

St Mark's Annual Church Meeting



Sunday 23 May 2021
11.30 am

Held in St Mark's Church
(and online via Zoom)

St Mark's Annual Church Meeting, Sunday 23 May, 2021, 11.30 am

St Mark's: The Church at the Heart of Wimbledon

Our mission statement, purpose, and reason for being here:

To be enriched by the love of God
To extend the welcome of God
To express the compassion of God

Agenda

1. Opening prayer: Vicar
2. Apologies for absence.
3. Approval of minutes of last meeting.
4. Matters arising: none.
5. Presentation of electoral roll.
6. Proposal: in light of the pandemic to allow two members of the previous Church Committee (Veronica Tuffrey and Carol Youel) to stand for a fourth year.
7. Election/Confirmation of officers:
 - Wardens
 - Deputy Wardens
 - Treasurer
 - Church Committee members
 - PCC representatives
 - Electoral Roll Officer
 - Church Committee Secretary
8. Reception of the Annual Report
9. Comments from the Vicar
10. Safeguarding issues: Kathy Pring (our Safeguarding Officer)
11. AOB (to be notified to the Vicar by Tuesday 20th May 2021 at clivegardner@outlook.com, 020 8944 0184, or 55 Alwyne Road, SW19 7AE.)
12. Closing prayer: Vicar

St Mark's ACM Minutes

Sunday 8 November, 2020, 11.30 am

In attendance: Rev Clive Gardner (Chair), David Ainsworth, Liz Aram, Sandy Blewitt, Alex Bosworth, Sheila Dunman, Charles Esdale, David Jennings, Celia Macleod, Chris McTernan, Wendy McTernan, Kathy Pring, Paula Thorvaldsen, Veronica Tuffrey (Secretary), Nick Wolff, Alex Youel (AJY) and Carol Youel

#	Subject	Notes
1.	Opening prayer	Led by Revd Clive Gardner (Team Vicar)
2.	Apologies for absence	None
3.	Approval of minutes of last meeting	Approved unanimously
4.	Matters arising	Re. item 3, Clive amended the minutes of the previous meeting
5.	Presentation of electoral roll	Currently numbers 112. Last year was 114. Have added 5 and subtracted 7. Lockdown made it challenging to increase numbers
6.	Election/Confirmation of officers	
	<i>Wardens</i>	AJY continuing in this role. CG is profoundly grateful for his work, has done a fantastic job in last 12 months, great at the practical side and all is done in a kind and Christian way. CG has a gift to present later.
	<i>Deputy Wardens</i>	Leigh Terrafranca has already stepped down and Zhikai Xai is retiring. CG is grateful for their contribution over the last three years. LT has already been presented with a gift, and ZX will be. No replacements yet, so have two vacancies. If suitable person or people come forward, church committee can appoint deputy or deputies or a co-warden after this meeting. Warden's workload needs to be shared with another person or people. We must all try to think of suitable people.
	<i>Treasurer</i>	Colin Dadswell of Caladine Ltd.
	<i>Church Committee members</i>	Gianna De Salvo, Jill Pillay and Nick Wolff are standing down. They were already thanked at recent church committee meeting for contributions, and CG thanked them again. Alex Bosworth, Morgen Brits, Lori Semaan, Veronica Tuffrey, Alex Youel and Carol Youel are prepared to continue. The number of proposals does not exceed the number of vacancies so all were elected.
	<i>PCC representatives</i>	Role traditionally held by the two church wardens from each church. So AJY is PCC representative, and one vacancy remains.

	<i>Deanery Synod representatives</i>	Paula Thorvaldsen and David Jennings were nominated and elected
	<i>Electoral Roll Officer</i>	Shelagh Nicolls is standing again. Elected.
	<i>Church Committee Secretary</i>	Veronica Tuffrey is standing again. Elected.
	Vacancies	Warden, two deputy wardens, three committee members
7.	Reception of the Annual Report	Approved
Vicar's report and comments on other reports		
8.	Vicar's report	<p>CG highlighted contributions made by certain people:</p> <p><i>Ian:</i> CG very grateful for contribution that Ian has made, went the extra mile, not only by leading the choir and providing music, but also dealing with technical side of church services. CG has a gift to present later.</p> <p><i>Paula:</i> CG is hugely grateful to Paula, she has been a fantastic support to him and others. Much done on unseen basis. CG has gift to present later.</p> <p><i>Charles:</i> Plays important role, not least in the preaching ministry. CG has a gift to present later.</p> <p><i>Beccy:</i> Plays an important role organising the bookings for the hall, she does the job really well and also treats people with dignity and respect. CG has a gift to present later.</p> <p>We need to remember those that we have lost from congregation: Jane Lewis, Tim and Eileen moved away (sent their good wishes); Audrey died during the first lockdown, we want to have memorial service for her when possible; Winnie also died suddenly; and Charles Smiles died while he and Tessy were back in India. We continue to mourn his loss.</p>
9.	Other reports: <i>Bible study group</i>	Wendy and Nick lead a small group on Tuesday mornings. They feel it has had a lasting benefit, in that people who previously had little or no connection have got to know each other well. People were open and honest and it was easy to share thoughts.
	<i>Book discussion group</i>	Group currently meets on Zoom. All are welcome to join, contact Kathy Pring. Two books decided ahead, for example at meeting the following evening (8pm) book is "Where the Crawdads Sing" by Delia Owen, and book for following meeting is Jessie Burton "The Muse". You don't need to be literary expert to join, some people don't even read the book!
	<i>Deanery Synod</i>	No comments
	<i>Home Group</i>	Looks at Christian-related texts. Would welcome more members, please contact Charles, Chris, Wendy, Kathy, Lori or Nick for more information.
	<i>Inspire to Follow: Art</i>	Group is run by Wendy, she explained paintings can be a way in to looking into bible passages, and they sometimes spend two hours discussing one painting. Find things to apply in own

	<i>and the Bible Story group</i>	lives. CY agreed it is very rewarding - looking at aspects of art they wouldn't have done otherwise, and compare interpretations and responses.
	<i>Servers and Chalice Assistants</i>	CG is very grateful to all, and especially mentioned Nick and Hugo for their quiet and dutiful service.
	<i>Youth and Children</i>	Charlotte Edgar has stepped down as volunteer co-ordinator, to be replaced by Steph who will be joint co-ordinator with Beccy. CG is very grateful to Charlotte, Beccy, Steph and all those involved with the childrens' activities during this difficult time. Many churches have not had any provision for children.
	<i>Treasurer's report</i>	CG presented the 2019 accounts summarising that it had been a good year, showing a surplus of nearly £16,000. He is grateful for Colin's work keeping finances in good order. CG invited questions..
		<i>What is Colin's role?</i> He does end-of-year accounts, quarterly accounts, and CG is in touch throughout year. Hayley does entries, Gerald does banking, Colin does the rest.
		<i>Budget for next year e.g. roof repair?</i> AJY explained appropriate provision for maintenance has been made but haven't budgeted for the full repair. Many thanks to David Ainsworth for formal assessments of requirements.
		<i>What is current state of finances?</i> Giving through standing orders has increased slightly this year, and CG thanks those who give to the church. However, for first nine months (Jan-Sep) overall giving has gone down as there were no collections on Sundays for several months. Since church has opened there has been a plate but donations are lower than usual. The big factor affecting income is the massive loss of rental income, so total income is much lower than previous year. We have saved money on running expenses, and by only spending when we need to e.g. stopped contracts for cleaning and waste collection, and doing less maintenance. But these don't compensate for loss of income. (also there is an ongoing dispute with electricity company. We don't believe we owe so much.) Our deficit between Jan-Sep was £37,000, and projection for rest of year is for total deficit of £50,000 (projection made before second lockdown, so likely to be underestimate due to loss of some rental income). Budget forecast for next year is £24,000 deficit, this assumes the COVID situation won't be over at start of year, and that things return to normal from July. If these projections are correct, by end 2021 our net worth will be down to £57,000 compared to £131,000 at end 2019. This is low but it's worth remembering that when CG started in 2011 it was around that level. CG likes to think about it in terms of Joseph in the Book of Genesis - Egypt had seven years of plenty followed by years of dearth.

		<p>It will be dicey - we will be in trouble if anything else goes wrong because we have very little slack - but we are better off than many churches.</p> <p>We are lucky to have income from carpark, which is manageable now Paula has resolved administration. This income continues through lockdown, and is reliable and significant. Income from nursery also will continue, they are a good tenant and payer.</p> <p>It's good that level of planned giving has been maintained. The number of people giving is static but those already giving have not cut amounts.</p>
		<p><i>Will the contribution to the diocese be affected – given that this is our biggest single expense?</i> 2019 was the first time we gave exact amount that we cost. The contribution pays wages of clergy, training, housing expenses. We were told that our costs had fallen slightly so we reduced our contribution for 2021 accordingly. However, St Mary's cut their contribution by £40,000 this year and the Archdeacon is coming to speak to PCC about contributions – the Church Committee will review the level of our contribution after that. The fact we are in one of the richest parts of diocese perhaps means we should give more the cost and subsidise other parts. We are unlikely to cut back, we might give more.</p>
		<p><i>Is there any support available to help struggling churches?</i></p> <p>David Jennings provided the following contextual information from Southwark:</p> <p>At Easter, the CofE put together a financial support package of £75 million for dioceses and cathedrals, and in May launched a new £35 million fund specifically to help dioceses with the increase in deficits due to Covid-19. Dioceses need to apply, taking into account losses and historic assets.</p> <p>Southwark has low levels of historic assets compared with some dioceses, and the deficit due to Covid-19 has been exacerbated because so many of its parishes rely on income from lettings. Southwark has applied for, and received, support from the fund but is still covering a substantially increased deficit itself in 2020.</p> <p>The wider picture shows the importance of planned giving from congregations, as this source of income has held up across the church throughout the pandemic.</p> <p>The pandemic has shown up vulnerabilities in church finances where they exist, but situations like the current one are what reserves are for.</p>
		<p><i>Charitable giving has gone down, it has almost halved – and what is the historic provision that needs to be written off?</i> CG will follow up query with Colin, and reply will be included in the minutes*.</p>

		<i>With respect to lettings income, did you distinguish which ones are likely to continue?</i> Income from choirs was getting back to normal after first lockdown, but children's parties were not. Counselling rooms are coming back to normal, and we have a new booking system. A big uncertainty is Korean church, they have not returned and have gone silent. Overall the budget was considered line by line, and the approach taken was cautious, the income should be greater. Assumptions made were 50% of last year's income from most lettings including one-off hall bookings, Butterfly preschool 80% of last year, carpark 100%.
		<i>Can we let the garden separately from the hall?</i> Suggestions were made to advertise the garden as a venue, and to contact a marquee provider.
	<i>Warden's report</i>	Charles set up AJY well in his role, and continues to help. Unfortunately no-one is prepared to take up deputy warden role. AJY will draw on expressed support from NW, VT and Chris who will help when possible. AJY is proud of achievement related to boiler. Also he is increasing endeavours on gardening front, and intends to tie in Galustian garden and external work now he is in position to do that. In response to query about advice from police related to security, AJY explained St Marks tries to provide support when people seem to be in need, but advice was sought following concerns about presence of rough sleepers around church (who were a couple though sadly one passed away recently). Also a rough sleeper tried to enter church one midday when front door was ajar. The problem is somewhat resolved now. After a visit by the anti-social officer from Merton council and a police officer, a report was provided which basically said carry on as you are doing. The area around counselling rooms is still used for anti-social activities so this issue remains. The lights need to be sorted out - the big lights belong to the bank but Charles did change their bulbs once.
10.	Safeguarding issues	Kathy Pring is continuing as Safeguarding Officer. This year has been quieter. She gets bulletins from the diocese but there have been fewer this year. CG thanked Kathy for her work in this role.
11.	AOB	None
12	Closing prayer	Vicar

November 14th 2020

* Note from CG added after meeting

"Following Charles Esdale's question, our Treasurer and I checked that the amounts set aside for charitable giving had been paid, which was indeed the case. This entry was set up by a previous treasurer who has since moved on. Our best guess is that the sum referred to the purchase of our new piano. As such I feel it is appropriate that the amount has been written off".

Clive Gardner (Chair of the Finance Committee)

St Mark's Annual Report, 2021

Most of this report covers the period from the last Annual Church Meeting (held on 8 November 2020) to the present day. (The exception to this is the Treasurer's report which covers the period 1 January 2020 to 31 December 2020.) As such this is a 'slimmed down' report.

Vicar's Report

He said, 'Go out and stand on the mountain before the Lord, for the Lord is about to pass by.' Now there was a great wind, so strong that it was splitting mountains and breaking rocks in pieces before the Lord, but the Lord was not in the wind; and after the wind an earthquake, but the Lord was not in the earthquake; and after the earthquake a fire, but the Lord was not in the fire; and after the fire a sound of sheer silence. When Elijah heard it, he wrapped his face in his mantle and went out and stood at the entrance of the cave. Then there came a voice to him that said, 'What are you doing here, Elijah?' (1 Kings 19:11-13)

Last year's Annual Church Meeting was delayed by seven months because of the pandemic. So this report only covers a few months in the life of the church—and much of that was part of the recent lockdown. As such there is relatively little to report on.

One highlight for me though was the 'Messages of Hope' project. We asked members of St Mark's to send in a photograph of themselves holding a piece of paper with a short message on it. That message was a message of hope for everyone in our church—and further afield.

The photos were put together expertly by our Director of Music, Ian Parker, to form a very inspirational video. You can still see in on YouTube: <https://www.youtube.com/watch?v=c0F9DfZqG3k>. Do take a look at if you haven't already (or even if you have!).

Ian did a phenomenal job in co-ordinating our music during lockdown, and, during those weeks in which we have been able to meet in person, the choir has gone from strength to strength. It is with great sadness then that Ian announced that he will be stepping down from his position after eight years of faithful and dedicated service in this role. We are incredibly sorry to see him go. We will be saying goodbye to him formally at his last service with us on Sunday 4th July.

Our links with our church school, Bishop Gilpin CE School, have if anything strengthened because of the pandemic. Paula and I have been recording weekly acts of collective worship for the children which have been well-received. The school also had a SIAMS inspection (SIAMS= Statutory Inspection of Anglican and Methodist Schools; effectively a religious 'Ofsted') in which both these videos and the links with our church were complimented. We also have been offering pastoral support, especially to the staff of the school, and I know that Paula's ministry in particular in this area has been much appreciated.

I continue to be extremely grateful to Paula for her fruitful and committed ministry at St Mark's. You probably will have noticed that she is now regularly giving the sermon at

the 10 am service (which are always of an excellent standard). However, most of her ministry is mostly unseen by the bulk of the congregation, ranging from getting the car park bollards repaired to getting shopping for vulnerable church members—and everything in between.

Perhaps even more unseen by most of the congregation are Hayley and Keeley our two part-time administrators, who have kindly worked with much flexibility in the last few months, and to a very high standard.

The church's finances are currently in reasonable shape. As are rental income collapsed last year because of the pandemic, we would have had a sizable deficit in 2020, were it not for the generosity of church members, and one in particular who gave a one off donation of £40,000. Last autumn, when setting the budget for this year, the Church Committee decided to assume that our rental income is unlikely to get back to its pre-pandemic levels until half way through the year. This seems to have been a prudent decision. We went into 2021 forecasting a deficit of £16,400. In the first quarter of the year alone, the deficit was £14,200, though we are hopeful that our rental income will substantially increase for the remaining three quarters. In this regard I would like to extend my thanks again to Sheila Dunman, our excellent Planned Giving Officer, and to Beccy Broadley, who does such a tremendous job in managing our church bookings and regular hall bookings—I am extremely grateful.

Charles continues to give top notch sermons in his role as reader, and Alex works tirelessly and with great good humour in his role as warden. I continue to thank God for both of their invaluable ministries: we are so fortunate to have them.

As St Mark's hopefully gets back so some kind of 'normal' in the coming months, I'm looking forward to working with the new Church Committee as we seek to find God's will for the next stage of growth in the church's life.

Revd Clive Gardner, Team Vicar, May 2021

Book Discussion Group

The book group, started at the end of 2012 continues to flourish. The pandemic has not made us miss a beat...or a book to be read! Zoom sessions fill the void of meeting in person and so the gatherings continue with a focus on the book chosen to read. The only item missed was a shared glass of wine and nibbles!

The books selected are the ones individuals have read and enjoyed or sometimes chosen because of a programme on the radio about a particular book that sparks an interest.

A selection of some of the books we have read in 2020-2021 are as follows:

- The Shadow of the Bible, Ian Rankin
- The Bluest Eye, Toni Morrison
- Exposure, Helen Dunmore
- Queenie, Candice Carty-Williams
- The Sunrise, Victoria Hislop

- Where the Crawdads Sing, Delia Owens
- The Muse, Jessie Burton

2021

- The Dutch House, Ann Patchett
- Island Song, Madeleine Bunting
- Star of the Sea, Joseph O'Connor

Members in the group all bring a different twist to the discussion and even if the book has not been particularly enjoyed by one or more members, it is interesting to hear how the book has been received by others. Some of the titles chosen have been 'outside' what people might choose to read, and this is part of the interest of the group. All are welcome to attend, and it is not even necessary to have read the book. The discussion generates quite a lively cross exchange of thoughts and views.

Kathy Pring, May 2021

Deanery Synod

Deanery Synod met in July and October in 2020 and January 2021. Inevitably, the focus of Deanery Synod has been influenced by the Covid-19 pandemic. Meetings were online. As well as the regular governance business, July's meeting had a session asking:

- What has your church been doing during lockdown, what has been helpful and what have you observed other churches doing?
- What have you done as an individual, what have you found difficult, what have you been grateful for?
- Anything else to share from the last three months?

At the request of the Diocese to maintain the outward focus of churches during the pandemic, both October and January's meetings had a discussion item about how churches were doing this, built around three questions:

- Is there anything you can share that your church is doing, or could do, to engage with your local community right now?
- What opportunities do you personally have to connect with the non-church people in your local community?
- Can you think of any new or creative things you could do to make contact with those people?

Most of this focused on the move of services online, but some had managed to maintain activities with young people; some had established 'Covid response teams'; many had supported food banks or other community initiatives, and had used Apps, social media or leaflets to connect with their neighbourhoods, offering support for shopping etc. A couple of churches had used "Christianity Explored Online" to maintain enquirer's courses, and some had kept their buildings open for private prayer throughout the pandemic after the first lockdown.

David Jennings & Paula Thorvaldsen, St Mark's Representatives on Merton Deanery Synod, April 2021

Electoral Roll

Our electoral roll now stands at 117. This compares to 112 for 2020. We have added 6 people to the electoral roll and removed 1 person.

Shelagh Nicholls (Electoral Roll Officer) and Clive Gardner, May 2021

Home Group

The church Home Group was active throughout the year, increasing its frequency of meeting from November onwards to fortnightly.

Normally some six to nine members come as has been the pattern over a number of years. For most of 2020 meetings have been by Zoom, convening monthly for most of the year but increasing to fortnightly towards the end of 2020 in response to lockdown restricting gatherings in church.

The Group looked at subjects chiefly stimulated by books of the Bible. In particular were studies of the Seven Signs in John's Gospel and the New Testament "I am" sayings and a series of reflections on St Paul's "fruit of the Spirit". In addition the Group looked at several of the books in the Apocrypha and towards the end of 2020 learned about the Seven Churches referred to in the Book of Revelation.

Typically, the Group meets at 8pm and finishes 90 minutes later having said a form of the Compline service together. The Group welcomes new members at any time.

Charles Esdale, April 2021

Music

It has been an incredibly strange and yet, somewhat positive year for the choir in a time where the world virtually shut its doors due to the pandemic. As services became virtual, it seemed unlikely that the choir would be able to contribute in any meaningful way; I heard horror stories of other churches who had a group of musicians singing individually on Zoom what they thought was in time, only for it to emerge out of people laptops as a cacophony of different sounds, words and even lines, barely recognisable.

I adopted for a different approach. After downloading a virtual church organ (yes, these actually do exist), and successfully restraining myself from purchasing the Notre Dame organ upgrade, I set about recording some hymns. Trickier than it sounds when you only have a 48 note keyboard, no pedals and no organ stops.

But it was fun. It took time to get the hymns in a good enough shape before sending them out for the choir to then perform to. The choir would have to download the organ

track that I had recorded, listen to it through earphones, and record their voice onto another device (to stop the organ from bleeding back onto their recording). Then, around Friday evening (there was nothing else to do anyway!), I would sit at my computer for a few hours and take the choir recordings apart.

Firstly, I would take out all the page turn noises, the coughs, the email pings and a multitude of other sounds (!). Then I would shape the ends of notes, especially words ending in T, S, C, K. From there they would need some dynamics so that they would blend with each other, before being passed through a nice sweet reverb that matches the natural acoustic of the virtual organ.

From there, I would mix it into a single track before broadcasting it through Zoom on a Sunday- phew!

I am hugely appreciative of the choir for their massive efforts during this time. I'm sure we have had a great time recording, but are all glad to be back in the building making noise together.

Ian Parker, April 2021

Pastoral Report

At St Mark's we strive to be a community in which people know that they are loved, and young and old alike are valued and feel safe. The pastoral care that we offer, both at times where there is a crisis, and in everyday life, tries to be an active proclamation of God's love in Christ and for all the world. Although the way we do things has remained different because of Covid, Clive and I have sought to care for those who are unwell or in need. This work has been especially important for those experiencing isolation and I know that many of you have reached out to others and a heartfelt thank you for the way in which you care and support each other.

Our Thursday Coffee Morning continues to meet each week. Many of the group have found it a warm and supportive space for sharing and caring. We always end each session with prayer so that it is spiritually nourishing too. It's an informal get together and we'd love to have more people joining us. The Zoom login details are always the same and you will find those under the notices Clive sends round each week.

I'd like to thank all of you for the way in which you have helped others through the foodbank. Every time I've said food supplies are low, the response has been phenomenally generous. I have met some of the people whose lives have been touched by your kindness and I can say that you have made a huge, huge difference to those living in food poverty.

Although the demand has reduced because people knew what to expect from lockdowns 2 and 3, I've continued distributing care packages to people with things like crossword books, prayers, colouring in sheets, reflections and sometimes a small, sweet treat. These have been well received and it has been an important outreach programme and enabled me to make contact with those who might never set a foot through our doors.

Pastoral care is a shared ministry open to all and please speak to me or Clive if you are interested in getting involved. I pray that St Mark's will always be the story of God's love and blessing unfolding in our part of Wimbledon.

Paula Thorvaldsen, May 2021

Servers and Chalice Assistants

Because of the pandemic we haven't been able to take consecrated wine during our services, so the ministry of the chalice assistants has not been used. Similarly the ministry of servers has been much restricted. I am though very grateful to Hugo who has started to serve once more since the current lockdown restrictions have begun to ease: his quiet, dignified and faithful service is very much appreciated.

Clive Gardner, May 2021

Treasurer's Report

Overall review of the year

As with the wider community, Church finances in 2020 have been challenging. The coronavirus pandemic and resulting restrictions under which we have all been living have not only prevented in-person worship for considerable periods of time, but also prevented the letting of the building. This cut off a key source of income for St. Mark's which had in previous years represented almost 60% of total income in a 12 month period.

Despite this serious impact on the finances, the Lord has blessed us in other ways. A combination of lower costs and the generosity of our regular donors, coupled with an amazing donation received in the latter part of the year, the reserves of the Church have not only been maintained but increased, securing the future ministry.

The Church began the year with reserves of £131,742 and the overall result for the year was a surplus of £11,789 (2019: Surplus of £15,776). This is against a budgeted surplus of £12,264. Considering what we didn't know when the budget was set and approved, this is an extraordinary result for which we are very grateful to God.

Income for the year fell by just over £16,000 to £177,251. It was encouraging to see that regular planned giving increased by £5,726 compared to 2019 which more than made up for the drop in Sunday collections. One off donations amounted to £44,549 including an incredibly generous one off donation of £40,000.

The biggest fall in income was in letting of the building. Combining the income streams from the different areas of the Church and car park, letting income fell by 49% yielding the Church a total of £64,270 compared to £128,214 in 2019.

Included in the income is the increase in value of the investments. This is not a cash movement and the Church would only see this in real terms were the investments to be sold. The movement on the investments was as follows:

The Church of England Investment Fund – Income Shares

Value as at 31 December 2020	£26,562.72 (2044.67 pence per share)
Value as at 31 December 2019	<u>£24,846.97</u> (1912.60 pence per share)
Increase in value	<u>£ 1,715.75</u>

Dividends received in 2020	£ 745.56
2020 Dividend Yield	2.9%

The Church of England Fixed Interest Securities Fund – Income Shares

Value as at 31 December 2020	£10,749.92 (169.15 pence per share)
Value as at 31 December 2019	<u>£10,388.94</u> (163.47 pence per share)
Increase in value	<u>£ 360.98</u>

Dividends received in 2020	£ 352.72
2020 Dividend Yield	3.3%

Considering the financial climate over the last 12 months these investments have performed well.

Looking at expenditure, overall costs were lower in 2020 compared to 2019 by some 6.8% coming in at £165,462 compared to £177,525 the previous year. A number of the expenses were significantly lower as no services took place in person for much of the year and events which would normally happen were cancelled. Church Mission Expenses were almost £5,000 lower and Church Running Expenses fell by £6,700 compared to 2019. In particular, the cost of cleaning fell from £13,000 to £8,272 as the building did not need regular cleaning when not in use.

One significant unexpected and unbudgeted cost was from our energy supplier. In September we were surprised to receive an bill for £7,520. This related to one of the Church electricity meters which had been 'sleeping' and had now awoken. All of our meters are smart meters and we had no reason to believe that readings were not being sent regularly meaning accurate bills. After some negotiations, the bill was reduced but still was an unhelpful additional cost the Church could have done without. The meters are being monitored to ensure accurate bills are now being received and the monies have now be paid off over through a number of smaller monthly payments.

Repairs and maintenance costs were significantly lower this year. Overall Church, Hall and grounds maintenance and repairs fell from £30,225 in 2019 to £13,991 in the year under review. The costs this year included the installation of CCTV and various repairs including to the Church heating system as well as improvements to the building's lightning conductor.

Cash Position

At 31 December 2020 the bank current account balance was £25,510 (2019: £22,265).

The CCLA Deposit account balance at the end of the year was £63,620 (2019: £43,620) with interest being deposited into the current account quarterly. Total cash at the end of the year is up by £23,246.

As reported above, the church also holds continues to hold two Investment Funds with a balance of £37,313 (2019: £35.236).

Looking at the position at the end of December 2020, everyday cash held in the current account, plus amounts due to the Church less amounts owed:

Cash	£25,510	
Creditors:		
Parish Inter-co	£ 3,219	
Key fob deposits held	£ 950	
Accruals	<u>£ 7,113</u>	(£11,282)
Debtors:		
Invoiced/Accrued Letting income	£ 9,841	
Prepayments	£ 3,611	
Other debtors	£ 1,806	
Gift Aid Debtor	£ 13,112	
Net Current Asset Position	£42,598	

The accruals figure of £7,113 includes the charitable giving tithe of £4,597 along with some other smaller creditors.

St Mark's Church
Income and Expenditure vs Budget
January - December 2020

	Total		Variance
	Jan - Dec 2020	Jan - Dec Budget	
Income			
Collections	2,036.46	7,383.00	(5,347)
Donations			
Planned Giving	39,189.00	33,588.00	5,601
Other Giving	44,848.60	6,000.00	38,849
Total Donations	£ 84,037.60	£ 39,588.00	
Investment Income	1,311.43	1,073.00	238
Lettings			
Hall	35,646.12	61,800.00	(26,154)
Church and Car Park	28,623.56	68,112.00	(39,488)
Total Lettings	£ 64,269.68	£ 129,912.00	
Legacies	500.00	-	500
Other Incoming Resources			
Furlough	1,926.51	-	1,927
Total Other Incoming Resources	£ 1,926.51	£ 0.00	
Special Appeals - Restricted	1,806.00	1,300.00	506
Tax Recovered - Gift Aid	19,286.96	11,158.00	8,129
Unrealised gains/(losses) on investments	2,076.73	-	2,077
Total Income	177,251.37	190,414.00	(13,163)
Expenditure			
Charitable Contributions	4,647.41	5,102.00	(455)
Church Mission Expenses			
Children's Ministry	99.76	500.00	(400)
Sacraments & Consumables	925.27	-	925
Social Events	-	500.00	(500)
Total Church Mission Expenses	£ 1,025.03	£ 1,000.00	
Church Running Expenses	25,203.56	31,291.00	(6,087)
Church Utilities	11,191.29	8,695.00	2,496
Parish Support Fund	86,322.72	81,554.00	4,769
Major Church Repairs	1,078.99	-	1,079
Major Hall Repairs	-	10,000.00	(10,000)
Property Maintenance	12,912.21	18,304.00	(5,392)
Salaries, Wages and Honoraria	23,081.28	22,204.00	877
Total Expenditure	165,462.49	178,150.00	(12,688)
Surplus / (Deficit) for the year	11,788.88	12,264.00	(475)

The Diocesan Quota was a little higher than budget for 2020, the Quota paid to the Parish was £72,400 and the share of the Parish expenses paid was £13,923. This is a breakdown of St Mark's share of the parish expenditure below:

Here follows the main income and expenditure statement along with the balance sheet as at 31 December 2020.

Colin Dadswell, Caladine Ltd.

St Mark's Church
Financial Activities
January - December 2020

	Total	
	Jan - Dec 2020	Jan - Dec 2019
Income		
Collections	2,036.46	8,437.78
Donations		
Away Day	-	48.00
Film Club Donations	-	25.20
One-off donations (Gift Aidable)	41,770.00	5,020.00
One-off donations (non-Gift Aidable)	2,778.60	1,629.00
Planned Giving (Gift Aidable)	36,319.00	30,808.00
Planned Giving (non-Gift Aidable)	2,870.00	2,655.00
Planned giving by CAF	300.00	300.00
Total Donations	£ 84,037.60	£ 40,485.20
Investment Income	1,311.43	1,464.82
Lettings		
Ark and/or vestries	7,076.08	19,164.36
Chapter Room, one-off hirers	345.00	642.50
Chapter Room, regular hirers	1,153.94	1,738.81
Counselling rooms	2,082.00	11,773.25
Hall, one-off hirers	3,649.75	9,707.50
Hall, regular hirers	31,996.37	47,420.98
Main body of Church, one-off hirers	350.00	903.98
Main body of Church, regular hirers	6,963.04	23,808.15
Total Church and Hall Lettings	£ 53,616.18	£ 115,159.53
Legacies	500.00	-
Other Incoming Resources	-	88.00
Furlough	1,926.51	-
Total Other Incoming Resources	£ 1,926.51	£ 88.00
Rents Received		
Car Park Rental	10,653.50	10,741.50
Total Rents Received	£ 10,653.50	£ 10,741.50
Special Appeals - Restricted	1,806.00	1,785.00
Tax Recovered - Gift Aid	19,286.96	11,066.45
Unrealised gains/(losses) on investments	2,076.73	4,072.77
Total Income	177,251.37	193,301.05
Expenditure		
Charitable Contributions	4,647.41	2,441.56
Church Mission Expenses	-	158.00
Away Day	-	519.71
Children's Ministry	99.76	230.00

Donkey for Palm Sunday	-	350.00
Film Club	-	30.73
Palm Sunday	-	78.35
Sacraments & Consumables	925.27	1,886.03
Social Events	-	2,620.86
Vicar's Discretionary Fund	-	79.03
Total Church Mission Expenses	£ 1,025.03	£ 5,952.71
Church Running Expenses		
Accounting software	122.40	225.60
Bank Charges	904.68	1,069.15
Church Office Expenses	1,972.39	1,092.51
Cleaner	8,271.66	13,000.00
Cleaning expenses (consumables)	1,940.82	1,932.90
Flowers	-	13.00
Insurance	3,045.81	3,266.00
Legal & professional fees	2,842.00	3,312.60
Music Expenses	707.39	1,610.00
Pastoral Expenses & Gifts	509.35	589.13
Resources for Church Groups	-	17.99
Subscriptions	801.06	267.52
Treasurer Fees	4,086.00	5,600.00
Total Church Running Expenses	£ 25,203.56	£ 31,996.40
Church Utilities		
Electricity & Gas	9,165.02	4,872.58
Waste	899.72	1,532.36
Water	1,126.55	2,138.42
Total Church Utilities	£ 11,191.29	£ 8,543.36
Parish Support Fund		
Parish Costs	13,922.76	10,783.93
Parish Support Fund	72,399.96	69,077.00
Total Parish Support Fund	£ 86,322.72	£ 79,860.93
Loan Released	-	100.00
Major Church Repairs	1,078.99	11,775.49
Major Hall Repairs	-	1,110.00
Property Maintenance		
Property Maintenance (Church)	3,774.55	3,638.78
Property Maintenance (Grounds)	7,912.66	14,151.28
Property Maintenance (Hall)	1,225.00	658.92
Total Property Maintenance	£ 12,912.21	£ 18,448.98
Salaries, Wages and Honoraria		
HMRC costs	950.85	505.97
Pension costs	859.69	628.55
Salaries, Wages and Honoraria	21,270.74	16,160.68
Total Salaries, Wages and Honoraria	£ 23,081.28	£ 17,295.20
Total Expenditure	165,462.49	177,524.63

Surplus / (Deficit) for the year	11,788.88	15,776.42
----------------------------------	-----------	-----------

St Mark's Church Balance Sheet

As of December 31, 2020

	Total	
	As of Dec 31, 2020	As of Dec 31, 2019
Fixed Asset		
Investments		
Satchell F - Fixed Interest	10,749.92	10,388.94
Satchell S - Investment Fund	26,562.72	24,846.97
Total Investments	£ 37,312.64	£ 35,235.91
Total Fixed Asset	£ 37,312.64	£ 35,235.91
Cash at bank and in hand		
Current	25,510.20	22,264.53
Deposit CCLA	63,620.67	43,620.67
Total Cash at bank and in hand	£ 89,130.87	£ 65,885.20
Current Assets		
Debtors		
Debtors	3,194.50	6,533.75
Intercompany - Parish	(3,219.37)	(2,773.73)
Total Debtors	-£ 24.87	£ 3,760.02
Other Debtors		
Accrued Income	6,646.35	17,477.29
Income Tax Refunds	13,111.50	17,469.96
Other Debtors - Restricted	1,806.00	1,785.00
Prepayments	3,611.36	3,469.50
Total Other Debtors	£ 25,175.21	£ 40,201.75
Total current assets	£ 25,150.34	£ 43,961.77
Creditors: amounts falling due within one year		
Accounts Payable	950.00	500.00
Accruals	7,112.87	12,840.78
Total Creditors: amounts falling due within one year	£ 8,062.87	£ 13,340.78
Net current assets (liabilities)	£ 17,087.47	£ 30,620.99
Total net assets (liabilities)	£143,530.98	£131,742.10
Charity funds		
Unrestricted Funds brought forward	131,742.10	115,965.68
Surplus/(Deficit)	11,788.88	15,776.42
Total Charity funds	143,530.98	131,742.10

Warden's Report

Church services

St Mark's re-opened for services in person on Palm Sunday 28 March, partly as a trial run ready for Easter week, and has remained open since for 10am Sunday services, coupled with private prayers, just for an hour, on Wednesday afternoons. Attendance has been in the order of up to 30 people in the church and a further 8 or 10 online, as we have continued seamlessly (well, usually!) blending in-person with zoom services throughout. The use of zoom's facility for creating breakout rooms has been particularly popular, where we meet and chat online for two 5 minute sessions. A virtual coffee morning is hosted every Thursday morning by Paula our Pastoral Minister and has proved popular with a loyal following. All our services are published on St Mark's YouTube channel and on our website shortly afterwards.

In February, during the darkest days of the lockdown, our Vicar invited members of the congregation to produce individual 'messages of hope' in support of each other. These were pulled together by our Director of Music Ian Parker and set to music - the end result is genuinely moving and well worth viewing, see <https://www.youtube.com/watch?v=c0F9DfZqG3k>. Our choir continues to sing with masks, not altogether easy or pleasant for them, but for the last few weeks the whole congregation has been singing the final hymn outside the front of the church, where everyone can join in - suitably distanced from one another - and sing (reasonably) lustily.

Church finances

We were anticipating a thumping loss at the end of last year but were delighted to receive an anonymous donation on a transformative scale, which offset the largest part of the loss for the year. Our most grateful thanks go to that anonymous donor. Income for this year to date has of course been limited, but car parking and nursery income have held up reasonably well. Church Hall bookings are recovering fast and so we have been able to bring back our long suffering Bookings Administrator from furlough - yet again. The counselling rooms have been brought back into use, which also helps with the finances.

Maintenance

On the maintenance front significant works have included:-

- ongoing repair work to the flat roofs where the stained glass windows meet the roof, fixing leaks, clearing gutters of debris, applying fresh tarmac and sealing joints. Whist this latest round of repairs will see us

through for a few years it is time now to begin building up a repair fund for replacing the flat roofs entirely

- the additional lightning conductor noted as being needed in the previous report has now been successfully installed, halving our risk of serious damage arising from lightning strike
- in mid-April the rising/falling bollard which controls access to the car park, and which is fundamental to securing our income from regular users, was damaged by a vehicle manoeuvring in St Mark's Place. The bollard is now unusable and a replacement is needed. Our insurers are on the case.
- our heating engineers recently spent a whole day servicing our two boilers, as well as adjusting timers and cleaning our fan heater radiators. A fault has been found with the water top-up system in the main boiler room and this will need replacing.
- the replacement shed needed in the Galustian Garden has been ordered and is scheduled for installation in early May. Thanks are due to the Galustian Fund Trustees for their contribution towards the cost, as well as to the Butterfly Preschool Nursery.

Alex Youel, April 2021

Youth and Children

Sunday Club was not able to meet for almost all of the period covered by this Annual Report and so I did not ask for the usual written contribution for this document. In the last few weeks, however, it has started once more under the extremely able co-ordination of Beccy Cox and Steph Hendries.

We are looking forward to the first All-Age Service on 13 June (which will also be a First Communion service for some of our Sunday Club members), and also to welcoming Cantores (the Bishop Gilpin Choir) back on Sunday 4 July.

Clive Gardner, May 2021.