

Quinquennial inspection (October 2016)

The architect wrote: *The church is well maintained and generally in very good order. A considerable amount of work has been carried out since the last inspection.*

The report contained a summary of matters requiring attention.

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	done in 2019
Clear debris at Tower gutter and Vestry flue back gutter	done
Fill badly open crevices at flintwork.	done in 2019
Fill/repoint stone at buttress, etc.	done in 2019
Repair broken glass to west window.	done
Check for worm activity at pew platforms and treat locally	done
Repair worm damage at rear Aisle platform edge.	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 repointing	done in 2019

Ian Scott-Thompson

Signed by Revd Ian Scott-Thompson on behalf of the PCC on 3 February 2020



St Margaret's and St Catherines's



Annual Report
2019

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worship and other special celebratory occasions.

Fabric and Churchyard: Mr Ken Thompson, churchwarden, is the lead maintainer of both the churchyard and fabric of the building. Many volunteers help with maintenance and cleaning on a regular basis. They cut the grass in the churchyard on a regular basis and assist on a one-off church yard maintenance morning and on other ad hoc occasions.

Fund raising: The establishment of the 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 2019 until the date this report was approved are:

Ex Officio members:

- Incumbent: Revd Ian Scott-Thompson (Chairman)
- Curate: Revd Wendy Pagden (to 29 September 2019)
- Reader and Deanery Synod Representative: Mr Iain MacCallum
- Wardens: Mrs Coral Wingate, Mr Ken Thompson
- Deanery Synod Representative : Mrs Jennifer MacCallum

Elected members (from 1 January unless otherwise noted):

- Mrs Anne Matthews, Secretary
- Mr Richard Gough, Treasurer
- Dr Jan Rogan, Vice Chairman
- Mrs Barbara Rush, Safeguarding Officer
- Mrs Wendy Doncaster, Electoral Roll Officer
- Mr Keith Rush
- Mr Mark Wingate
- Mr John Pitts (from 1 April)

Incumbent's Fees Fund (restricted)

These are fees for Weddings and Funerals which are paid to the incumbent but are then passed to the Diocese. They always total zero at the end of the year.

Tom Holme Legacy Fund (designated)

There was no movement on this fund during 2019. It stands at £10,649.

Budget 2020

A proposed budget for 2020 was presented to the PCC in December. The PCC agreed a deficit budget of £79 provided we did not attempt to pay the Parish Share in full. Subsequently we learned that if we were to attempt to pay the Share in full, the deficit in the General Fund was estimated to be £3,701.

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.

Leadership Team: This group, led by the Rector and consisting of the Reader, 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

2019 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: Mr 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 (2018): Mr Roger Gooding
26 Parkfield Street, Rowhedge
Colchester, CO5 7EL

Independent Examiner (2019): Mr Colin Smith
18 Reynards Copse, Highwoods
Colchester, CO4 9UR

Website: www.aldham-church.co.uk

Aims and purposes

Aldham Parochial Parish Council (PCC) has the responsibility of 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 services contains variety: One All-Age Worship, two Communion and one or two Service of the Word. 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 is 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.

Missions Fund (was Restricted)

The Mission Fund has been terminated. From 2019 on, Mission and Charity giving are now included in the General Fund.

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.

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 recovery.

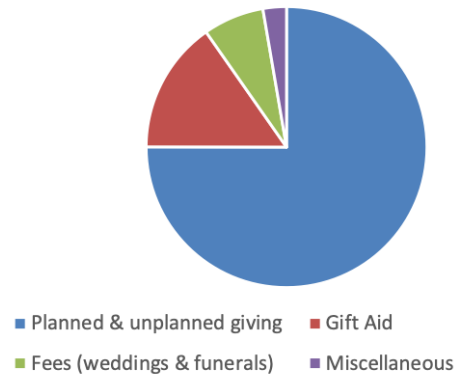
Mission & Charity Giving - 2019	
CYO	650
Tearfund	200
New Life Church, Nepal	600
Essex Clergy Charity	85
Friends of Essex Churches	60
Bible Society	133
CPAS	85
Colchester CAP	200
Colchester Foodbank	200
TOTAL	£ 2,213

Along with our regular annual donations we raised money for Colchester Rough Sleepers' Bus (£188) and the British Legion Poppy Appeal (retiring collection), £61.

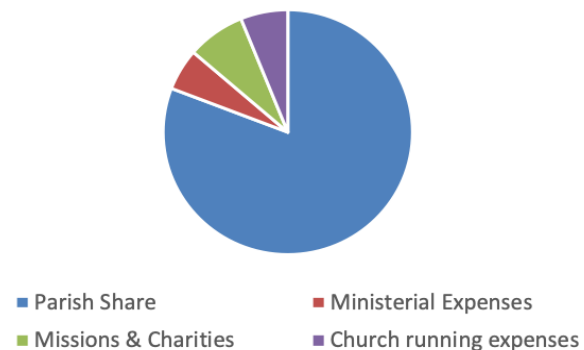
Quinquennial (2016) Repairs Fund (Restricted)

This fund was initialised early in 2018, in readiness for the Fabric repairs in 2019. We repeat our thanks to six charitable sources of grants, and the Friends of Aldham Church who raised £14,500 and £13,000 respectively towards the cost of repairs. As the Receipts and Payments show, the fund is now closed with a zero balance.

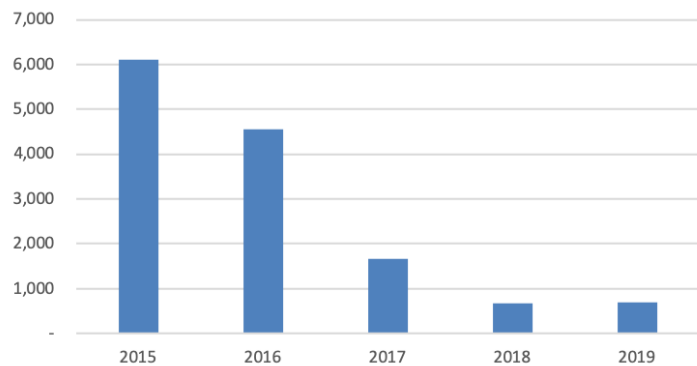
2019 - General Fund - Income (£27,878)



2019 - General Fund - Expenditure (£29,341)



Fabric Fund Year-end Balances



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 seven Almshouse units managed by a separate charity. Renovation of the Hines Almshouses has been completed and three modernised units were ready for occupation in the Spring of 2019. New residents, all with strong village connections, have been appointed and are looking forward to living in 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 2019 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. Our curate, Wendy, organised a Christianity Explored course in the Spring, and from that a second Home Group has emerged.

We completed the work specified in the 2016 Quinquennial Report. It is reported on page 8.

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 all these activities.

Average attendances

After three years of slightly declining attendances we have seen two years of a small but significant increase (about 10%) in the regular Sunday congregation. The average over all Sundays was 30 adults and 1 under 16s. The average at the All-age services was 33. These are the best attendances since 2014.

We are predominantly a village congregation. Based on the 2019 Electoral Roll (52), 45 are Aldham residents, 3 were Aldham residents who now live outside the parish but return to worship in Aldham, and 4 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 2019.

Our Curate

We have been blessed to have been appointed as a training benefice. Wendy Pagden was ordained priest on 2 July 2017 but she moved on to become Pioneer Minister in the growing parish of Stanway. She was non-stipendiary and part-time, giving two days and Sunday to the benefice, though we suspect it is rather more than this! She 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 took important roles in All Age Worship, home communions and other visiting. She organised a Christianity Explored course, February to April 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 five 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 and for those who had lost a relative or friend. We went to Marks Tey for the Maundy Thursday Communion service and shared meal and hosted the Good Friday meditation for the benefice. Easter Day attracted 46 adults and 2 children. Attendance at the Harvest Sunday family worship was 32 adults and 3 children. Attendance at the benefice candlelit Carol Service was back to the usual numbers (124 adults and 12 children) because it returned to the Sunday 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 12 regular attendees. The group used a DVD series of bible readings in the Psalms from the Keswick Convention. Arising from the Christianity Explored course, a second home group has started. It is

The Accounts for 2019

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 £955, down from £4,918 from the end of 2018. The total receipts into the general fund were up by around £1,883 from 2018. Planned giving to the church was up from £14,892 in 2018 to £16,158 in 2019.

It was the Parish Share that has crippled us, it having gone up since 2018 by 7% in one year to £23,715. Bearing in mind that we had a major building fabric repairs to pay for in 2019, it was prudent that we kept back some of the Share. It was only at the final PCC of the year, with the repairs paid for in full without recourse to church funds, that the PCC decided to pay the Share in full, as it has always done for at least 50 years. It has left our finances very weak, and dependent on the Tom Holme Legacy Fund for any unexpected expenditure.

Fabric fund (restricted)

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.

In 2019, income was £3,117 and expenditure was £5,601, a deficit of £2,484. Only by transferring £2,500 from the General Fund did this fund remain in the black with an end of-year balance of only £693. Major items of expenditure were: insurance (£2,190), roof alarm maintenance (£473), roof alarm upgrade (£282), roof alarm repair (£639), LED lighting (£673), electrical inspection (£306) and porch repairs (£372). Routine maintenance included organ tuning, boiler maintenance, gutter clearance, fire extinguishers, trees and minor repairs. The income was mainly from Book Exchange (£559), Ride and Stride (£189) and donations from Vergering, etc. (£812). 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. The poor state of this fund is shown in the graph on page 12.

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 accounts.

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

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 only £955. Although this is much too low, there is still a balance of £10,469 in the designated (i.e. unrestricted) Legacy Fund. The General Fund is technically safe. Fortunately, the provision made on this legacy to pay for the Fabric Repairs did not materialise.

Reserves policy

We try to maintain a balance on non-restricted funds which equates to at least three months' unrestricted payments. At the end of 2019 we had £11,424.50 in unrestricted and designated funds, against 12-monthly payments of £29,342. We are sailing far too close to the wind.

Legacies

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, skills, 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 appreciated and we thank our organist and all who are on church rotas and who help out on an ad-hoc basis. Similarly fees for verging and bell ringing, at the request of those providing the service, are returned to the church.

following the Bible Society's *The Bible Course*.

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 in four funeral services that have helped families and their 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 a demonstration 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 in the financial statements but they include local, Christian Youth Outreach (CYO) in Colchester reaching out to young people in local schools and national/international, such as 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 2019 these have included Tear Fund, Foodbank and Beacon House which specialises in assisting homeless people 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 2019 we sent 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 have enjoyed 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 100 and 105! Many of those who come to these events are not yet regular church members, but some have gone on to make Sunday church a regular event. We think of this as low-key outreach. The footfall, over all services and events in 2019 was in the region of 4,650, 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 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 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 £13,000, more than any other grant. The FOAC has now established itself as an extremely valuable partner for the church.

2019 was another very full year of events. Aldham Open Gardens, which we helped to organise in June, donated a significant sum to the FOAC funds. The Murder Mystery evening in October proved very popular and tickets soon sold out. A music evening in November given by the all-women's Chorus Icenis was another sell-out. Already a number of events are being planned for 2020 to generate more funds for church fabric repairs.

Fabric and churchyard

Quinquennial (2016) Repairs

We began the year with an act of faith. On 23 October 2018 notice had been given to the architect and the contractor for an April 2019 start while the appeal was just £1,206 short of the £41,500 target. And that without using the legacy. At the first site meeting we were made aware of our insurer's requirement that the roof alarm system had to be extended to cover the scaffolding. The cost of setting this up and resetting on completion was £1,019. During the work, the architect was able to see the structure close up, and a further £2,996 worth of work had to be done, including the installation of a safety wire round the base of the spire. With all invoices paid and VAT reclaimed, we needed another £4,014 to close the Repair Fund. The Friends of Aldham Church, having made an original grant of £9,000 were able to make another grant of £4,014 to close the fund with a zero balance. The church is extremely grateful to the Friends for their tireless efforts in caring for the fabric of the church.

Other fabric

Other than routine maintenance, several matters required attention.

- The 5-yearly statutory electrical inspection.
- The water heater was replaced with an improved switch and warning light.
- Nave and chancel lighting was replaced by LED units.
- A repair was made to the porch where wasps had eaten the timbers.
- A Roof Alarm unit was repaired.
- SelectaDNA grease was applied to the lead valley gutter.
- The toilet cistern was repaired.

Financial review

Treasurer's post

Richard Gough continued in the role of treasurer during 2019 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 shall 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. Mission and Charity giving was transferred to the General Fund at the start of 2019.