

St Margaret's and St Catherine's



Annual Report  
2018

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**2018 Report and Accounts for the  
Parochial Church Council of  
St Margaret's and St Catherine's Aldham**

Incumbent: Revd Ian Scott-Thompson,  
The Rectory, Church Lane, Marks Tey,  
Colchester, CO6 1LW

Curate: Revd Wendy Pagden  
5 Rockingham Close, St John's,  
Colchester, CO4 0NJ

Reader: Iain MacCallum,  
9 Handford Place, Queens Road,  
Colchester, CO3 3NY

Bank: CAF Bank Limited,  
25 Kings Hill Avenue, Kings Hill,  
West Malling, Kent, ME19 4JQ

Independent Examiner: Roger Gooding,  
26 Parkfield Street, Rowhedge,  
Colchester, CO5 7EL

Website: **[www.aldhamchurch.co.uk](http://www.aldhamchurch.co.uk)**

## Aims and purposes

Aldham Parochial Parish Council (PCC) has the responsibility for cooperating with the incumbent, the Reverend Ian Scott-Thompson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As a church community, our aim is that we should all grow into a living relationship with Jesus Christ. We aim to do this through worship for people of all ages and stages in life, and through keeping the wider world's needs in our minds and in our giving.

The PCC is also specifically responsible for the church building and grounds.

## Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community.

Our Mission Statement reads:

“We exist to honour God and to enable people in our community discover Jesus”

The PCC maintains an overview of worship throughout the parish and makes suggestions on how our regular services and one-off special events can involve everybody within the parish. To this end, our regular pattern of Sunday services contains variety: One All-Age Worship, two Communion services and one or two Services of the Word. A monthly Communion Service on the second Tuesday was started in 2018. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. We have also been particularly mindful of the guidance and encouragement provided by the Bishop of Chelmsford's Transforming Presence publication. We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this we maintain the fabric of the Church. Despite it being an old and traditional building it has been configured to make it as multi-use as possible with kitchen and toilet facilities. During 2015 a Friends of Aldham Church was formed to assist with fund raising for maintenance of the fabric. See page 8.

- Dr Jan Rogan
- Mrs Wendy Doncaster
- Mr Keith Rush
- Mrs Barbara Rush
- Mr Mark Wingate

## Quinquennial inspection (October 2016)

The Annual Report should contain a summary of outstanding work following the most recent quinquennial report. The expected cost of the principal contract is £41,485 (excl. VAT).

### Urgent works requiring immediate attention

Replace broken tiles to roofs	done
Replace boiler house broken door hinge.	done

### Work requiring attention within twelve months

Fill open joints at spire base	in May 2019 contract
Clear debris at Tower gutter and Vestry flue back gutter	done
Fill badly open crevices at flintwork	in May 2019 contract
Fill/repoint joints at buttresses, etc.	in May 2019 contract
Repair broken glass to west window.	done
Check for worm activity	not yet done
Remove ivy at boundary wall etc.	done in 2017
Paint gate hinges.	not yet done

### Work requiring attention within five years

Derust and paint window ironwork.	not yet done
Complete repointing to south boundary wall.	done in 2017
Carry out localised areas of flint re-pointing	in May 2019 contract

Signed by Revd Ian Scott-Thompson on behalf of the PCC on 24 February 2019.



**Leadership Team:** This group, led by the Rector and consisting of the Reader, the Curate, Churchwardens and a small number of other members, meets on a regular basis to consider all aspects of church life. Another group meets quarterly to plan All-Age worship and other special celebratory occasions.

**Fabric and Churchyard:** Mr Ken Thompson who became churchwarden in April takes responsibility for the maintenance of both the churchyard and fabric of the building. Many volunteers help with maintenance and cleaning on a regular basis. The churchyard volunteers have taken back the grass cutting, this saving some £400.

**Fund raising:** The establishment of a Friends of Aldham Church has already been referred to. However, the PCC and church members will continue to plan and organise other fund raising activities in the future.

**Other Rotas:** some 50-60 volunteers, amongst other things, welcome worshippers to church, read and lead the prayers in services, provide flower arrangements, serve coffee after church, clean the church, print and distribute the monthly newsletter, assist with logistics and cater for special occasions.

## Administrative information

St Margaret and St Catherine Church is situated at the cross roads of Tey Road, New Road and Green Lane, in the centre of the village. The correspondence address is The PCC Secretary, 18 Scott Drive, Colchester, CO3 4JD.

PCC members who have served at any time from 1st January 2018 until the date of this report was approved are:

Ex Officio members:

- Incumbent: Revd Ian Scott-Thompson (Chairman)
- Curate: Revd Wendy Pagden
- Reader and Deanery Synod Representative: Mr Iain MacCallum
- Wardens: Mrs Barbara Rush (to 15 April) and Mrs Coral Wingate
- Mr. Ken Thompson (from 16 April)
- Deanery Synod Representative : Mrs Jennifer MacCallum

Elected members (from 16 April 2018):

- Mrs Anne Matthews, Secretary
- Mr Richard Gough, Treasurer

## Achievements and performance

Aldham is a small village (approximately 490 residents 18 years+; 220 dwellings). Despite being a few miles from the ever-expanding boundaries of Colchester and close to a mainline commuter station to London at Marks Tey its population is relatively static. It is estimated that almost three quarters of residents have lived in the village for more than 11 years. It is also an 'ageing' village with less than 10% being children under 15 but just under 50% being 57 years or over. Almost three quarters of households are either single or two persons. It has no school, no shop and is geographically spread out. During 2014 the Village Hall was reopened for full use after a large renovation and rebuilding project. It is well used by both village and outside groups. The village has six Almshouse units managed by a separate charity. Renovation of the Hines Almshouses has continued and three modernised units should be ready for occupation in the Spring of 2019. New residents, all with strong village connections, have been appointed and are looking forward to moving into their new homes.

This profile presents challenges to us as a church. We continue to struggle to attract children to All Age Worship services. We have continued with Junior Church at the Holy Communion on the fourth Sunday of the month. Along with the All-Age service on the first Sunday, this offers 2 Sundays each month when children are specifically catered for, either in the Tower Room or at the back of the church.

We continue to rely on a very willing but ageing congregation to help maintain the building and grounds, run events and engage in our outreach activities. Despite this we believe that 2018 has been a successful year and we try to ensure that the church in Aldham remains a viable expression of the Body of Christ and is 'at the centre' of much of village life.

As part of the appeal for the Quinquennial Fabric Repairs, a Flower Festival was organised in October with the Colchester Area Group of Flower Arrangers providing the artistic input, and church members providing the refreshments and stalls. It exceeded all expectations in the amount it raised, namely £2,624.

None of this could have been achieved without the many volunteers who give of their time and resources to ensure the church is ready for worship each Sunday, that our outreach activities are maintained and that our church remains the lively and vibrant community it is. We would like to thank all of the 50-60 people who assist with this myriad of activities.

## Average attendances

Following three years of slightly declining attendances we saw a small but significant increase (about 10%) in the regular Sunday congregation. The average over all Sundays was 30 adults and 2 under 16s. The average at the All-age services was 31. These are the best attendances since 2014.

We are predominantly a village congregation. Based on the 2018 Electoral Roll (66), 51 are Aldham residents, 5 were Aldham residents who now live outside the parish but return to worship in Aldham, and 10 are non-Aldham residents.

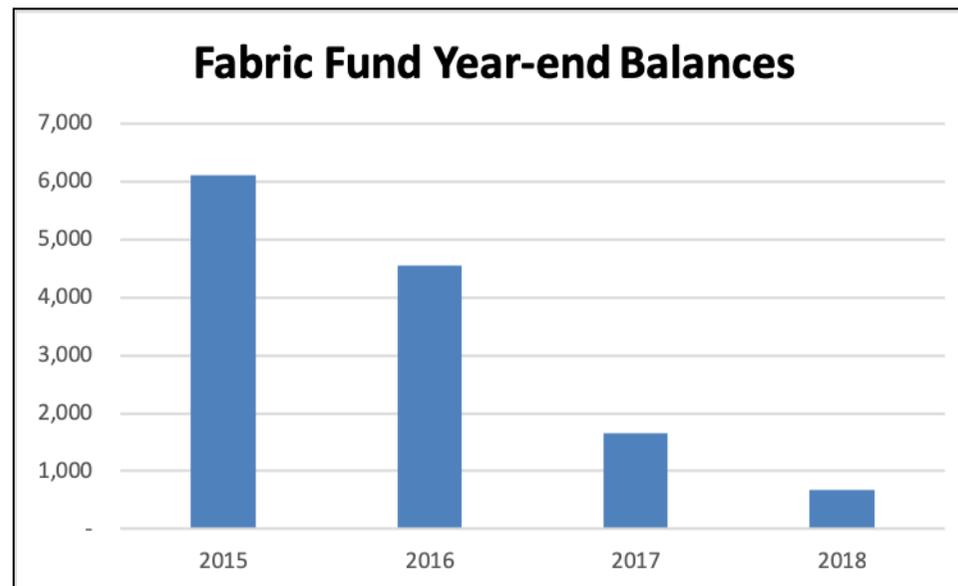
### Pastoral care

There is no official organisation for Pastoral Care but there are about 10 members who visit those who are in hospital, are unwell or confined to their homes. This has been invaluable to a number of people needing help and comfort during 2018.

### Our Curate

We have been blessed to have been appointed as a training benefice. Wendy Pagden was ordained priest on 2 July 2017. She is non-stipendiary and part-time, giving two days and Sunday to the benefice, though we suspect it is rather more than this! She has inaugurated a mid-week communion service on the second Tuesday of the month at 11.45am which has been much appreciated. As well as preaching, she takes important roles in All Age Worship, home communions and other visiting. As this report is being prepared, she is organising a *Christianity Explored* course, February to April 2019.

<b>Mission &amp; Charity Giving - 2018</b>	
Christian Youth Outreach (CYO)	600
Tearfund	361
New Life Church, Nepal	600
Essex Clergy Charity	80
Friends of Essex Churches	55
British Legion	65
Bible Society	120
Church Pastoral Aid Society (patron)	80
Christians Against Poverty (Colchester)	170
Colchester Foodbank	170
<b>TOTAL</b>	<b>£2,301</b>



### Structure, governance and management

Since October 2011 the Parish of St Margaret and St Catherine, Aldham, in the Benefice of Marks Tey and Aldham, has been in the Deanery of Colchester and in the Colchester Episcopal Area of the Diocese of Chelmsford.

The PCC is the body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission and exempt from tax under sections 505, 506 or 508 of the Income and Corporation Taxes Act 1988. It has no financially related trusts or charities.

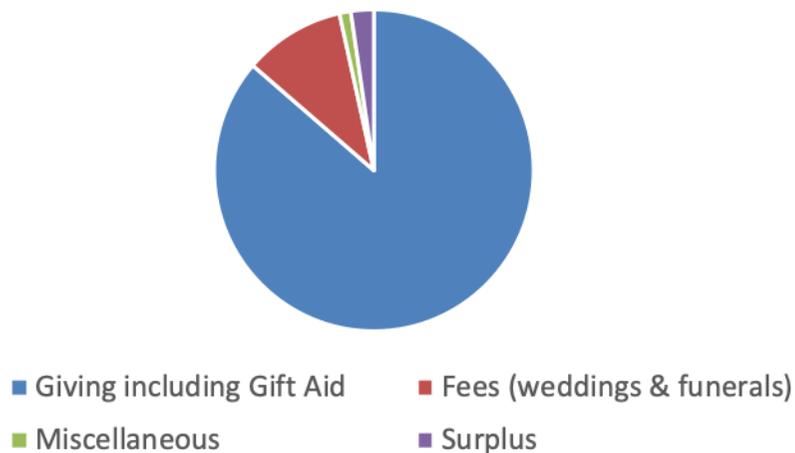
The method of appointment of PCC members is set out in the Church Representation Rules. Our PCC consists of the incumbent who acts as Chairman, churchwardens, the reader and members elected at the Annual Parochial Church Meeting (APCM) by those members of the congregation who are on the electoral role of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New PCC members receive initial briefing.

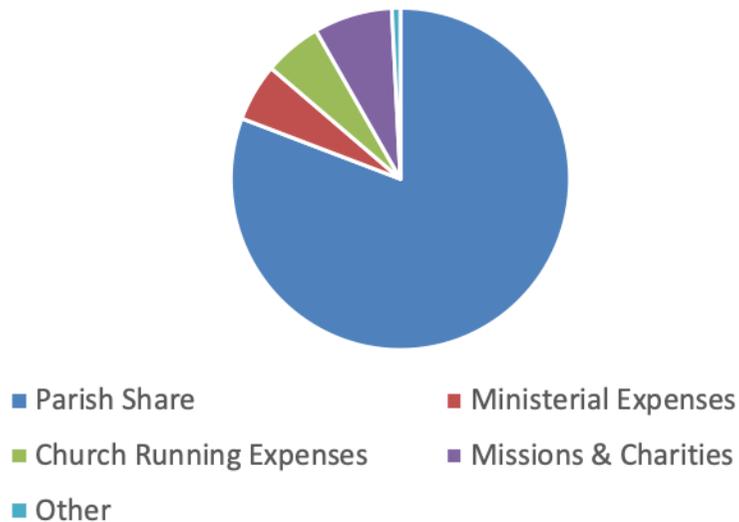
The PCC met five times during the year.

**Standing Committee:** This committee is required by law. It is made up of the Rector, churchwardens, Secretary and Treasurer. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC. The Rector is the Chairman.

### General Fund - Income



### General Fund - Expenditure



Sadly, we expect her to complete her training and move on to take responsibility in a new parish mid 2019.

### Worship and prayer

The church is keen to offer a range of services each month and over the course of a year. All Age services have continued on the first Sunday of the month with an enthusiastic music group and a number of leaders sharing the planning and activities. In addition, the regular monthly cycle has two Holy Communion services, and a Service of the Word at which four lay members assist in leading and speaking. We also have a regular core of readers and intercessors. There is a monthly communion on a Tuesday.

As in previous years a Memorial Service was held on a Sunday afternoon in February for the bereaved or for those who had lost a relative or friend. We returned to Marks Tey for the Maundy Thursday service for a shared meal and hosted the Good Friday meditation for the benefice. Easter Day attracted 50 adults and 5 children. Attendance at the Harvest Sunday family worship was 35 adults and 1 child. Attendance at the benefice candlelit Carol Service was disappointing (83 adults and 11 children) probably because of an unwise choice of date, 9 days before Christmas Day. We continue to share the Christmas Eve midnight service with St Andrews Marks Tey, although our aging membership is now finding it difficult.

The prayer focus calendar is produced every two months. It is prepared by two members of the congregation and keeps us up to date with prayer requests for local, national and international matters.

The mid-week home group has continued to thrive and has used a 17-session study guide that enabled us to cover every verse of the Gospel of Mark in the year. There are 10 regular attendees.

As well as our regular services, we enable our community to celebrate and thank God at special occasions. We have celebrated two marriages during the year and welcomed two children in baptism. Two funeral services have helped family and friends express their grief and give thanks for lives now complete in this world and to commend their loved ones into God's keeping.

### Mission and outreach

Helping those in need and bringing others to Christ is an essential part of our faith.

The PCC has continued its policy of supporting Christian organisations or organisations which support the Christian ethic. We do this in two ways:

- 10% of our regular giving is donated to external Christian causes. A full list is given on page 6. They include: Christian Youth Outreach (CYO) in Colchester reaching out to young people in local schools, and the New Life Church in

Kathmandu. Together with St Andrews, Marks Tey we have supported the growth of this Christian church, often in very difficult circumstances, since 2003.

- Fund-raising is undertaken for specific causes and during 2018 these have included TearFund, Colchester Food Bank, and Beacon House which specialises in assisting homeless people in Colchester find employment and accommodation.

For many years we have supported the Samaritan's Purse shoebox scheme, sending gifts to deprived children at Christmas time. In 2018 we sent about 13 shoeboxes.

We have continued with our increasingly popular monthly Saturday morning book exchange and café often with up to 50 people attending. We open the church each Tuesday morning for coffee and a chat. This has grown in strength during the year and up to 14 people now enjoy this time of fellowship followed once a month by communion with an average of 6 communicants.

An initiative of Wendy, our curate has been a monthly sit-down Afternoon Tea, served at the back of the church. This started in June and has been popular with members and non-members alike. On one occasion we celebrated a Golden Wedding. Two of our regulars are sisters aged 99 and 104!

Many of those who come to these events are not yet regular church members but some have made Sunday church a regular event. We think of this as low key outreach. The footfall, over all services and events in 2018 was in the region of 4,500, about 9 times the population of Aldham!

The church is well-represented on the Village Hall Management Committee. We are always looking for ways to co-operate with the Village Hall whether for social or fund-raising purposes.

Our monthly newsletter continues to be delivered free of charge to every house in the parish, carrying church and village news. About 40 copies are e-mailed to interested friends around the world. Our website carries details of worship, mission, who's who and links to other sites. We continue to provide a church column in Grapevine, the quarterly village magazine.

## Friends of Aldham Church

In 2015, the PCC approved the establishment of The Friends of Aldham Church (FOAC) and this was formally launched at the Carol Service in December 2015. The Friends was established under the umbrella of the PCC, using the church charity and HMRC registrations for ease of administration, but with its own committee. It now shares banking with the PCC's CAF bank account. Two members of the PCC, one of whom is a churchwarden, are members of the Friends committee. The incumbent is the President. The Chairman appointed at the 2018 AGM was Andy Brown. In addition to the PCC nominations, the committee is made up of eight other village residents. The Friends are

Tom Holme legacy fund. (See section on the Quinquennial (2016) Repairs Fund.) It is not clear at the time of writing whether we will be able to pay the parish share in full, but we have pledged to try.

## Fabric Fund

This is the fund for routine fabric maintenance.

In 2018, income was £1,369 and expenditure was £3,359, a deficit of £1,989. The end of year c/f balance in this fund was only £677.92. A total of £3,359 was spent on insurance, organ tuning, routine maintenance for the boiler, roof alarm, gutters, fire extinguishers, trees and minor repairs. The income was mainly from Book Exchange (£482), Ride and Stride (£110) and donations from Vergering, etc. (£383). By moving these expenses from the General Fund in 2015, we have kept it just about solvent, but it has been at the expense of the Fabric Fund.

## Missions and Charities

It continues to be our financial policy that we should seriously support the wider church. We do this in two ways: firstly, members accept that 10% of their regular giving to Aldham Church will go as direct giving to external Christian causes, and secondly, we make provision for members to fund-raise for specific causes or to respond to appeals. Funds raised in this manner are also put to the Missions Fund but account is kept of these donations and their intended recipients, and payments are made when appropriate along with Gift Aid tax recovered.

The total of £2,301 given to Missions and Charities is made up of £2,055 allocated from the General Fund as 10% of regular giving in 2017, and £246 raised from appeals or other activities for Missions and Charities. See Financial Policy.

We also collect items that are needed by Beacon House and food for Open Door at the Baptist Church.

## Quinquennial (2016) Repairs Fund

This fund is described in the **Fabric and churchyard section**. The apparent discrepancy between the funds raised and the funds in our bank is mainly because three grant-awarding bodies are holding their awards against the presentation of invoices. These are Friends of Essex Churches (£7,500), Church Care (£7,000), and Friends of Aldham Church (£7,706). There is also some Gift Aid to be claimed.

Fortunately, the provisional demand on this legacy to pay for the Fabric Repairs in 2019 has receded.

The accounts show the Routine Fabric Fund (Restricted) with a balance of £677.92 down from £1,666.80 in 2017. This fund will need transfers from the General Fund in order to pay the insurance.

## Legacy Policy

The PCC has agreed a legacy policy. It welcomes all gifts in wills, however large or small, and we undertake to use these gifts to make a difference in this parish. Since needs change over the years, the PCC encourages gifts to be left for the general purposes of the parish church. PCCs will often discuss with executors the most appropriate use of a legacy gift in the light of current projects and the testator's areas of interest in the church.

## Giving in kind

We continue to benefit from the generosity of many of our number who give their time, energy and material goods in order to keep the church operating with a minimum of actual expenditure. Whether inside the church, in the churchyard or elsewhere these efforts are more than appreciated and we thank all concerned who are on church rotas and who help out on an ad-hoc basis. Although our regular organist's fees are shown in the accounts, they are returned as donations. Similarly fees for vergering and bell ringing, at the request of those providing the service, are generally returned.

## The Accounts for 2018

The complete accounts may be seen on the church website. Copies may be found at the back of the church or obtained from the Treasurer, Mr Richard Gough, 12 Oaktree Cottages, Aldham, CO6 3RJ.

## General Fund

The General Fund (unrestricted) ended the year with a balance of £4,918, down £2,438 on the year. In terms of regular income and expenditure the General Fund was in surplus by £616.95. As reported last year, the PCC launched a stewardship campaign across the electoral roll on 25 March. It was moderately successful in that the regular income to the general fund went up by 8.8%. The PCC resisted the temptation to stop the giving to missions. The general fund carried forward balance is only £4,918, and with the Fabric Fund heading downwards, it is essential that we hang onto the £10,469 balance in the

now well established in their fund-raising activities for the maintenance of the fabric. In 2016 they raised £2,316 towards the repair of the south boundary wall, and in response to the quinquennial fabric repair fund appeal they have raised over £7,700 to the end of the year. The FOAC has established itself as a very valuable partner for the church.

2018 was a very full year of events. The Murder Mystery evening in February proved very popular and tickets soon sold out. Two music evenings in April and October were successful and Aldham Open Gardens, which was revived in June, donated a significant sum to the FOAC funds. FOAC members also participated in the Church Flower Festival in October. The second attempt at a concert by the Kelvedon Singers in December, was another sell-out. Some of these events were in collaboration with the Village Hall. Already a number of events have been planned for 2019 to generate more funds for church fabric repairs.

## Fabric and churchyard

### Quinquennial (2016) Repairs

We began the year with a plan to re-set the high-level flints as detailed in the quinquennial inspection. With the lowest quotation of £41,435 (ex. VAT), the first PCC of 2018 agreed to aim to get the work done in the frost-free months of 2019. The original plan to raise £42,200 (including a small contingency) was

Grants	£18,000
FOAC	£7,200
Contribution from General Fund	£7,500
Flower Festival	£1,500
Other fund-raising and Appeal	£8,000
<b>Total</b>	<b>£42,200</b>

The General Fund contribution planned was £7,500 being 50% of 2 unrestricted legacies which we could ill-afford to be without.

The church is a grade II\* listed building, and so this work qualifies for a refund of VAT. A member of the congregation has undertaken to pay the VAT as it becomes due, and reclaim it from the LPWG scheme.

By the end of 2018 we realised how good God had been to us! The final analysis was

Grants	£22,000
FOAC	£7,706
Contribution from General Fund	£0
Flower Festival	£2,624
Appeal (to 31/12/2108)	£8,041
Printing	(£77)
<b>Total</b>	<b>£40,294</b>

So without using the legacies, the appeal is just £1,206 short of the target, £41,500. It is, of course, still open!

## Other fabric

Other than routine maintenance, the only other unforeseen expenditure was £80 to remove a dangerous branch overhanging New Road.

## Thanks

We are most grateful to Ken Thompson for taking on the responsibility for the fabric and the churchyard and keeping them in such good condition.

## Financial review

### Treasurer's post

Richard Gough continued in the role of treasurer during 2018 with assistance and support from Iain MacCallum.

### Financial policy

**GENERAL FUND.** The cost of ministry and worship are generally met by the direct regular giving of the membership of the church. By church membership, we mean regular worshippers and the church Electoral Roll. We post all fees to the general fund, and we welcome donations (preferably Gift Aided) and legacies. Income arising from social events may be directed to the general fund at the organisers' discretion. We have no endowment income or any other reserves.

**FABRIC AND CHURCHYARD.** From time to time, we invite the village as a whole to contribute towards repairs or improvements to the fabric, and to maintenance of the churchyard. We also seek grants to cover major fabric repairs. We undertake fund-raising for fabric and churchyard. At the end of 2015 "The Friends of Aldham Church" (FOAC) was launched. FOAC aims to ensure that Aldham Church's building and churchyard will be of increasing benefit to the wider community of Aldham and its neighbouring villages for present and future generations by aiding the PCC in improving, repairing, maintaining, renewing, restoring, preserving and developing Aldham Church, churchyard and associated buildings, and the fixtures and fittings in the Church, churchyard and associated buildings for the benefit of the public.

**MISSIONS AND CHARITIES.** We give 10% of the previous year's regular giving to external Christian missions and charities. In addition to this, fund-raising is undertaken by members for specific causes. The charities supported by this means are at the

organisers' discretion, and the church is pleased to support such efforts for Christian organisations or organisations which have a Christian ethos.

### Accounting policy

Since our gross income is less than £250,000 we are allowed to choose whether to prepare accounts on an accruals basis or on a receipts and payments basis. Since the beginning of 2010 we have been using the receipts and payments basis. We can also choose to have an independent examiner (rather than a registered auditor) examine the annual account.

As the church is a grade II\* listed building, we are able to recover the VAT on much of the fabric work that has to be done.

### Restricted fund - Mission Fund

The Missions Fund is used as a deposit for all giving to charitable organisations and appeals. Records are kept as to the amounts due to each recipient and the funds distributed accordingly. The fund is also used for transfers of funds from the General Fund for distribution annually in accordance with the policy detailed above.

### Restricted fund - Fabric Fund

From 2015, the Fabric Fund, (better called the Routine Fabric Fund) has been used to pay for routine fabric expenditure such as insurance, minor repairs, roof alarm maintenance and gutter maintenance. Income is principally from the Book Exchange, the FOECT Ride and Stride and a few donations.

### Restricted fund - Quinquennial (2016) Repairs Fund

This fund was initialised early in 2018, in readiness for the Fabric repairs in 2019.

### Reserves

We have no reserves other than the residue of Tom Holme's legacy and small balances in the General and Routine Fabric Funds.

It is recommended in PCC Accountability, 4th edition, on page 55, that the PCC should aim to maintain a balance of free reserves equivalent to 3 months' payments. For the General Fund, 3 months' payments is about £9,000. The end of year balance was £4,918.42. Although this is on the low side, there is still a balance of £10,469 in the unrestricted Legacy Fund. The General Fund is technically safe.