098	51,921
Bank current and deposit accounts at 31 Dec		(5,368)	41,957	14,113	50,702	54,098
		(3,365)	1,677	(1,708)	(3,396)	2,177

Gloucester St George Parochial Church Council (PCC)

Statement of Assets and Liabilities at 31st December 2022

	Note	General Fund £	Designated Funds £	Restricted Funds £	Total £	2021 £
Cash Funds						
Yorkshire Bank ac		(5,368)	13,820	2,000	10,452	14,886
CBF Deposit ac no 3001			15,742	12,113	27,855	27,494
Lloyds Bank ac (Church Centre)			6,387		6,387	5,788
CBF Deposit ac no 3002 (Church Centre)			6,008		6,008	5,930
Total	19	(5,368)	41,957	14,113	50,702	54,098
Other monetary assets						
Debtors					0	0
Est. Gift Aid recoverable to December	20	4,300			4,300	3,800
Fixed assets used by PCC						
Scan/copier						
Church centre						
Church furnishings						
Church Organ						
Computer/printer/laptop						
Solar panels/inverter						
TV Screens and associated hardware						
Church electronic piano						
Liabilities						
Trade creditors	20		156		156	196
DBF Loan (re Solar Panels)	21	9			9	13,559

Gloucester St George Parochial Church Council (PCC)

Financial statements for the year ended 31 December 2022

Notes

1 Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2 Accounting Policies

The financial statements include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body (namely Mothers' Union, Scouts etc.), nor those that are informal gatherings of Church members or other users of the Church Hall (e.g. Day Centre etc.)

Restricted funds must be used for the purpose for which the money was given or donated. Unrestricted funds represent money that can be used for the general charitable purposes of the PCC; amounts that have been earmarked for specific purposes are called designated funds, which nevertheless remain unrestricted.

The description, type and balance of each fund are given in note 19 below.

3 Income tax recovered

Gift aid claims relating to giving via the Parish Giving Scheme are included up to December 2022. Other Gift Aid claims for the period to December 2021 are included.

4 Collections and other giving

The amount for the year is made up as follows:

	2022			2021	
	General Fund £	Designated Funds £	Restricted Funds £	Total £	Total £
Collections	1,036			1,036	734
Donations (incl. wall box)	941	1,000	4,290	6,231	16,041
Total collections and other giving	1,977	1,000	4,290	7,267	16,775

5 Grants

The following grants were received:

	2022 £	2021 £
Restricted Funds		
Pioneer Fund		
Sylvanus Lysons		2,750
Fun & Free Fund		
Gloucester City Council	750	
Total Restricted Funds	750	2,750

6 Fundraising

Receipts from fundraising events were as follows:

	2022 £	2021 £
General Fund		
100 Club	521	693
Cake sales	0	30
Small prize draws	50	80
Easyfundraising	30	
Let me entertain you	173	
Karaoke	42	
Love 2 Sing concert	200	
Other		
Total General Fund	1,016	803
Restricted Funds		
Solar Panels Fund		
Christmas Fayre	1,256	
Total Solar Panels Fund	1,256	0
Total Restricted Funds	1,256	0

Payments associated with these fundraising events were as follows:

	2022 £	2021 £
General Fund		
100 Club	325	355
Lottery Licence	40	
Fayres expenses	87	
Total payments	452	355

7 Magazine sales/production costs

The net profit on the magazine was as follows:

	2022 £	2021 £
Printing	200	200
Sales	197	178
Net profit/loss(-)	-3	-22

8 Church Centre

The net surplus/deficit for the Church Centre was as follows:-

	2022 £	2021 £
Designated Fund		
Receipts		
Donations	480	270
User rentals	10,622	4,792
Kitchen sales	0	7
Grants	0	1,355
Interest	341	3
Other	78	144
Total Receipts	11,521	6,571
Payments		
Running expenses	8,264	5,629
Maintenance	2,480	4,539
Administration		0
Refurbishment		
Other	100	70
Total Payments	10,844	10,238
Church Centre Surplus/Deficit(-)	677	-3,667

9 Other Receipts

The figure for other receipts was made up as follows:

	2022 £	2021 £
General Fund		
Feed in tariff	4,300	4,407
Photocopying	343	3
Other	0	62
Total General Fund	4,643	4,472
Restricted Funds		
Fabric Fund		
Coffee Pot donations	313	0
Total Restricted Funds	313	0

10 Charitable Giving

There were no charitable donations from General funds in 2022. A donation of £450 from the Benefice was forwarded to the DEC Ukraine Appeal. Again significant volumes of food were donated to Gloucester Food bank.

11 Parish Share

The Parish Share was paid in full in 2022 .

12 Church running expenses

Church running expenses were as follows:

	2022 £	2021 £
Electricity	1,676	690
Insurance	1,147	1,106
Total running expenses	2,823	1,796

13 Clergy expenses

The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. No other payments were made to PCC members.

Payments include visiting clergy covering holidays etc.

14 Cost of Services

Expenses incurred in the running of church services were as follows:

	2022 £	2021 £
Organists and music		50
Wine	18	36
Candles/Wafers etc	379	205
Messy Church	14	14
Hand sanitiser		36
Licences	359	356
Other	83	155
Total cost of services	853	852

15 Buildings Maintenance

	2022 £ £		2021 £ £	
General Fund				
Boiler service			144	
Drain Survey	288			
LED bulbs	97			
Plumbing repairs	60			
Other	251			
Total General Fund		696		144

16 Administration expenses

Administration expenses during the year were as follows:

	2022	2021
	£	£
Parish administration incl. postage	5,195	5,266
*Less contribution from Church Centre	0	0
Less contribution from St Margaret's	(1,000)	(1,000)
Printing/photocopying	615	164
Stewardship expenses	71	63
Total administration expenses	4,881	4,493

*No contribution was received from the Church Centre for Admin costs since 2019 due to the significant reduction in rental income resulting from the pandemic restrictions

17 Other payments

Other payments during the year were as follows:

	2022		2021	
	£	£	£	£
General Fund				
Loan interest	250		395	
Loan principal repayment	4,050		4,012	
Churchyard green bin etc	94		94	
Miscellaneous	468		125	
Total General Fund		4,862		4,626
Restricted Funds				
Flower Fund				
Flowers etc.	47		16	
		47		16
Pioneer Fund				
Equipment & Materials			374	
Payroll			7,795	
Travel			45	
Hampers fund	210			
		210		8,214
Fun & Free Fund				
Equipment etc	348			
		348		0
Solar Panel Appeal				
Loan repayment	9,500			
		9,500		0
Payments from specific donations				260
Total Restricted Funds		10,105		8,490

18 Reconciliation

	2022			2021	
	General Fund	Designated Funds	Restricted Funds	Total	Total
	£	£	£	£	£
Monetary assets brought forward	(2,003)	40,280	15,821	54,098	51,921
Net receipts/payments in year	(3,365)	1,677	(1,708)	(3,396)	2,177
Monetary assets carried forward	(5,368)	41,957	14,113	50,702	54,098

19 Funds

Fund balances at the year end were as follows:

	General Fund	Designated Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£	£
General Fund	(5,368)			(5,368)	(2,003)
Wallace Hutchins Legacy		3,223		3,223	3,223
Evelyn Chaloner Legacy		12,049		12,049	12,049
Olive Collier Legacy		1,000		1,000	1,000
Pioneer Discretionary Fund		5,678		5,678	5,678
Eva Spary Legacy		6,612		6,612	6,612
Margaret Rowell Legacy		1,000		1,000	0
Vestry Fund			36	36	36
Church Fabric Fund			9,121	9,121	8,808
Choir Fund			156	156	156
Flower Fund			378	378	277
Vicar's Discretionary Fund			3,214	3,214	3,214
Curate's Discretionary Fund			74	74	74
Zac Evans Fund			1,812	1,812	1,812
Pioneer Fund			1,262	1,262	1,444
Fun & Free Fund			402	402	0
Solar Panel Fund			(2,342)	(2,342)	0
Church Centre Fund		12,395		12,395	11,718
Total Funds	(5,368)	41,957	14,113	50,702	54,098

The Wallace Hutchins Legacy, the Evelyn Chaloner Legacy, the Olive Collier Legacy, the Eva Spary Legacy and the Margaret Rowell Legacy have no specific restrictions and their use is at the PCC discretion.

The Pioneer Discretionary fund was set aside by the PCC as a contribution to the work of the Pioneer project.

The Vestry fund was formed to buy chairs for the Vestry.

The Church Fabric Fund arises out of various donations for that purpose.

The Choir Fund was formed to provide resources for the Singing Group.

The Flower Fund was formed by the transfer from an independently held fund in 2003.

The Vicar's Discretionary Fund was formed from specific donations.

The Curate's Discretionary Fund was formed from specific donations.

The Zac Evans Fund was formed from a one-off donation from an external fund to finance the creation of a garden

The Pioneer Fund is formed from donations for a project initially to fund a Pioneer post.

The Church Centre Fund is the trading account of the Church Centre

The Fun & Free Fund was formed from donations towards Children's work centred on Fun & Free Tuesdays

The Solar Panel fund was formed from donations to pay off the remaining Diocesan loan for solar energy generation equipment

20 Debtors and Trade Creditors

Income tax claims of ca £4300 are due in respect of the period January-December 2022.

The Discretionary fund trade creditors relates to tax and national insurance due to HMRC for the period October-December 2022 (payable in January 2023).

21 DBF Loan

A DBF loan of just over £43,000 was taken out in December 2011 to finance the installation of PV panels on the Church roof. The loan is for a maximum of 25 years and is repaid via the income from the feed-in tariff from the electricity produced. The scheme is administered centrally by the DBF. An appeal was launched during 2022 for funds to pay off the outstanding loan

		2022	2021
		£	£
	Loan as at 1st January	13,559	17,571
Estimate	+ Interest @ 3% pa	250	395
		13,809	17,966
Estimate	- Generation Revenue	4,300	4,407
	- Repayment	9,500	
	Loan as at 31st December	9	13,559

ST MARGARET'S FINANCES IN 2022

Overview

The main headlines are: -

1. Total funds available to the PCC to spend as it decides (Unrestricted funds) increased by £1,000 during the year; (compared to a £2,200 increase in 2021)
2. Planned giving increased by over 12%, plate giving almost doubled, offset by a sharp reduction in other donations.
3. The introduction of the Parish Giving scheme during the year ensures the majority of Gift Aid is now collected centrally and passed on monthly to the PCC.
4. Fees receipts remained at the same level as in 2021.
5. The Parish share contribution increased by £1,000 as planned.
6. Churchyard maintenance costs increased with the change in contractor and the project to introduce more environmentally friendly management of some areas.
7. There was no movement in restricted funds.

Further detail is contained within the Accounts and the explanatory notes.

HANS RACKHAM
St Margaret's PCC Treasurer

St Margaret's Whaddon Parochial Church Council (PCC)

Financial Statements for the Year Ended 31 December 2022

Receipts & Payments Account

	Note	General	Designated	Restricted	Total	2021
		Fund	Funds	Funds		
		£	£	£	£	£
Receipts						
Voluntary Receipts						
Regular Giving						
Planned Giving		8,133			8,133	7,205
Collections and other giving	4	2,964	651		3,615	4,454
Income tax recovered	3	2,585			2,585	2,784
Activities for generating funds						
Grants					0	
Fundraising					0	
Magazine sales					0	
Receipts from Church Activities						
Fees		3,096			3,096	3,071
Other		38			38	
Receipts from investments						
Bank and CBF Deposit fund interest		273	53		326	260
Total receipts		17,089	704	0	17,793	17,774
Payments						
Church Activities						
Donations to Charities	5	156			156	424
Diocesan Parish share	6	10,880			10,880	9,880
Church running expenses	7	1,859	58		1,917	1,653
Churchyard maintenance	8		1,317		1,317	726
Clergy expenses	9	481			481	150
Cost of services	10	373			373	511
Buildings maintenance					0	
Magazine production costs					0	
Costs of fundraising and publicity					0	
Administration expenses	11	1,108			1,108	1,069
Other	12	573			573	143
Total payments		15,430	1,375	0	16,805	14,556
Net Receipts/-Payments		1,659	(671)	0	988	3,218
Changes in investment assets				(27)	(27)	0
		1,659	(671)	(27)	961	3,218
Cash and Investment Funds as at 1 January		10,287	11,235	14,650	36,172	32,953
Cash and Investment Funds as at 31 December		11,947	10,564	14,623	37,134	36,172
		1,660	(671)	(27)	962	3,219

St Margaret's Whaddon Parochial Church Council (PCC)

Statement of Assets and Liabilities at 31st December 2022

Note	General Fund £	Designated Funds £	Restricted Funds £	Total £	2021 £
Cash Funds					
Bank account	11,947	5,128	1,324	18,399	16,717
Bank account (Churchyard)		1,271		1,271	2,130
Bank account (Fabric)		4,163	1,000	5,163	4,997
CBF Deposit Account (Reserve Fund)			3,827	3,827	3,827
Total Cash Funds	11,947	10,562	6,151	28,660	27,671
Investment Funds					
CBF Investment Fund			8,472	8,472	8,499
Total Funds	14 11,947	10,562	14,623	37,132	36,170
Other monetary assets					
Debtors				0	0
Est. Gift Aid recoverable to December	15 750			750	0
Fixed assets used by PCC					
Church furnishings					
Church Organ					
Church furnishings					
Liabilities					
Trade creditors				0	0

St Margaret's Whaddon Parochial Church Council (PCC)

Financial statements for the year ended 31 December 2022

Notes

1 Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2 Accounting Policies

The financial statements include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body (namely Mothers' Union, Scouts etc.), nor those that are informal gatherings of Church members.

Restricted funds must be used for the purpose for which the money was given or donated. Unrestricted funds represent money that can be used for the general charitable purposes of the PCC; amounts that have been earmarked for specific purposes are called designated funds, which nevertheless remain unrestricted.

The description, type and balance of each fund are given in note 14 below.

3 Income tax recovered

Gift aid claims relating to giving via the Parish Giving Scheme are included up to December 2022. Other Gift Aid claims for the period to December 2021 are included.

4 Collections and other giving

The amount for the year is made up as follows:

	2022			2021	
	General Fund £	Designated Funds £	Restricted Funds £	Total £	Total £
Collections	2,205			2,205	1,208
Donations	759	651		1,410	3,246
Total collections and other giving	2,964	651	0	3,615	4,454

5 Charitable Giving

	2022 £	2021 £
Water Aid	156	
GARAS		287
Family Haven		137
	156	424

A donation of £450 from the Benefice was forwarded to the DEC Ukraine Appeal.

6 Parish Share

The Parish Share was paid in full in 2022 .

7 Church running expenses

Church running expenses were as follows:

		2022	2021
		£	£
General Fund			
	Electricity	720	504
	Insurance	1,139	1,028
	Total running expenses	1,859	1,532
Designated Funds			
	Water charges	58	121
		58	121

8 Churchyard maintenance

Churchyard maintenance expenses were as follows:

		2022	2021
		£	£
Designated funds			
	Grass cutting	1,087	726
	Tree maintenance	133	
	Gate latch	96	
	Total running expenses	1,316	726

9 Clergy expenses

The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. No other payments were made to PCC members.

Payments include visiting clergy covering holidays etc.

10 Cost of Services

Expenses incurred in the running of church services were as follows:

		2022	2021
		£	£
	Music	165	
	Fire extinguisher maintenance	65	
	Candles/wafers	143	441
	Noticeboard alterations		70
	Other		
	Total cost of services	373	511

11 Administration expenses

Administration expenses during the year were as follows:

		2022	2021
		£	£
	Contribution to St Georges's	1,000	1,000
	Independent examiner	68	47
	Deanery Synod	40	
	Other		22
	Total administration expenses	1,108	1,069

12 Other payments

Other payments during the year were as follows:

		2022		2021	
		£	£	£	£
General Fund					
	Flags	358			
	Website licence	129		129	
	Noticeboard alterations	70			
	Other	15		13	
	Total General Fund		572		142

13 Reconciliation

	2022			Total	2021 Total
	General Fund	Designated Funds	Restricted Funds		
Monetary assets brought forward	£ 10,287	£ 11,235	£ 14,650	£ 36,172	£ 32,953
Net receipts/payments in year	1,659	(671)	(27)	961	3,219
Monetary assets carried forward	11,946	10,564	14,623	37,133	36,172

14 Funds

Fund balances at the year end were as follows:

	General Fund	Designated Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£	£
General Fund	11,550			11,550	9,916
Tanzania fund	62			62	39
Churchyard fund		1,297		1,297	2,130
Reserve fund			3,827	3,827	3,827
Fundraising fund	134			134	330
Fundraising fund		5,304		5,304	4,108
Fundraising fund			1,324	1,324	2,324
Fabric fund		3,963		3,963	3,796
Porch Fund			1,000	1,000	1,000
Children's fund	200			200	200
Investment fund			8,472	8,472	8,499
Total Funds	11,946	10,564	14,623	37,133	36,169

15 Debtors and Trade Creditors

Income tax claims of ca £750 are due in respect of the period January-December 2022.