

# St Mary's North Tuddenham



Annual Report and Financial Statement  
of the  
Parochial Church Council  
for the year ended  
31 December 2019 & 2020



## St Mary's Parish Church

Mattishall Lane, North Tuddenham, Dereham, NR20 3DH

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission.

### **Correspondence Address: Benefice Church Office**

Church Rooms, Dereham Road, Mattishall, NR20 3QA. 01362 858873. [contact@matvchurch.uk](mailto:contact@matvchurch.uk)

PCC members who have served at any time from 1<sup>st</sup> January 2020 until the date this report was approved are:

#### Ex Officio members:

- Incumbent: Rev'd Mark McCaghrey (Chair and Standing Committee)
- Assistant Priest: Sally Thurgill (Standing Committee)
- Curate: Andrea Woods
- Jools Smith (Church Warden and Standing Committee)
- Christine Blake (Church Warden and Standing Committee)

#### Elected members:

- Tom Cross (Deanery Synod and Standing Committee, until April 2020)
- David Allen (PCC)
- Sandra Law (PCC)
- Julia Meynell (PCC and Electoral Roll Officer)
- Kate Parfitt (PCC)
- Roy Parfitt (PCC)

#### Officers (non-members):

- Clare Phillips (Treasurer)
- Anne Allen (Secretary)
- Mike Smith (Fabric Officer)
- Fiona McCaghrey (Benefice Safeguarding Officer)
- Richard John Turner (Independent Examiner)

Report approved by the PCC on -----

and signed on their behalf by -----

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# **The Agenda for the Annual Meetings for 2021**

## Annual Meeting of Parishioners

1. Opening prayer, and short homily.
2. Minutes of the last AMP held in 2019.
3. Nominations read.
4. Election of Churchwardens.
5. Any resolution to allow churchwardens to stand after six successive terms of office, or to disbar them from doing so.

## Annual Parochial Church Meeting

### APCM 2020

1. Acceptance of the reports for 2019, contained within the Annual Reports document.

### APCM 2021

1. Apologies for absence.
2. Minutes of the last APCM held in 2019.
3. Matters arising from these minutes.
4. Acceptance of the reports for 2020, contained within the Annual Reports document.
5. Elections to vacancies to Deanery Synod.
6. Elections to the PCC.  
(this will include vacancies that would have fallen in 2019 as well as 2020. The vacancies that would have fallen vacant in 2019 will be for a two year term).
7. Resolutions concerning the procedures for elections, or the number of lay representatives on the PCC and other items allowed by the CRR. These resolutions take effect from the next APCM.
8. Any questions from the meeting to be considered by the PCC.
9. Closing prayers.

## First PCC Meeting

1. Opening prayer.
2. Apologies for absence.
3. Minutes of the last PCC meeting.
4. Matters arising.
5. Appointment of officers: Lay-chair of PCC, Secretary, Treasurer, Electoral Roll Officer, Independent Examiner.
6. Co-option of members to the PCC until the next APCM.
7. The Standing Committee is constituted in accordance with the CRR rules M31.
8. Important and urgent AOB.
9. Date of next meeting.

**Annual Meeting of Parishioners**  
**The Church of St Mary the Virgin, North Tuddenham**  
**Monday 25th March 2019 at 7.30pm in the Village Hall**

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**Present:** Sally Thurgill (Chairman); Tom Cross (Vice Chairman); Christine Blake; 'Jools' Smith; Mike Smith; Clare Phillips; Julia Meynell; Roy Parfitt; Kate Parfitt; Anne Allen and David Allen.

**Apologies:** Revd. Mark McCaghrey.

**Welcome**

Sally welcomed everyone and opened the meeting with a prayer.

Sally distributed official papers to the attendees which were signed and returned to her during and after the meeting.

Roy and Kate Parfitt completed special paperwork and were formally confirmed as new members of the PCC.

The minutes of the previous meeting 19/03/18 were read, approved, and signed by Sally.

Jools and Chrissie were then re-elected as churchwardens, without the need for an election, and were thanked for their efforts last year.

**Any Other Business:** None.

**Annual Parochial Church Meeting**  
**The Church of St Mary the Virgin, North Tuddenham**  
**Monday 25<sup>th</sup> March 2019 in the Village Hall**

**Present:** Sally Thurgill (ex officio Chairman); Tom Cross (Vice Chairman); Christine Blake (Churchwarden); 'Jools' Smith (Churchwarden); Mike Smith; Clare Phillips; Julia Meynell; Roy Parfitt; Kate Parfitt; Anne Allen and David Allen.

**Apologies:** Revd. Mark McCaghrey.

Minutes of the meeting of 19/03/18 were read and approved without comment.

**Matters Arising:** Chrissie pointed out that L2 Safeguarding training for churchwardens did not happen in 2018. *Sally to refer to this to Fiona.*

**Any Other Business:** None.

**Reports**

Comments & Questions: Mike made people aware that some of the information in the reports was out of date now because of the tower issues which developed in February 2019. Noted.

**Rector:** Sally gave her personal reflections.....

She quoted a parable from John 2, The Wedding, and her observation about the words in the theme tune from the 'Cheers' TV programme when reflecting about the welcome to St Marys. Conversations she has had with prospective married couples, newly-weds and others were that our churchwardens, Jools and Chrissie, make everyone feel really welcome to St Mary's church and make every effort to make their 'special day' really special. The words 'generous' 'giving from the heart' 'warmth' and 'going the extra mile' were used and this made the welcome at St Mary's very unique in the Benefice. Words echoed by the PCC.

**Churchwardens:** The churchwardens thanked Sally for her very kind words and were pleased that people felt so blessed to come to St Mary's. They were pleased that the proposed wedding services in 2019 are to go ahead in the summer despite problems with the tower, but they were disappointed that the Visitation of the Archdeacon in June had been moved to Mattishall because of fears about safety. Echoed by rest of the PCC.

Mike said that Norfolk Churches Trust check the Visitors Book regularly. (47 entries in 2018)

**Electoral Roll:** The numbers on the roll was queried but it is 13 people – TC JS CB MS JM AA DA RP KP plus Sandra Law, Daphne Blyth, Isabel Bunting and Jennifer Griffiths.

**Financial:** Clare was pleased to report that 2018 ended with a surplus of income over expenditure of £2153 and a bank balance of £7516. There were no questions. Report approved. A vote of thanks was made to Clare for the accounts and for completing her first year in office. Mike commented that E-on were going increase prices in 2019 so we have been advised to switch to N-power which we will do from September.

**Fabric Report:** Mike commented that this report was accurate at the time of writing but that circumstances surrounding the tower had since changed.

The lightning conductor has now been serviced and a certificate issued, so that we are now fully compliant as far as Ecclesiastical Insurance are concerned.

Medieval glass - Julia queried the comment about the existence of a whole piece of medieval glass to replace the temporary replacement in the west porch window. Mike and Chrissie confirmed that there has been a replacement piece in the safe for some while. Originally, restoration work on the medieval glass in the porch and tower windows was put on hold while we sought Lottery money to do structural restoration work on the tower and roof back in 2016 & 2017, which ultimately proved unsuccessful.

In the interim period a section of medieval glass in the porch was accidentally damaged. For whatever reasons, no further action to re-install this piece or to restore all the medieval glass to a high standard had been done. Should we have claimed on insurance at the time? Possibly, but the offer of a grant seemed a better option at the time. Then there was a dilemma of using a local restorer or not and whether to restore all the medieval glass or just the glass in the porch windows?

Julia reminded us that there was a potential grant of £10,000 to do this which would need matched funding. Mike expressed caution about doing any remedial work on the tower window until we knew more about the structural problems.

Tom sought clarity and asked why the glass in porch window couldn't be re-fitted and restored separately. *Julia to speak to her contact Janet Berry again for an update and to inquire if this was feasible and viable.*

Uneven driveway: Tom asked what was happening regarding this. *Chrissie will remind Jonathan Stapleton (whose daughter is getting married here in July) that he promised to level the driveway.*

**Deanery Synod:** No additional comments. Accepted. Tom is in Year 1 of 3.

No further questions or comments about any of the Reports.

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## **Policies**

**The Child Protection and Vulnerable Adult Policy:** Adopted

## **Elections and Appointments**

**Deanery Synod:** Tom is happy to continue in this role.

**Election of PCC members:** Roy and Kate Parfitt were formally voted on to the PCC. No additional PC members.

Sandra Law was not present, but it was assumed she would continue to be a member. With Sandra, Roy and Kate Parfitt plus Julia there are now 4 Lay members, 2 churchwardens, a Synod Representative plus Mark and Sally with a Secretary and Treasurer to be confirmed.

**Named person for Safeguarding:** Fiona McCaghrey was re-elected in her absence.

**Named person for Vulnerable Adults:** Chrissie is happy to continue. Agreed.

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**Any Other Business:** None.

Sally passed on Mark's thanks to the PCC to their work in 2018.

Tom closed this meeting with a prayer.

## **Parochial Church Council Meeting** **The Church of St Mary the Virgin, North Tuddenham** **Monday 25<sup>th</sup> March 2019 in the Village Hall**

Anne and David Allen left the venue at this point and a meeting was then held with the newly appointed PCC.

Sally welcomed everyone to the first session of the new PCC.

### **Election & Appointment of Officers:**

The following were approved unanimously:

**Chairman:** Revd. Mark McCaghrey (Rector)

**Ex Officio Chairman:** Sally Thurgill

**Lay Vice-Chairman:** Tom Cross

**Secretary / Fabric Officer:** Mike Smith (non-voting member of PCC)

**Treasurer:** Clare Phillips (non-voting member of PCC)

**Electoral Roll Officer:** Julia Meynell

**Standing Committee:** Mark McCaghrey, Sally Thurgill, Tom Cross, Jools Smith, Christine Blake, with Clare Phillips and Mike Smith in attendance.

**Co-opted members:** There was some confusion again about whether Mike and Clare in their specific roles are co-opted members of the PCC or not. Both are non-communicants and understand that they do not have voting rights.

If they are not, as was suggested at this meeting, then it was asked if, therefore, Anne Allen could return to the PCC, if she wished, as a non-communicant, co-opted member? David Allen could then return as a full member. It did seem contrary to previous rulings. *Sally read out e-mail from Mark. Sally to clarify with Mark. What is co-opted?*



*(NB Mark has since spoken to Mike about this point: Members of the PCC have to be Communicants i.e., be confirmed and take communion. Mike and Clare sit on the PCC in their roles as Secretary and Treasurer, but as non-Communicants, are not permitted to vote. The term 'co-opted' refers to Communicants who are brought on the PCC with full voting rights for a particular reason, possibly on a short-term project basis. Should Anne, as a non-communicant, wish to re-join the PCC as a non-voting Secretary she could do so, if Mike's role on the PCC was solely as a non-voting Fabric Officer. She would not be allowed to sit on the PCC as a lay member).*

Would be good if Mark clarifies all this in person at next meeting.

**Independent Examiner:** Continue with Westgarth Turner. Agreed.

**Any Other Business:**

**Approving of minutes** - Mike was concerned that 'approval' of minutes was taking so long. Tom questioned why they needed approving and thought that they should be sent out and questioned at the next meeting. Mike to follow this up.

**Rotas & Future Events** - Weekend church opening /closing rota: May -September 10am - 4pm.

**Jools reminded people of the need to firm up names for the weekend church opening and closing rota before next meeting.**

**Potential helpers are JS CB JM plus Judi Graham and Philip Hewitt tbc.**

**Also, possibly Ray Blyth as back-up?**

Weddings at St Marys:

**Lauretta & Harry - June 22<sup>nd</sup>; Joanna & Edward July 6<sup>th</sup>; Jessica & Robert - July 27<sup>th</sup>**

Events:

**Dates for Summer Fete, Autumn Concert, Harvest Supper and Harvest Service still have to be agreed before next meeting.**

**Tower funding update:** Mike reported that 4 charities had already been approached – Norfolk Churches Trust, Garfield Weston Foundation, Geoffrey Watling Charity and the Bishop of Norwich Fabric Fund and that others were also targeted. Mike has also been seeking help and advice from the Diocese.

A Village Appeal is to be launched via the Mardle and a Village Lottery is to be proposed to start in June (which will need a formal PCC resolution). The Parish Council has also offered to donate some money. Friends of St Marys are aware too.

**Latest news: Mike was very pleased to report that just 2 hours before this meeting, Norfolk Churches Trust, who had been very active in their support including two visits to our church, had formally agreed to offer us £15,000, the highest ever amount that they have ever offered a single church!**

This is a fantastic donation and really enables us to secure enough money, £25,000, to start investigations into the causes of the damage being done to the tower and to find solutions. Everyone was very pleased to hear this great news!

**The next PCC meeting is to be confirmed by the Rector.**

The meeting closed with prayer from Sally at 9.15pm.

## Independent Examiners Certificate

Report to the trustees/ members of:	NORTH TUNDENHAM PCC
On accounts for the year ended:	31 DECEMBER 2019
Charity no (if any):	X244170

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended / / .

### Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [ ]. Delete [ ] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:



Date:

4/3/20

Name:

RICHARD JOHN TURNER

WESTGARTH TURNER AFFINITY LTD.  
CHARTERED CERTIFIED ACCOUNTANTS  
24E NORWICH STREET, DEREHAM, NR19 1BX  
Co. No. 10741786  
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FAX No. 01362 693122  
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Relevant professional qualification(s) or body (if any)

FFA, FFTA, FIPA

Address:

WESTGARTH TURNER AFFINITY LTD

ACCA ACCOUNTANTS

24E HIGH ST. DEREHAM NORFOLK NR21 9BX

**Section B**

**Disclosure**

WESTGARTH TURNER AFFINITY LTD  
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Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here

brief

details of

any items  
that the  
examiner  
wishes to  
disclose

N/A

**PCC NORTH TUDDENHAM**  
**DETAILED INCOME AND EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2019**

	£	£
<b>INCOME</b>		
Collections	2,337.50	
Envelopes Gift Aided	530.00	
Stewardship	312.00	
Safe	108.00	
HMRC Refunds	923.58	
Grants	450.00	
Fees	1,232.00	
Lottery	2,560.00	
Organ Recital	650.00	
Garfield Weston	25,000.00	
Fabric Fund	1,000.00	
Donations - Individuals	425.00	
Interest Received	9.37	
	<hr/>	<b>35,537.45</b>
<b>Local fundraising:</b>		
Garden Fete	1,295.00	
Harvest Supper	439.90	
Tours	100.00	
Book & Card Sales	271.38	
	<hr/>	<b>2,106.28</b>
<b>Other income:</b>		
Mardle advertising	335.00	
Wispire	118.00	
	<hr/>	<b>453.00</b>
<b>TOTAL INCOME</b>		<b>38,096.73</b>
<b>EXPENDITURE</b>		
Parish Share	3,698.00	
Professional Fees	3,177.36	
Insurance	962.16	
Mattishall Office Fees	984.00	
Churchyard Expenses	500.00	
Church Running Expenses	213.50	
Electricity	301.67	
Maintenance	353.26	
Organ Repairs	147.60	
Donations	129.50	
Fund Raising Costs	218.00	
	<hr/>	<b>10,685.05</b>
<b>Surplus Income over Expenditure</b>		<b>27,411.68</b>

**PCC NORTH TUDDENHAM**  
**SUMMARY OF ACCOUNT MOVEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2019**

<b>CASH ACCOUNT</b>	<b>£</b>
Cash in hand b/f	74.91
Total Receipts	<u>4,807.40</u>
	<u>4,882.31</u>
Cash payments	527.50
Cash to bank	3,619.40
Cash in hand c/f	<u>735.41</u>
	<u>4,882.31</u>

**LLOYDS Account (Unrestricted)**

Opening balance	7,516.29
Cheques and cash banked	<u>8,424.41</u>
	<u>15,940.70</u>
Payments	7,120.24
Transfers out	1,470.00
Closing balance c/f	<u>7,350.46</u>
	<u>15,940.70</u>

**LLOYDS Account (Restricted)**  
**(Previously Nationwide Account)**

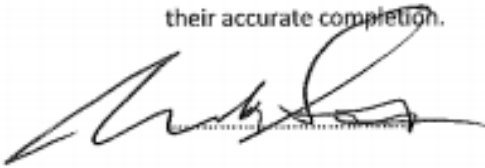
	<b>£</b>
Opening balance	2,607.74
Interest received	9.37
Donations received	<u>30,085.00</u>
	<u>32,702.11</u>
Payments made	3,177.36
Closing balance c/f	<u>29,524.75</u>

**PCC NORTH TUDDENHAM**  
**RECONCILIATION OF ACCOUNT BALANCES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2019**

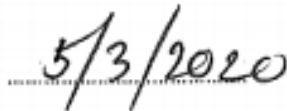
<u>Opening balances:</u>	<b>£</b>
Cash in hand	74.91
Lloyds Treasurers Account	7,516.29
Nationwide Restricted Account	2,607.74
	<u>10,198.94</u>
 Add: Surplus Income for year	 27,411.68
	 <u>37,610.62</u>
 <u>Closing balances:</u>	
Cash in hand	735.41
Lloyds Treasurers Account	7,350.46
Lloyds Restricted Account	29,524.75
	 <u>37,610.62</u>

PCC NORTH TUDDENHAM  
ACCOUNTS APPROVAL  
FOR THE YEAR ENDED 31ST DECEMBER 2019

I approve these Accounts and confirm I have forwarded all necessary information to enable their accurate completion.

A handwritten signature in black ink, appearing to be 'M Smith', written over a horizontal dotted line.

M Smith

A handwritten date '5/3/2020' in black ink, written over a horizontal dotted line.

Date

## BENEFICE EXPENSES ACCOUNT

This is held as a Restricted Fund in the accounts of Mattishall PCC on behalf of the other parishes in the Benefice

		2019 ACTUAL £	2019 BUDGET £	2020 BUDGET £
<b>Expenditure</b>				
Benefice Staff Costs		10292	9500	10700
Ministerial Costs	1)	4229	2800	3000
Church Office Overheads		2131	2500	2400
Church Office Repairs & Renewals	2)	978	500	300
Printing & Stationery		2919	3500	2250
Initiatives and Core Groups		203	800	158
Resources & Misc Costs	3)	4858	)	)
		<u>£25,610</u>	<u>£19,600</u>	<u>£18,808</u>
<b>Receipts</b>				
Adverts, photocopying, miscellaneous		673	256	100
Donations		10000	0	0
Gift Aid recovered		2500	0	0
<b>Parish Contributions</b>				
East Tuddenham		1608	1608	1464
Hockering		1066	1068	1332
Mattishall		12192	12192	10620
North Tuddenham		984	984	1308
Welborne		1164	1188	1500
Yaxham		2280	2304	2484
		<u>£32,467</u>	<u>£19,600</u>	<u>£18,808</u>
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>		<u>£6,857</u>	<u>£0</u>	<u>£0</u>
Balance b/fwd at 1st January 2019		8739		
Balance c/fwd at 31st December 2019		<u>£15,596</u>		

The above balance is accounted for as below:

Benefice Office Expenses Account	4020
Benefice Initiatives Account	11576
	<u>£15,596</u>

### RECEIPTS & INVOICES RECEIVED AFTER 31 DECEMBER 2019

(Not included in these accounts)

	£	£
Contribution towards Winter Booklet printing	30	0
Welborne PCC - balance of year's contribution	79	72
	<u>109</u>	<u>72</u>
	£	£
Ministerial expenses	384	3343
Photocopying	116	37
	<u>500</u>	<u>3380</u>

### NOTES

1) These cost include 2 years' expenses

2) This figure includes the cost of an asbestos survey.

3) The Benefice Initiatives & Resources account is funded by voluntary donations and is used for the cost of benefice resources & the printing of the Easter & Winter booklets.  
It has also been made available for each parish to cover any mission/outreach activity costs up to £500.



## Treasurers Report 2019

**Combined Accounts** - Surplus Income over Expenditure = **£27,412**

### **General Account - Lloyds Bank Dereham**

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**Income = £8002** (£11,020 in 2019)

On paper fundraising was not as successful as last year. Although the Garden Fete (**£1295**) does not generate as much as the Tuddenham100, two other regular contributions to income i.e., the grant from the Parish Council and the proceeds from the Organ Concert were diverted to the Restoration Account this year for tower repairs. The church was also shut for 3 weeks because of tower safety concerns, so Sunday collections were down slightly at **£2337** although Gift Aid income was up at **£530**. There were slight reductions in incomes from weddings at **£1232** and HMRC refunds at **£924**. Money given by visitors to the church with Ace Tours were up slightly to **£100**.

**£29,670 was transferred into the Restricted Account.**

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<b>Voluntary Income</b>	<b>£5443</b>	(£7203 in 2018)
	£	
Service collections	2337	
Envelopes Gift aided	530	
Stewardship	312	
HMRC refunds & Gift aid recovered	924	
Safe	108	
Grants -Parish Council	*donated to Restoration Fund	
<b>Statutory Fees</b>	<b>1232</b>	

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<b>Fundraising</b>	<b>£1835</b>	(£3433)
	£	
Garden Fete	1295	
Harvest Supper	440	
Church Concert	*donated to Restoration Fund	
Church tours	100	

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<b>Trading</b>	<b>£724</b>	(£643)
	£	
Wispire payments	118	
Mardle fees	335	
Miscellaneous sales	271	

## **Expenditure = £7508 (£8867 in 2019)**

Both the Parish Share of **£3698** and the Benefice Office charge of **£984** were paid in full in 2019 by direct debit. These will increase substantially again next year to **£4574 and to £1308**.

Ecclesiastical Insurance cover for the church was reduced to 25% or **£962p.a.** as agreed by the PCC. It was accepted that the premium would not cover re-build of the church in the event of major damage. Unfortunately, last year our insurers did not uphold our claim for compensation towards damage to the tower. They were of the opinion this had been an ongoing, long-term structural problem.

The churchyard grass cutting expenses (**£500**) and general church running costs (**£213**) are both under control. We continue to attract competitive electricity prices from Eon (**£302**) despite competition from other providers.

A regular maintenance charge to W & A Boggis of **£148** per annum ensures that our Bevington windpipe organ can perform at a high standard throughout the year.

Apart from repairing the lock on the main church door (**£353**), very little true maintenance was done as we focussed our attention on the critical problems of the tower.

We gave more money to good causes (**£130**) last year, but also incurred more costs running our Harvest Supper and Garden Fete events (**£218**).

We have a surplus of **£7350** in the Current Account. With keen attention to our costs and active fundraising we will endeavour to maintain a surplus while being very aware of the real threat to the physical stability of the tower of the church.

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## **New Restoration Account - Lloyds Bank Dereham**

The exact cost of repairing the tower will not be known until further investigations and a full specification of work has been compiled, but the figure will be circa £200K.

A full-scale fundraising campaign was initiated. **£2560** was raised through our local village lottery, **£425** from general donations; a further **£650** from the organ concert; a Parish Council grant of **£450** and (**£25,000 + £1000**) from national charities, plus other sources.

Additional pledges of **£30K** from three other charities means that we have secured an amazing £60,000 towards the Tower Fund by Dec 31st.!

Some of this money **£3177**, went into the investigation of the causes of the cracks in the tower and a further amount will be going to pay for a full specification.

The money in the Restoration Account was **£29,525** at the end of the year.

2019 was a challenging year. This trend will continue as we find ourselves both having to find more money to survive on a week-by-week basis as well as to attract significant financial support to repair the tower.

## **Clare Phillips**

*N.B. The Current Account remains with Lloyds Bank, but the money in the 'Restoration Account' was transferred in 2019 from the Nationwide BS to a more suitable one, also with Lloyds Bank in Dereham.*

## **Churchwardens' Report 2019**

The tower situation has been at the forefront of our minds this year and will continue to be until it is stabilised. If only we had been awarded money 3 years ago!

The Archdeacon's Visitation and re-licensing of churchwardens evening was moved to ASM because of safety concerns but in the Summer, we did manage to hold 3 weddings which attracted 388 people.

### **Congratulations of all three brides and grooms!**

**22<sup>nd</sup> June - Lauretta & Harry** – a lovely couple. Memorable for the trees down the aisle!

**6<sup>th</sup> July - Joanna & Edward** – the bride who nearly did not make it because of ill health; Jonathan and Christine looked very proud. Joanna was radiant; Edward was very pleased.

**27<sup>th</sup> July - Jess & Rob** – did not have the best of luck with weather, but it didn't matter because they were happy together and this continued with the great reception on the land next to the church. Who will ever forget Rob's 'groom' speech'!

**Organ Recital 2** - 70 people attended. All 5 organists were present - Sam, Dougal, Mark, Tracey and Neville. Dougal's masterclass; Mark & Tracey's great double act; Sam's great baritone singing and the fact that Neville could play at all! True stars! So lucky to have them.

**Garden Fete** - 7<sup>th</sup> July. Good turnout, fine weather, £1295 raised.

**Harvest Supper** - 46 sat down to enjoy the home-made food. Tickets and raffle raised £440.

**Carol Service** - 62 attended our candlelit service and enjoyed our festive nibbles.

**Churchyard** - Neville Lake always does a good job. The wildflower garden was an improvement on year 1 but we are hoping for a good display in 2020.

We give a big 'thank you' to our dedicated **flower arrangers & cleaners**.

**Card and Book sales** – Well done Mike & Julia!

**Coach Tours** – Ace Tours came twice to St Mary's and showed deep interest as usual.

**Congregation** - 591 attended 47 services in 2019, similar to the numbers the year before. People have repeated comments about the sense of warmth within St Mary's.

With Gift Aided, Stewardship and Sunday collections we raised £3100 - not bad for a small congregation.

*When we reflect, we realise we have something special here at St Mary's.  
We love our church and pray that our tower can be restored.*

**Jools Smith & Christine Blake**

## **Electoral Roll 2019**

The Electoral Roll at the last APCM stood at	13
Number added to the Roll	0
Number removed from the Roll	0
<b>Total on the Roll</b>	<b>13</b>

## **Fabric Officer's Report 2019**

From February 2019 there were serious concerns about the state of the tower. Internal cracks in the vestry on the south wall and inside the stone staircase were very evident. Externally in the parapets, around the windows, in the flint walls and running through the buttresses there were further signs of breakup of the masonry. These concerns were confirmed later that month after a basic investigation of the tower and this was followed up by an extensive study in September and October using high access platforms, excavation equipment and borehole drilling apparatus. A safety zone has been set up around the outside of the tower and a prohibition order has been served on would-be bell ringers!

Main results of the investigation:

1. The nearby beech tree (south west corner) may well have had an impact on the soil and foundations under the tower in the past but was thought unlikely to be affecting the situation today.
2. The SW and NW buttresses appear to be moving outwards in a south-westerly direction.
3. The cavity containing the internal staircase behind the North West buttress is a weak area and the situation is made worse due to the uneven foundations. On excavation some previous foundation walls were discovered.
4. The rainwater spouts on the tower roof have been directing rain to the ground area around both buttresses over many years and this has had the effect of softening the ground and exacerbating the unstable situation.
5. Large holes are developing on all four faces of the tower masonry as the building is being twisted by the ground movement.

**At the end of 2019 It was agreed to commission a thorough survey of the tower and to request a full specification be drawn up for contractors to tender for the repair work.**

### Other Areas

The Nave is overall in a reasonably good condition – yes, the stained-glass windows which rattle against the lead frames and the large diagonal cracks around the 'Commandments' on both sides of the arch are still jobs to be done.

Chancel - there is nothing untoward to report about the state of this part of the church.

Porch – the piece of medieval glass on the west window is still to be refitted. The main door lock was repaired, and keys re-issued.

Roof - the lightning conductor was checked to be in good working order by Omega Red Protection and this was reported to Ecclesiastical Insurance. We are now fully compliant.

In the churchyard the Conservation Zone fared quite well for wildflowers last year, but we are hoping for better things in 2020.

Burial areas – the graves and general appearance of the churchyard are generally good.

Driveway – the main driveway leading to the church gates was partly levelled in 2019 but will need some more attention. The railings on the North, South and East perimeters remain in a poor state.

*2020 will be quite a challenging year for St Mary's!*

**Mike Smith**

## **Safeguarding Report 2019**

In 2019, we hosted a training event which was run by the safeguarding team in the Diocese for church wardens, those working with young people and vulnerable adults and the Mattishall PCC. In 2020, we are hosting further training for those church wardens, Mattishall PCC and those people who lead events involving young people and vulnerable adults. These events were also open to people who hold similar roles within the Deanery.

Throughout this year, all PCCs have complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (Duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Although I am the Parish Safeguarding Officer for the safeguarding of children in the benefice, safeguarding is all our responsibility; so if you have any worries or concerns please phone me on 07736 301549 and I will respond as soon as I am able to.

Thank you for your support.

**Fiona McCaghrey**

## **Dereham and Mitford Deanery Synod 2019**

There were three meetings of the Deanery Synod in 2019:

27<sup>th</sup> February 2019, 2<sup>nd</sup> July 2019, and 17<sup>th</sup> October 2019

The February meeting was held at Church House in Dereham. Rev Louisa Pittman was licensed at the end of March to the curacy of the Barnham Broom Group. She explained her journey to ministry in rural Norfolk from South Carolina. We also heard Rev Heather Butcher's insight into her first experience of General Synod and the Rural Dean Rev Mark McCaghrey gave us some insight into his sabbatical on Luke 15.

In July Swanton Morley kindly hosted the Synod and Summer Social. Our speakers were Rev Sally Theakston and Robert Culyer. Reverend Sally Theakston was invited to give her reflections on her time in the Deanery. Sally spoke about her ordination 30 years ago and how her work in the Navy, Hackney, Putney, Gaywood and Dereham had shown her how people share the same dreams and hopes. She said how the Team is facing a time of great challenge now, with generations of people unfamiliar with hymns, church, liturgy, bible, and faith. She sees ministry now as a mission ministry going back to the time of the disciples who also faced indifference in the general population. There will be challenges around how to use our buildings, how to raise the parish share, ageing congregations such that we will need to develop different ways of having clergy, perhaps more as an organisational role in the future rather than pastoral. Sally asked the question, what will ministry look like in 30 years' time? Sally has hope and knows that working with God is the way forward. Robert Culyer (Funding Support Officer for the Diocese) talked about stewardship and legacies. Charities gain 50% of their income from legacies while the church is getting 7.5% of its income from legacies. Robert was keen for us to promote and celebrate legacies among our congregations, possibly having a Legacy Officer in each benefice. We were also encouraged to engage with our local communities, not just for fund raising but also inviting people to help the church with their talents and skills and using our buildings as community hubs.

In October, the meeting was held at All Saints, Mattishall. We had two speakers: Rev. Canon Heather Butcher - *Every Day Faith*. Heather talked about the initiative *Setting God's People Free*. It encourages lay people to become more confident in discipleship. We are all called to be Disciples. Everybody should be encouraged and enabled to lead intercession and to share their faith stories. The Lay Development and Spirituality Officer (Rev Susannah Gunner) has been appointed. Clergy and laity share in the discipling of the nation. Story is a very important tool in discipleship.

Further News:

Rev Sally Theakston has been appointed as Bishop Graham's Chaplain.

Bishop Jonathan's 2020 Lent project will be Papua New Guinea.

Safeguarding – on-going training for Church Wardens, PCCs, clergy, lay readers etc. The Diocese has appointed Nicola King and there is a lot of information on the website.

Awareness was raised of an attempted theft of lead from South Walsham.

Bishop Graham will be visiting the Deanery on 11<sup>th</sup> March 2020.

The Archdeacon's Visitation to Deaneries will take place on 20<sup>th</sup> June 2020 at Mattishall. This is open to all members in addition to clergy and church wardens.

**Theresa Hewett - Deanery Synod Secretary**

## Independent Examiners Certificate

**Report to the trustees/ members of:**

NORTH TUDDENHAM PCC

**On accounts for the year ended:**

31st DECEMBER 2020

Charity no (if any):

XR 44170

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

### Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [ ]]. *Delete [ ] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Wetgarth Turner

Date:

31	3	21
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Name:

WESTGARTH TURNER AFFINITY LTD

Relevant professional qualification(s) or body (if any)

ACCA

Address:

24 E NORWICH STREET, DEREHAM

NORWICH

NORFOLK

NR19 1BX.

WESTGARTH TURNER AFFINITY LTD.  
CHARTERED ACCOUNTANTS  
24E NORWICH STREET, DEREHAM, NR19 1BX  
Norfolk, NR19 1BX  
ACCA No. 217239  
TEL: 01262 493115  
FAX: 01262 493122  
Email: [office@westgARTHturner.co.uk](mailto:office@westgARTHturner.co.uk)

## Section B

### Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose



**PCC NORTH TUDDENHAM**  
**DETAILED INCOME AND EXPENDITURE ACCOUNT - UNRESTRICTED ACCOUNT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2020**

		<b>2020</b>		<b>2019</b>	
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>INCOME</b>					
Collections		670.60		2,337.50	
Envelopes Gift Aided		190.00		530.00	
Stewardship		286.00		312.00	
North Tuddenham PCC		500.00		-	
Other Donations		360.00		-	
Safe		99.59		108.00	
HMRC Refunds		863.06		923.58	
Fees		313.00		1,232.00	
			<b>3,282.25</b>		<b>5,443.08</b>
<b>Local fundraising:</b>	Garden Fete	-		1,295.00	
	Harvest Supper	-		439.90	
	Tours	-		100.00	
	Book & Card Sales	-		271.38	
			<b>0.00</b>		<b>2,106.28</b>
<b>Other Income:</b>	Mardle advertising	369.00		285.00	
	Wispire	108.00		118.00	
			<b>477.00</b>		<b>403.00</b>
<b>TOTAL INCOME</b>			<b>3,759.25</b>		<b>7,952.36</b>
<b>EXPENDITURE</b>					
Parish Share		3,698.00		3,698.00	
Insurance		1,051.27		962.16	
Mattishall Office Fees		461.00		984.00	
Churchyard Expenses		500.00		500.00	
Church Running Expenses		53.60		213.50	
Electricity		665.83		301.67	
Maintenance		-		353.26	
Organ Repairs		357.60		147.60	
Donations		60.00		129.50	
Fund Raising Costs		20.00		218.00	
			<b>6,867.30</b>		<b>7,507.69</b>
<b>(Deficit) Surplus Income over Expenditure</b>					
<b>Unrestricted account</b>			<b>(3,108.05)</b>		<b>444.67</b>

**PCC NORTH TUDDENHAM**  
**DETAILED INCOME AND EXPENDITURE ACCOUNT - RESTRICTED ACCOUNT**  
**FOR THE YEAR ENDED 31ST DECEMBER 2020**

	2020		2019	
	£	£	£	£
<b>INCOME</b>				
Lottery	£1,000.00		2,560.00	
Grants	-		450.00	
Organ recital	-		650.00	
Garfield Weston	-		25,000.00	
Fabric Fund	-		1,000.00	
Geoffrey Watling	£2,000.00		-	
All Churches Trust Fund	£10,000.00		-	
Norfolk Churches Trust	£15,000.00		-	
DCMS vat scheme	£7,234.81		-	
Friends of St Marys	£3,840.00		-	
Donations - individuals	£75.00		425.00	
Interest	£9.03		9.37	
<b>TOTAL INCOME</b>	<u>39,158.84</u>	<b>39,158.84</b>	<u>30,094.37</u>	<b>30,094.37</b>
<b>EXPENDITURE</b>				
<b>Professional Fees</b>				
Morton Partnership	9,334.62		444.00	
Birdsall, Swash & Blackman	£27,310.93		1,245.78	
Wright Consulting	-		605.58	
S&L Restoration	£2,052.00		-	
East Coast Insulation	£450.00		-	
Archaeological Project Services	£408.00		408.00	
Ravenscroft Tree Services	-		474.00	
Turner Tool Hire	£2,667.27		-	
Cowan Drilling Services	£1,140.00		-	
MC Lead Glaziers	£300.00		-	
Greenlight	£300.00		-	
R&J Hogg	£1,111.20		-	
	<u>45,074.02</u>	<b>45,074.02</b>	<u>3,177.36</u>	<b>3,177.36</b>
<b>Professional Fees</b>				
Fund raising costs	150.00		-	
	<u>150.00</u>	<b>150.00</b>	<u>-</u>	<b>-</b>
<b>(Deficit) Surplus Income over Expenditure</b>				
<b>Restricted account</b>	<u><u>(6,065.18)</u></u>	<b>(6,065.18)</b>	<u><u>26,917.01</u></u>	<b>26,917.01</b>

**PCC NORTH TUDDENHAM**  
**SUMMARY OF ACCOUNT MOVEMENTS**  
**FOR THE YEAR ENDED 31ST DECEMBER 2020**

<b>CASH ACCOUNT</b>	<b>£</b>	<b>CASH ACCOUNT</b>	<b>£</b>
Cash in hand b/f	735.41	Cash in hand b/f	74.91
Total Receipts	<u>960.19</u>	Total Receipts	<u>4,807.40</u>
	<u>1,695.60</u>		<u>4,882.31</u>
Cash payments	103.60	Cash payments	527.50
Cash to bank	1,487.00	Cash to bank	3,619.40
<b>Cash in hand c/f</b>	<b><u>105.00</u></b>	<b>Cash in hand c/f</b>	<b><u>735.41</u></b>
	<u>1,695.60</u>		<u>4,882.31</u>
<b>LLOYDS Account (Unrestricted)</b>		<b>LLOYDS Account (Unrestricted)</b>	
Opening balance	7,350.46	Opening balance	7,516.29
Cheques and cash banked	<u>4,705.06</u>	Cheques and cash banked	<u>8,424.41</u>
	<u>12,055.52</u>		<u>15,940.70</u>
Payments	7,182.70	Payments	7,120.24
Transfers out	0.00	Transfers out	1,470.00
<b>Closing balance c/f</b>	<b><u>4,872.82</u></b>	<b>Closing balance c/f</b>	<b><u>7,350.46</u></b>
	<u>12,055.52</u>		<u>15,940.70</u>
<b>LLOYDS Account (Restricted)</b>		<b>LLOYDS Account (Restricted)</b>	
<b>(Previously Nationwide Account)</b>	<b>£</b>	<b>(Previously Nationwide Account)</b>	<b>£</b>
Opening balance	29,524.75	Opening balance	2,607.74
Interest received	9.03	Interest received	9.37
Donations received	<u>39,149.81</u>	Donations received	<u>30,085.00</u>
	<u>68,683.59</u>		<u>32,702.11</u>
Payments made	45,224.02	Payments made	3,177.36
<b>Closing balance c/f</b>	<b><u>23,459.57</u></b>	<b>Closing balance c/f</b>	<b><u>29,524.75</u></b>
	<u>23,459.57</u>		<u>29,524.75</u>

**PCC NORTH TUDDENHAM**  
**RECONCILIATION OF ACCOUNT BALANCES**  
**FOR THE YEAR ENDED 31ST DECEMBER 2020**

<u>Opening balances:</u>	<b>£</b>	<u>Opening balances:</u>	<b>£</b>
Cash in hand	735.41	Cash in hand	74.91
Lloyds Treasurers Account	7,350.46	Lloyds Treasurers Account	7,516.29
Nationwide Restricted Account	29,524.75	Nationwide Restricted Account	2,607.74
	<u>37,610.62</u>		<u>10,198.94</u>
Less : Deficit Income for year (Restricted & Unrestricted combined)	(9,173.23)	Add: Surplus Income for year (Restricted & Unrestricted combined)	27,411.68
	<u>28,437.39</u>		<u>37,610.62</u>
<u>Closing balances:</u>		<u>Closing balances:</u>	
Cash in hand	105.00	Cash in hand	735.41
Lloyds Treasurers Account	4,872.82	Lloyds Treasurers Account	7,350.46
Lloyds Restricted Account	23,459.57	Lloyds Restricted Account	29,524.75
	<u>28,437.39</u>		<u>37,610.62</u>

## BENEFACT EXPENSES ACCOUNT

This is held as a Restricted Fund in the accounts of Mattishall PCC  
on behalf of the other parishes in the Benefice

	2020 ACTUAL £	2020 BUDGET £	2021 BUDGET
<b>Expenditure</b>			
Benefice Staff Costs	7429	10700	6500
Ministerial Costs	856	3000	3000
Church Office Overheads	2097	2400	2000
Church Office Repairs & Renewals	653	300	250
Printing & Stationery	1492	2250	1600
Initiatives and Core Groups	152	158	0
Resources & Misc Costs	4018	0	0
	<u>£16,698</u>	<u>£18,808</u>	<u>£13,350</u>
<b>Receipts</b>			
Adverts, photocopying, miscellaneous	230	100	0
Donations	1796	0	0
Gift Aid recovered	443	0	0
<b>Parish Contributions</b>			
East Tuddenham	1130	1464	)
Hockering	895	1332	)
Mattishall	7950	10620	)
North Tuddenham	811	1308	)
Welborne	1001	1500	)
Yaxham	1613	2484	) 17600
	<u>£15,868</u>	<u>£18,808</u>	<u>£17,600</u>
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>	<u>£(830)</u>	<u>£0</u>	<u>£4,250</u>
Balance b/fwd at 1st January 2020	15596		
Balance c/fwd at 31st December 2020	<u>£14,766</u>		
The above balance is accounted for as below:			
Benefice Office Expenses Account	4970		
Benefice Initiatives Account	9797		
	<u>£14,766</u>		

### NOTES

The Benefice Initiatives & Resources account is funded by voluntary donations and is used for the cost of benefice resources & the printing of the Easter & Winter booklets.

It has also been made available for each parish to cover any mission/outreach activity costs up to £500.

During the year 2020 a COVID related grant was received relating to the Church Rooms & Office. This was allocated on the basis of 50% to All Saints Mattishall for use in the Church Rooms and the remaining 50% was split across all the parishes based on the electoral roll figure of each church and allocated to the cost of the Church Offices expenses.

Early in 2021 further COVID related grants were received totalling £8097 which will be split 50/50 between the church rooms and church office. This means that £4048.50 will be offset against office costs.

## **Treasurer's Report 2020**

### **General Account - Lloyds Bank Dereham**

**Income = £3759** (£7952 in 2019)

The combined effects of the Covid-19 pandemic and the safety concerns about the church tower had a significant impact on the PCC's ability to raise money in 2020. The lack of regular services seriously depleted income from both Sunday collections and gift aid donations. Sunday collections were £871, gift aid envelopes a further £190, both down vs. 2019. Stewardship was a generous £286.

Regrettably, there were no fund-raising activities because of the social distancing regulations. Our keenness to hold fetes, concerts, suppers, and other events has been the backbone of our church's raison d'être, its means of communicating, socialising and most of all the core of its financial stability.

On a positive note, we were able to reclaim £863 from HMRC; the Parish Council kindly granted us £500; regular stewardship payments and private donations realised £160.

One couple decided to go ahead with their wedding despite Covid-19 restrictions. This added £313 to the income total but it was a reduced year for fees and other incomes.

£99 was revealed in the safe, £35 of which was from the sale of church cards.

Advertisers' fees for the Mardle were a healthy £369 and payment from Wispire of £108 completed the income for 2020.

---

**Expenditure = £7743 less £876 = £6867** (£7508 in 2019)

The increased Parish Share of **£4574** was paid in part by monthly direct debit. The balance of £876 was transferred after the year-end accounts deadline and therefore will appear in 2021 figures. The Benefice Office charge subsequently discounted to **£461**, was paid in full in 2020. Church insurance premiums were paid monthly to Ecclesiastical Insurance (**£1051**), covering 25% of the assets.

The churchyard grass cutting expenses remained constant at **£500** but due to the reduced number of services general church running costs decreased to (**£104**). The Bevington organ needed some extra work in addition to the annual maintenance and it was decided to proceed with this at an overall cost of **£358**.

The high electricity charge for the year of **£666** is explained by several estimated readings at the end of 2019 and early 2020 leading to an underpayment in 2019 and then an overcharge. Eon have been challenged about their figures and I am satisfied that over the last two years the usages are now correct and compare reasonably with other churches in the benefice. It is also worth noting that Wispire payments to us partly offset these costs.

There were small donations to Norfolk Churches Trust and the British Legion (**£60**)

**There was a deficit of £3108 on the year's trading. At the end of year, the amount in the bank & as cash was £4978. The current account cannot sustain the current levels of expenditure with restrictions on attendance and fundraising.**

## **Restricted Account - Lloyds Bank Dereham**

*(This account was set up to fund the major repairs to the church tower).*

It was decided to carry out an initial brief investigation in 2019 and then proceed with the Development Stage in 2020 to include further detailed examination of the structure and the foundations, leading to the production of a building specification document and the appointment of a building contractor.

Norfolk Churches Trust, Geoffrey Watling Trust, Garfield Weston Foundation, the Bishop of Norwich Fabric Fund, and the Friends of St Marys Charity donated or pledged **£54,800**. A further **£4200** was raised locally via the Parish Council, donations, and activities.

The cost of initial investigations was **£6838** and further investigations, drawing up a specification document and appointing a contractor, the Development Stage, resulted in further expenditure **£37,007**.

The cost of the Delivery Stage- doing the repairs - has escalated to **£384,000 plus VAT**.

This is an appreciation of the high degree of complexity and sophistication in the techniques required **and** also recognition of the dangers of the repair work viz. supporting, dismantling, and rebuilding the buttresses in situ; removing the tower window; piling the foundations and supporting the tower base of an unstable structure.

Historic England stepped in to offer us **£280,000 (P)** if we could secure the balance of the funding. National Churches and the Wolfson Foundation offered us **£40,000 (P)**, Allchurches Trust **£10,000 (banked)**, and Norfolk Churches Trust a further **£12,200 (P)**. Allowing for the remaining Restricted funds and a well-supported local lottery last year, there was a shortfall of **£20,000**, but Historic England then agreed to fund this remaining sum. (*P = Pledged*)

However, because of the global situation, the government had not, at the end of 2020, agreed to continue funding the LPoWGS scheme which allows PCCs to claim back VAT spent on repairing churches. For us, the £77,000 is vital and we cannot proceed without it. Discussions are ongoing at government and sponsor levels.

Total income in the Restricted Account during 2020 was **£39,158 including £30,840** from charity trusts, **£7235** in reclaimed VAT and **£1075** associated with the Local Lottery and donations. Expenditure in the year was **£45,224** reducing the closing balance to **£23,460**.

(The balance of a pledge of ~£8000 from FoSM has yet to be requested).

**It is amazing to reflect on everything we achieved in a year of unparalleled difficulties! While we have not done any repairs yet, we are prepared and informed.**

We must be creative in keeping the church open and raising funds while the repairs to the church are in progress.

*I thank Mike, not just for helping me so much with these complex financial accounts in such unprecedented times, but also for raising so much money to enable us to be poised to carry us such a huge repair project.*

**Clare Phillips**

## **Rector's Reflection for 2020**

It is difficult to know how to reflect on 2020 without becoming glib or bombastic.

First of course, it is important to recognise those in our communities for whom 2020 was a year of loss. Lost loved ones. Lost time. Lost relationships. Lost business.

And for those it has been hard – forced to be in lockdown with those who abuse them; on the breadline because they have lost their jobs; those who have struggled to access healthcare or whose lives have felt on pause; those who have been locked down on their own.

But I believe we can also give thanks.

Thanks for those who have worked tirelessly behind the scenes, in the NHS, essential shops and services, and the many, many other people in this country and around the world who have ensured that despite the huge shock of the pandemic, we have been able to get through this most difficult of times without the famines, millions of deaths and other effects of previous similar pandemics.

Thanks for the ingenuity and skill of the scientists who were able to map the virus and create successful vaccines in record time.

Thanks for those in our communities who have come alongside neighbour and stranger in their time of need. And for those around the world who have worked tirelessly in foodbanks and among vulnerable communities to ensure that they would not be forgotten.

Thanks for the consideration shown by those who step to one side as you walk, wear masks in enclosed spaces, and keep away from you.

Thanks for the opportunities as those who live in small villages of being able to obey the lockdown rules of staying at home, but yet still being able to walk in the countryside.

Thanks for the technology which has meant we can meet together with family and friends despite being scattered across this country or the world and has meant we can meet together as a benefice church family.

Thanks for the good new things in our world, inspired by the creativity of the human mind and the fluttering of the wings of the Holy Spirit.

Thanks for the hope we have in Jesus Christ, which means we can trust in God through the darkest of times.

Thanks for the staff team here who have adjusted to new ways of working and continued to support our benefice church family, and those who have taken part week by week.

Thanks for those who have carried on to enable our parishes to carry on into the future despite the shock of this year and the closure of buildings.

Thanks for friends and family and those who encourage and support.



As we hold our APCMs in 2021 we will be hoping that the road out of lockdown is a sure and steady one, but the future will not be the same as the past. We are not the same people we were in March 2020 and neither are our villages.

Things have changed and we face increased challenges. We have lost valued members of our congregations. Members of the staff team have stepped down or wish to change the focus of their ministry in a way which means they will be less available for Sunday worship.

And for parishes which relied on people bringing cash to collections or fund-raising events there is a real fear that money will run out in 2021.

But there is also opportunity.

People in our villages have also had time to reflect and re-evaluate their lives. And if people never 'go back to the office' in the same way, they may be around in our communities in a way we haven't seen for fifty years. Are we attentive to the opportunities to be a listening ear, a welcoming presence, an encourager of healthy patterns of life?

So let us open our eyes and our lives to the God who does a new thing (Isaiah 43:19) and is at work in our world and in people's lives, pandemic, or no pandemic.

**Rev Mark McCaghrey**

## **Churchwardens' Report 2020**

2020 will be remembered as a year dominated locally by the increasing concerns about the tower and globally by the effects of Covid-19 Coronavirus on everyday life.

We did manage to hold several services in Q1 before government restrictions on social gatherings imposed as part of the national lockdowns meant that virtually all the remaining services were cancelled.

With progress securing funds to repair the tower awfully slow and the tower structure deteriorating, the architect became genuinely concerned that the tower buttresses might collapse. She strongly insisted that safety barriers be erected and recommended we shut the church down for safety reasons which we did after a small PCC Remembrance service outside.

There were 13 regular services; 1 wedding for Peter and Rachel; plus 2 funerals - Gill Greeves and baby Jamie Parfitt.

179 people attended these events. The average attendance for regular services was 11. Sadly, there were no concerts, suppers, Easter services, Carols, fetes, or coach tours.

These are sad times indeed as at the end of the year we had not secured enough funds to repair the tower and without services and events there was little to no income to maintain the church on a day-to-day basis.

*We pray for better times and the future of our beloved St Mary's.*

**Jools Smith & Chrissie Blake**

## **Fabric Officer's Report 2020**

The whole year has been dominated by the Covid-19 pandemic which totally disrupted services from mid-March and ongoing investigative work to resolve the movement of the church tower.

The stability of tower became such an issue that all services were halted in November 2020.

Extensive investigations were carried out on the tower and its foundations to identify the causes of the movement and cracking and to propose a specification of work based on which contractors were invited to tender.

The winning contractor, R. & J. Hogg Ltd (Bury St Edmunds) proposed: reinforcing the tower buttresses; temporarily removing the west window (for future cleaning and re-instatement); the ground piling around the tower foundations; attaching steel beam around tower foundations; fixing steel anchors across the base of buttresses; repairing the masonry of the tower walls, parapets and staircase and modifying the tower drainage

The process is extremely difficult and costly and is projected to be circa £385k + VAT.

Because of Covid-19 Heritage Lottery unfortunately pulled out their support for the project and it was left to Historic England to step in with a conditional offer of £280k provided we could raise the remaining funds by 30<sup>th</sup> November and start work in January. With world health events in turmoil and very little money available it proved difficult to raise the remaining balance, but Historic England kindly offered to make up the shortfall.

**However, at the end of 2020 there was no guarantee that we could claim back the VAT from the government funded LPOWGS in 2021. As this amounts to £77k the PCC are not able proceed, and the repairs cannot be authorised. Of course, all the while the buttresses are weakening and are ever more likely to collapse. We are in limbo!!!!**

The roof area of the Nave where it is abutted to the tower near the north door is leaking again. May just be slate slippage or something more serious. The stained-glass windows rattle against the lead frames, allow rainwater ingress and need cleaning too! Large diagonal cracks around the 'Commandments' panels on both sides of the arch still need attention - finances permitting.

Chancel - there is nothing untoward to report about the state of this part of the church. Further repairs were carried out to the windpipe organ in 2020.

Porch – the piece of medieval glass on the west window is still to be refitted.

Burial areas – the graves and general appearance of the churchyard are generally good.

Driveway – the main driveway leading to the church gates was partly levelled in 2019 but will need some more attention. The railings on the north south and east perimeters remain in a poor state.

2021 will be of immense significance for St Mary's!

**Mike Smith**

## **Electoral Roll 2020**

The Electoral Roll at the last APCM stood at	13
Number added to the Roll	0
Number removed from the Roll	1
<b>Total on the Roll</b>	<b>12</b>

## **Safeguarding Report 2020**

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). Training was held in the Benefice at the end of 2019 and the beginning of 2020 towards training local volunteers and PCC members in the Foundation (C1) and Leadership (C2) models.

Unfortunately, more local training has not been possible owing to Covid-19 restrictions.

**Fiona McCaghrey**

## **Deanery Synod Report 2020**

On 11<sup>th</sup> March 2020, the new Bishop of Norwich, Bishop Graham, visited the Deanery. Evensong was held in St. Nicholas' Church followed by refreshments and a Question-and-Answer session. +Graham answered questions on his journey into ministry, his love of bees (but surprisingly not honey), and his connections with Norfolk. He expressed his delight at coming to Norfolk and said he was in conversation about a joint vision for the church in Norfolk during his tenure. The environment, evangelism and deepening discipleship and our life in prayer will be part of his focus. (This vision has now been produced and agreed by Diocesan Synod).

Little did we know at the time that this was almost the last time we could have a meeting of people mingling in a building and sharing food and drink together!

**Mark McCaghrey**