



ST MARGARET'S CHURCH

To know and share God's transforming love with one another,
our local community and the wider world

Minutes PAROCHIAL CHURCH COUNCIL MEETING held at 8pm in the Parish Office Tuesday September 9th, 2025

Present; Revd Hannah Gordon (Chair), Tom Sanderson Julia Thompson, Jill Lindsay, , Kat Wicksteed, Ray King, Revd. John Wates, Jon Hill, Janice Whittle, Lucy Wales, Nigel Smith, Madeleine MacCallum, Jen Smith, Eamonn Davern, Andrea Elliott (Treasurer) Guest (items 1-4)

1 The *meeting commenced* at 8pm with a prayer. Each person present sharing where they had seen God at work in the last two months.

2 Apologies:

Apologies were received from Rosalind Lunberg

3 Minutes

The *Minutes* of the meeting held on Tuesday 9th July 2025 were approved and signed by Rev. Hannah Gordon.

Matters arising not on the agenda:

Vision and Values

Hannah advised that she was aiming to present a *final draft of the Vision and Values* document to the November PCC prior to sharing this with the wider Congregation.

Stewardship of our Resources

4 Treasurers Initial Reflections

On behalf of PCC Hannah warmly welcomed our new Treasurer Andrea Elliott to the meeting and thanked her for agreeing to take on this vital role in supporting the Parish. Andrea advised that she had been familiarizing herself with processes and the Parish context, she is aiming to dedicate two days a month to Treasurer duties. Andrea described the primary function of the Treasurer as financial governance, ensuring probity, reporting to PCC, including providing the end of year

financial statement and increasing transparency regarding financial and budget issues amongst the wider congregation. She stressed the importance of segregation of duties between Treasurer and Bookkeeping issues which were the function of the administrator.

Andrea advised that the Paxton Bookkeeping System currently used for budget administration and control does not need to be replaced, the Paxton help desk provides good support and advice if required, and the cost, £94 a month, was considered reasonable.

Andrea agreed that the proposed PCC financial strategy was very important, especially a plan to reduce the deficit, reserves would be exhausted in nine years if the current pattern of annual income and expenditure was continued. An evidence-based approach to determine the future balance between different sources of income and expenditure priorities. The work to develop a Legacy Policy for the Parish would also contribute to this essential planning and would become increasingly relevant as charities were increasingly dependent on legacies. Andrea will meet Torben to discuss Planned Giving, e.g. the profile of contributors, age, length of support, etc. and develop a risk profile for this income stream.

PCC agreed that the financial strategy should be fully aligned with the Parish Action Plan for realizing the Parish Vision through the best possible scrutiny of ongoing running costs, activities and projects. An immediate review of current expenditure was also commissioned to identify potential for savings, especially from hospitality and possibly contracts e.g. cleaning. Uncertainty regarding the treatment of Wedding expenses in the accounts would also be investigated.

Hannah advised that it was essential that awareness of the Parish financial position was increased and she intended to ensure that the issue was raised with the congregation each month.

PCC thanked Andrea for her very helpful input to a most informative and constructive discussion.

Action: *Andrea will ; provide a detailed analysis of current expenditure to assist PCC discussing potential savings at the November meeting, and clarify the treatment of Wedding expenses in the accounts.*

5 Finance and HR Committee Report

The Secretary summarized the main items of business discussed at the ***July Finance and HR Committee meeting*** (see minutes in annex). A Legacy Policy is being developed using Church of England guidance. A first draft Financial Strategy paper was considered, a subsequent version will be produced with detail to differentiate between different areas of ongoing expenditure, with separate strategies for ongoing running costs, small items of expenditure, and large capital investments. A Financial Safeguarding review will risk assess current budgetary control procedures and identify required changes.

Revised Terms of Reference (ToRs) were agreed (see annex) specifying a quorum for Decision Making. *Acceptance was proposed by the Secretary, seconded by Jill and unanimously agreed by PCC.*

Following the recent implementation of the 5% ***Staff Pay increase*** for April 2024 to March 2025 the Finance and HR Committee recommended that it was not appropriate to award further increase until March 2026. *This approach was proposed by Nigel, seconded by Tom, and unanimously agreed by PCC.*

The Committee considered the ***implications for the Parish budget of the closure of the***

Chipstead pre-school. Without the income from the pre-school (which had provided a large proportion of rental income) the Peter Aubertin (PA) Hall would have run at a loss for the last 2 years. Situated approximately a mile from the church the building has only been occasionally used for Parish activities since the opening of the Orchard in 2013 and is likely to require substantial maintenance and repair in forthcoming years with significant implications for the Parish budget. Marketing the PA Hall to secure sufficient rental income to eliminate the loss is likely to require significant time and staff resource and is not guaranteed to be successful.

Action: *The Secretary will prepare a paper to support a discussion on the future of the PA Hall at the November PCC.*

6 Parish Support Fund 2006 Contribution

Hannah explained the rationale for the **Parish Support Fund (PSF)** i.e. through some voluntary redistribution of resources between Parishes to ensure that the Church can continue with its mission across the Diocese enabling expenditure to cover Clergy Stipends, Housing Costs, and Training. Southwark Diocese has made significant progress in reducing variable costs by 5% during the last financial year and has requested that Parishes increase their PSF contribution by 5.7%. St Margaret's current contribution is £103,000, following a 3.5% increase last year. A 5.7% increase would require an increased Parish contribution of £5,900.00 to a total of £109,500. PCC noted that the Parish had reduced its contribution from £120,000 to £100,000 in 2023 PCC and unanimously agreed a *proposal from the Secretary seconded by Jill that the 2026 PSF should be raised by 6.3% to £110,000.*

7 Safeguarding

There are no current live Safeguarding issues. Safeguarding Team met on 10th September. Josh is developing a set of **Safeguarding role descriptions**. No St Margaret's data was compromised in a recent DBC data breach, all DBC registrations are currently on hold. Safeguarding Sunday will be held during November.

8 Mission Giving

PCC unanimously seconded a proposal from Revd. Hannah Gordon that **funding for 2026 Mission Giving should be £13,000**, reflecting 10% of overall Planned Giving, currently £107,000, plus Gift Aid. The Mission Group would be advised that a further £2,000 (to bring the overall 2026 total in line with the current £15,000 allocation) should be raised through their organization of Fund-Raising activities.

9 Premises Update

Four quotes have been received for **work on the Orchard** covering both urgent essential repairs, e.g. repairing fascia, damp proofing, and redecoration. PCC accepted Nigel's recommendation that the quote from Nigel Owen should be accepted. Following the discussion on Parish finances PCC asked the Premises Team to prepare costs differentiating between urgent essential work and decorative measures which could be completed as a second phase of the work. A recommendation will be circulated for PCC decision and approval before the next meeting.

The architects commissioned to conduct the **Quinquennial review** have still not delivered their report which is now 3 months overdue. Nigel has contacted the firm requesting that they expedite their response and Hannah has written to the Diocese updating them on this delay which is currently preventing further work.

A final response has not yet been received from Bishop and Sons to advise whether the company wishes to submit a quote for **repairs to the Organ**. Nigel will contact the company again, advise PCC of their response, and continue to seek quotes from elsewhere to enable a decision to be made concerning next steps.

Following the presentation at July PCC and circulation of the presentation from CES the PCC agreed to proceed with option two of the **Lighting Project concept**. The recent **Bat Survey** identified two Bats, Jon confirmed that the lighting concept was compatible with and would not disturb the Bats nesting in the bell tower.

10 Communication

Ray advised that work continues to address remaining teething problems identified following the introduction of the **Church Suite Rota**. He will be available in the Parish Office on the third Wednesday of each month (10:00-13:00) until the end of the year to assist members of the congregation experiencing problems in use of the new system A Church Suite calendar feed is being prepared and will be tested before a live running launch and an eventual link to the Website.

Four companies have presented design briefs for the **web site upgrade**, two were considered as meeting an initial threshold for Web Design and Church expertise. One was from our current provider Hub Church which offers a more design concept focus and a second offering a template-based approach. As there is a considerable cost variation between the initial estimates a further provider will be sought to establish a median price.

A PCC volunteer will be requested to accompany Hannah and Ray, in a **meeting with providers** to review proposals and consider the best overall option for the Church including annual cost, and a three-yearly upgrade

11 Upcoming Autumn and Winter Services

Hannah advised that there would be two services **Remembrance Sunday**, 9AM Holy Communion, and an outdoor service of Remembrance at the memorial on the Village Green.

Two **Carol Services** would be held, one on Friday 19th December in the evening and the other on Saturday 20th December in the afternoon.

The **Service plan for Christmas Day** will be finalized at the November PCC.

12 Any Other Business/Date of Next Meeting

No items of further business were discussed; the meeting closed with a prayer at 10.15 pm.

The **next PCC meeting** will be on Tuesday November 11th at 7.30 pm in the Parish Office.

Future Meetings, January 13th, 2026, March 10th, 2026,