

Diocese of St Alban's
Parish Church of St Margaret,
Streatley



ANNUAL REPORT

for

2020

Adopted by the PCC of St Margaret's Church, Streatley at their meeting on 15th March 2021.

Signed: J Godino**, Chair

*** The signed document is retained by the Secretary. No signatures are shown in this document for Data Protection reasons.*

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Section A: St Margaret's Church Streatley and its community

St Margaret's Church is situated in the village of Streatley which lies on the A6 just north of Luton. The parish includes Streatley together with the Barton Hills, Bramingham Park and Warden Hills areas of north Luton and has a worshipping community of just over 10,000. It is part of the Diocese of St. Albans within the Church of England.

The correspondence address is PCC Secretary, 26 Weltmore Road, Luton, LU3 2TN.

Purpose

St Margaret's PCC has the responsibility of promoting, in the ecclesiastical parish, the whole mission of the Church - pastoral, evangelical, social and ecumenical.

The Parochial Church Council (PCC)

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is exempted by order from registering with the Charity Commission. Its Gift Aid Registration Number is X87671.

The PCC operates through a number of committees which report at each meeting and a number of working groups which report to the PCC on a regular basis:

Deanery Synod	Social Outreach Committee
Finance	Youth and Children's Work
Care Committee	Fundraising Committee
Church Website/Proclamation	Maintenance & Fabric
Parish Centre Committee	Churches Together in
Limbury	
Ladies Guild	Pastoral Committee

PCC Membership

Churchwardens are elected annually at the Annual Parishioners' Meeting and are ex-officio members.

Deanery Representatives are elected at the Annual Parochial Church Meeting and serve for three years and are ex-officio members.

Further members of the PCC are elected at the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules to serve for a 3 year term.

PCC members, who have served at any time from 1st January 2020 until the date this report was approved, are as follows:

Ex Officio members:

Priest-in-Charge April 2020)	The Reverend Nigel Richards (from 22 nd
Churchwardens	Mr John Farrent Mrs Dorothy Iszatt
Deanery Representatives 2020) December 2020)	Mrs Deborah Gibson (Until December Mrs Lynda Logan (Until
2020)	Mr Richard Daniells (From December
2020)	Mrs Rosie Richards (From December
Diocesan Representative	Mrs Lynda Logan (Until July 2021)

Elected members:

Mr Tony Baines		Elected 2020
Mrs Gill Critten	Parish Officer	Safeguarding Elected 2020
Mrs Jean Flower	Sacristan	Elected 2020
Mrs Julia Godino	Lay Chair	Elected 2020
Mr Paul Ingram	Treasurer	Elected 2019
Mr Robin King		Elected 2019
Mrs Joan O'Keefe		Until November 2020
Mrs Barbara Pattenden	Chair, The Friends	Co-opted 2019 Elected 2020
Mr Rob Prew		Elected 2018
Mrs Judy Seymour		Elected 2018
Mr John Weedon		Elected 2019
Miss Anna Wright		Elected 2019
Mrs Gill Wright		Elected 2019
Mrs Teresa Dales	Reader	Co-opted November 2020
Mrs Janet Jeans	PCC Secretary	Co-opted November 2020

Church Attendance and Electoral Roll

As at 28th September 2020 there were 106 members on the Electoral Roll.

During the year the following services took place:

31	Parish Communion
5	Services of the Word
26	Wednesday Holy Communions
5	Compline Services in Church
1	Carols by Candlelight Service
Over 300	On line services
2	Baptisms
6	Funerals in Church

Visits to Residential Care Homes, Nursing Homes and Sheltered Accommodation were severely restricted because of the Covid 19 pandemic. However, Lynda was able to maintain contact to a certain extent through telephone calls.

The work of the Priest-in-Charge, Reader, Lay Minister, Intercessors, Readers of the lessons, Choir Master, Organists, Choir, Verger, Sidesmen, Offertory Rota, Service-sheet providers, Flower Arrangers, Cleaners, Laundry, Baptism Visitors, Child Protection Officer, Parish Worker, Youth Leaders, Licensed lay assistants to Communion, Ambulance Chaplain, Churchwardens and others has been invaluable in enabling the above services to take place.

Regular Groups and Events

Those held during the year included the Tuesday Buggy Group, Talking Elephants Bereavement Coffee Morning, Thursday Coffee Mornings and a regular weekly youth club on a Thursday evening. We also held a Beetle Drive to raise funds. We were unable to hold other events that would normally have taken place because of the Covid 19 pandemic.

2020 update

At the beginning of the year, the Parish continued to be in Interregnum, supported by the local Deanery and several retired Clergy enabling the continuation of our Sunday 9.30 am Holy Communion service. With the support of the Lay Chair, Churchwardens and PCC the Church Community continued with worship and community work, although this was then hampered by the worldwide Covid 19 pandemic which resulted in the first of three lockdowns in March 2020, which meant the traditional Easter services could not go ahead.

The Revd Nigel Richards from All Saints Church, Dedworth, Windsor joined St Margaret's Church as the new Priest-in-Charge on 22nd April 2020. Because of the pandemic, it was not possible to welcome the Revd Nigel in the traditional manner under the rules of the lockdown. In fact, Revd Nigel's licensing service was carried out remotely by Bishop Alan through the wonders of technology in the presence of the Churchwardens, Lay Chair and Reader, with completion of the procedure carried out by Archdeacon Dave Middlebrook in Church in October 2020.

Revd Nigel introduced on-line services throughout the week, which continued even when lockdown was eased and Church services could restart but with restricted numbers and very strict hygiene rules. A core group of parishioners attended the Sunday services each week, while others who were shielding from the pandemic used the online Services. Compline was held via telephone.

Other forms of communication increased during the Covid 19 pandemic, for example through building a brand new website launched in early 2020 and regular updating of this channel by Colin initially. The Proclamation continued to be produced through the hard work of our Editor Cathy, the contributors and the wider magazine team, publication went virtual through the new website. A new GDPR compliant email distribution list was established to circulate the Proclamation and other Parish updates, reaching around 80 families. Some hard copies of the Proclamation were printed and distributed in a Covid 19 safe way to those that did not have access to online distribution.

Unfortunately, the Covid 19 pandemic continued to disrupt daily life and a further lockdown came into force in November, although Church services were allowed to continue this time. Services were arranged for the Christmas period, but while we were not able to hold the second Carol Service and Christingle Services due to further restrictions, the Christmas Mass and Christmas Morning Services went ahead within Diocesan guidelines.

Section B - Church Reports

Priest-in-Charge

I'm writing this APCM report roughly one year from when we first arrived at Streatley, and what a year it's been. Rollercoaster is a metaphor that actually fits so well, and not some end of the pier children's rollercoaster...but a Thorpe 'Parkesque' mega coaster, if you dare imagine such a thing. Indeed, we arrived in a lockdown, came out of a lockdown, had a second lockdown, came out again and then quickly back in for a third, the one I would say has certainly been the hardest for most people. And we had a few unsettling corkscrew turns thrown in for good measure.

We have closed the Church when we had to, but also kept it open when we were legally allowed to do so (which was most of the time) and to be honest, I'm very glad we did. I'm a great believer in the idea that God blesses us all with a mind of our own and the ability to make careful and considered judgements for ourselves, so it wouldn't have been right to make that decision for others. The people who have come to Church have been as careful and considerate as I knew they would be. Studies show that Churches have had a very low risk factor, one of the main reasons the government allowed them to remain open, if they wished. As crazy as it sounds, I'm actually delighted that the attendance figures have often been very low, especially in these last few months, and I heartily applaud those who have made the very difficult decision to stay away. But for those who have come, either for services or for private prayer, their needs have also had to be taken into consideration. I give thanks to an amazing group of faithful individuals who have acted as stewards, have kept the Church clean and warm, have decorated it and who have made music. A little flame of faith has kept flickering.

Moving forward, we will need an equally measured approach as we come out of the pandemic. Covid 19 has had a cruel and disruptive effect on all of our lives and so people must be allowed their own time to readjust in the best way that suits them. Therefore, attendance may remain low for some time and this is absolutely fine.

Sadly, some of our Christmas services, along with other traditional services like our Remembrance Sunday and the Harvest festival had to be stood down, although I'm delighted the Church was still decorated appropriately. I am confident, in time, that life will return to a more recognisable footing. We need to be faithful, prayerful and have patience.

We have tried to be as adaptable as we can be, offering online services and prayers most days. In truth, I have always enjoyed offering some online worship, as I know it works in the context of many people's busy lifestyles. But a year ago I would never have imagined by the end of 2020 we would have made over 300 separate broadcasts. In truth, however, there is nothing like gathering together for worship in Church (and the Parish Centre), and so over the coming months that is where we will concentrate our efforts, our prayers, our hopes and our dreams.

One of the things that has lifted my spirits in this difficult time, is the amazing servant heartedness of St Margaret's Church community, our Parish Centre regulars (and our online following). Every time we have asked for something, people have responded in the most generous of ways. This includes our monthly Food Bank collections, clothes, bedding and kitchenware for refugees, blankets for the homeless, awesome Christmas boxes for refugee children (and the children of medical staff) and many other things, too. Recently, within 10 minutes of the request going out, somebody paid for a bicycle for a refugee child so she could attend school. As I say, amazing servant heartedness.

While many of our regular Church groups and activities have been halted for the year, I'm always lifted by the ambition of everybody concerned to get back up and running as soon as it's viable, legal and above all else, safe to do so.

It's still impossible to get into schools to minister but I will persevere with this as I think it's so important. I'm also very keen to work in our local day centres and care homes when I'm allowed to do so.

I'm starting to get enquiries about weddings for 2021 and so hopefully we should have at least six to add to the one organised for the 2nd January 2021. I'm also getting enquiries for baptisms, although whether we can do those in the Sunday services is doubtful at this time. We also continue to serve many local families with funeral ministry, both in the Church and, predominantly, at crematoriums.

My chaplaincy work at Keech has obviously been affected by Covid and like everything else, I've had to be adaptable in the way I work. But it has been an incredible privilege and experience to work with such a fearless, hardworking and compassionate workforce. I urge you to keep Keech in your prayers.

There are, of course, so many people to thank at this time. Amazing, gifted individuals who pour their hearts and souls into the running of our Church, to the care of the parish and to the wider community we serve. These include, and are obviously in no particular order....

- The talented, dedicated individuals who take care of the upkeep of the Church building, its fabric and its cleanliness.
- The team who tend the Churchyard so lovingly.
- The amazing Care Committee, whose commitment continues to love our parish into life.
- The outstanding Parish Centre Committee, who have done such an incredible job of keeping this valuable community resource running so smoothly, effectively, and so safely.
- The Ladies Guild, who have continued to keep in touch with people and who so passionately want to meet and plan for the future.
- The fantastic 'Friends of Streatley', who do so much to keep our Church looking so beautiful and functioning so well.
- The Pastoral Committee, who continue to have an amazing heart for people at this very difficult time.
- For the fundraisers who bless us all with their servant hearts.

- For our Church flower arrangers, that have brightened the gloomiest of our days.
- For our bell ringers, who have lifted the spirits of all who hear them.
- For our Safeguarding Officer, whose incredible professionalism and diligence keeps us safe (and able to be open).
- For our Sacristans and Verger, who make me look like I know what I'm doing, week in and week out.
- For the magazine team, who enlighten and entertain us.
- For our youth leaders, praying and preparing for a wonderful new season of youthful fun and adventure.
- For our brilliant treasurer and team, who keep the wolf from our door.
- For our buggy group leaders (sadly stepping down), who inspired a new generation and made little ones feel comfortable in Church.
- For our very gifted 'techies' who make our presence known in Cyberspace. To the fantastic Colin (sadly working abroad now) and the fabulous Kimberly and her family who have taken the reins, and are revamping the look of our website.
- For our new Deanery representatives for their time and effort, and a heart for bringing us a wider understanding of God's work throughout Luton.
- For our inspiring ministry team of Teresa, Paul and Rob for sharing God's heart with us all, and so passionately.
- For our amazing choir and the brilliant leadership and musicianship of Barbara.
- For our wonderful new PCC secretary, who has been so supportive and defines the term 'hitting the ground running'.
- For our superb PCC with its unending dedication to the Church and its parish.
- For our outstanding and ever enthusiastic Lay Chair.
- For our awesome Churchwardens without whom, nothing would have been possible.
- And, of course, to the congregations of St Margaret's and the Parish Centre, whether gathered or whether apart, I thank you all for being God's people.

On a very personal note, in this most difficult of years to begin a new ministry and with the challenges of Covid 19 and some of my personal struggles, I also want to thank you for all your amazing support. Many of you have carried me with your friendliness and kindness and I'm eternally grateful.

It's almost impossible to say what the year ahead will bring, but we will grasp every opportunity to be the Church God has called us to be. It's very difficult to plan too specifically, because if the pandemic has taught us anything, it's that we can never be sure what's around the next corner. But I believe we will all emerge a stronger, more adaptable and a more prayerful people for the experience. It's been a very difficult twelve months, but hopefully soon things will begin to improve. Obviously there will be challenges ahead, but nothing we can't face together. And it's not a case of 'will' things ever get back to normal, simply, when. But until then, keep that same faith that has kept you going in the worst of these times, and know that God remains with you every step of the way.

With our continued love to you all.

Revd Nigel and Rosie

Care Committee

The Care Committee reported that the group had met only twice during the year due to the Covid 19 pandemic restrictions imposed on us all and as a consequence disappointingly the fundraising and fellowship activities planned for the year to benefit charities at home and overseas and in support of the work of the Church had to be put on hold.

The future aims and objectives of the Care Committee were under discussion for a review earlier in the year, and Rev Nigel having been made aware of the remit of the Care Committee, offered his full support and was keen for the work of the Committee to continue. When it is safe to meet together again a final decision would be taken. We would like to recruit new members to join the Committee and anyone wishing to become involved would be most welcome.

We have continued to sponsor four children through Plan International during the past year. Regular updates from the charity had been received regarding how the various countries, where we have children, have been dealing with the Covid 19 crisis. Sadly, Kiilu Kithel from Kenya who has been with us for a long time was taken away just before his 18th birthday by family members, leaving us no opportunity to say farewell. However, we were pleased to welcome a new child, Junior Manuel Feliz Florian, from the Dominican Republic. He was born on 25th June 2017 so is still quite young. Jean Flower has kindly agreed to be his correspondent and several months ago did write but to date we have not received any response. The other 3 children, Zenabou Nassam from Togo, Rolandi Leal Barbosa from Columbia and Rakibul Islam Rupom from Bangladesh remain with us. The correspondents are Pat, Gloria and Linda and we thank them for all they do to keep in touch, although letters have not been received very often over the past year. The sending of birthday cards is also on hold. Special thanks to Jeannie who for many years corresponded with Kiili Kithel and even involved her school classes in communicating.

As in the past letters and any updates will be sent to Sponsors in May. We were very pleased to welcome some new sponsors in 2020 but would still welcome a few more. The annual donation is £15 per child. If interested, please contact Judy Seymour.

From the proceeds collected for coffee after the Sunday Communion Services in the first quarter in 2020 we were able to send £118.14 to the local Music 24 Charity, offering music therapy and music related activities to people suffering dementia and those who are socially isolated and vulnerable. Sadly, and in compliance with the Covid 19 restrictions, no further coffee was served during the remainder of the year. However, the Care Committee would like to say a special thank you to the Church Coffee Group for their continued support and also to the generous congregation who stayed behind to enjoy the fellowship.

The only fund raising event during the year was an enjoyable and fun Beetle Drive held in February which raised £404.30 to support the work of the Church. Regular reports on fund raising events and information updates on charities the Church had supported in recent years were included in the monthly Proclamation.

The Committee also wish to express their appreciation for the productive group of ladies who continue to knit blankets and to all those who collected used postage stamps for the Keech Hospice Care. We are extremely grateful to Jean who quietly continues to organise the collection and distribution of the charity collection boxes put in the Cross Aisle at appropriate times during the year and which enabled donations to be sent to support the following charities - £25 Marie Curie Daffodil Appeal, £73.13 Royal British Legion Poppy Appeal, £5 Keech Hospice Christmas Bells and Church Christmas Post Box which raised £194.30 for the children's section of Keech Hospice. The congregation were thanked for supporting these worthwhile charities.

We continue with our pastoral care response by delivering cards and flowers conveying our thoughts and prayers to those who are unwell within the parish, very sensitively overseen by Jean.

The Care Committee express their heartfelt thanks for the continued support of you all and a very big thank you to the Committee members and their families without whose hard work and generosity our events would not happen.

Brenda Daniells/Judy Seymour

Choir

Our choir practice resumed on 10 January 2020 after a short Christmas break. Rehearsals on Fridays are usually attended by 14 members. Services do not always reflect this since several members play the organ for services elsewhere.

We began 2020 by learning a few hymns, including one - Standing Tall for Jesus - written by a Church member, with music written by one of our choir members. We started a programme for Holy Week which included two short anthem items from the Crucifixion and Olivet to Calvary. Sadly, rehearsals were suspended due to the lockdown.

A few singers contributed regularly to Sunday services when the congregation were unable to sing. On 4 December we resumed practices in readiness for our first Carol Service which took place on Friday 18 December. The singing was heartfelt and beautiful although, regrettably, was not well attended, and the second Carol Service on the Sunday had to be cancelled for safety reasons.

Make a joyful noise is our motto and our enthusiasm seems undaunted. Our challenge when singing remains always to attract more members to join.

Church and Churchyard Maintenance

We have had a quiet year due to the pandemic, but that is not to say that we have been idle.

With the change to all our lives with the Covid 19 pandemic, the Church took on a different look with cushions and pew seats removed, areas blocked off and furniture and fittings sanitized after every Service. This required a cleaning station, just inside the south door, which needed regular re-stocking to ensure adequate cleansing agent, hand wipes and face masks were available. Dorothy assumed the role of “keeper of the register” which involves keeping a note of those attending a Service for future reference should we need it.

Churchyard

Throughout the summer the Gardening Group met on a regular basis to maintain the Churchyard, the grass did not stop growing due to Covid 19! Thank you to all those who did their bit whilst keeping a respectful distance apart and having no coffee break. The top gate needed attention as one of the posts had broken due to rot. This has now been replaced with a new one donated by a resident. The storage shed is in a poor condition, due to rot, and we are looking to replace this in 2021. When the time comes a working party will be required to sort and clear the contents and dismantle the shed. The hedges have been pruned and tidied up. It is hoped that the “wild garden” area will continue to flourish and hopefully wild flowers will have been established due to last year’s efforts and come forth in abundance.

Tower lighting

The lighting of the Tower has been non-existent during the winter. On inspection by an electrical contractor, it would appear that the lighting units have corroded resulting in blown fuses. At the time of inspection it was pointed out that the light on the Chancel was full of water which would, sooner or later, follow the demise of the floodlights. A quote will be obtained for consideration by the PCC.

General maintenance

We would like to thank Rob for clearing the downpipes from the roof. It is a job that needs attention on a regular basis but somehow gets overlooked. The organ, although not used much this year, has been regularly tuned and, where necessary, repaired.

John Farrent/Dorothy Iszatt

Church Flowers

It was reported that there had been very little flower arranging activity in church this year in compliance with the Government and Church of England guidelines due to the Covid 19 pandemic. The usual procedure had been put in place at the beginning of Lent 2020 to collect names and money for the Easter Lilies in remembrance of loved ones. During Easter, when normally the Church would be full of beautiful lilies, the Church was closed. It was decided to



hold the donations collected and when the opportunity arose they should be used to decorate the Church when we celebrated the licensing of our new Vicar, Nigel. Sadly, neither celebration was to be. Members of the congregation were given the opportunity to claim reimbursement but none was requested, and it was agreed the Easter Lily money, which amounted to in excess of £200, would be used to buy food for the Luton Foodbank at Harvest Festival. This meant that the Harvest Festival was a little different this year as instead of autumn floral glory our Church was decorated with gifts of non-perishable food, and thanks to the generosity of our congregation an overwhelming amount of much needed items were displayed throughout the Church and later taken to the Luton Foodbank. All agreed that this would be a wonderful way for the Church to help those in need in our town at this very difficult time. Thank you to all who helped in any way.



The Flower Fund generally remains self-financing, due in the main to the generosity of people who sponsor the Altar Pedestal Arrangement, with some additional donations at festival times and in the Flower Fund Box on the chest in the Cross Aisle. When some semblance of normality returns I would respectfully ask you to encourage involvement in the Altar Pedestal Sponsorship as a floral tribute to remember loved ones or to celebrate a special occasion. This is one way we can ensure the floral decoration of our beautiful Church can be enjoyed by all and not become a financial burden on the Church. All the sponsorships are recorded in the Proclamation and a photographic and written record is also kept in a small book displayed on the chest in the Cross Aisle. An appropriately worded personal card with a photograph of the flower arrangement is given to each sponsor to keep, and this would continue hopefully in the

not too distant future.

I would like to express my sincere thanks on behalf of the Church and myself to all our creative Church flower arrangers, sponsors and helpers for the help and support given in the past towards the floral decoration of the Church particularly at the Church Festivals. It is a great team effort and very much appreciated not just by myself, but by everyone who visits our beautiful Church throughout the year.

The annual Flower Fund Journal for the year January to December 2020 has been presented to the Treasurer for Church Records.

Brenda Daniells

Curate's House

The managing agent and the tenant have been adversely affected by the government lockdowns imposed due to the Covid 19 pandemic. The agency staff have been working from home and have only managed to inspect the property by telephone. The tenant has been on furlough throughout the lockdowns resulting in him falling in rears with his rent, despite making regular payments, which at year end amounted to £1085.00.

Maintenance

There were some minor issues carried over from 2019:

- a blocked drain and guttering which were cleared.
- the front door was replaced due to damaged caused when the house was broken into on 1 March 2019. This was covered by the house insurance.

Maintenance required in 2020 included:

- the agent calling in a contractor to deal with a leak under the kitchen sink.
- an oven fault was repaired by Joe Graham.
- By far the biggest activity has been with the central heating boiler which has required five calls for repairs in addition to the annual service and gas safety check. In future a different contractor will be used to do the servicing any subsequent repairs.

John Weedon

Fundraising Committee

The Fund Raising Committee had organised three Fund Raising Events for 2020, which unfortunately due to the Covid 19 Pandemic were unable to proceed. This has resulted in the first instance ever, that the Fund Raising Committee has been unable to provide any contribution towards the much needed funds, which are used directly for the upkeep of St. Margaret's Church, Streatley.

Events that had been Planned and Venues booked were:-

- Summer Fete - Saturday 6 June 2020
- 4th Annual Quiz Night scheduled for a Saturday in October 2020

- Christmas Fayre - Saturday 21 November 2020

Let's hope with the Vaccine Roll-Out and the continuing adherence to the Public Health guidelines will allow events to be carried out once again, when we can be assured that everyone will be safe.

Robin King

Ladies Guild

What can I say – it's been a very sad year due to Covid 19. We were only able to meet twice before lockdown in March 2020.

At our February meeting Kevin Varty came to talk to us about Sweet Memories/Origins of Chocolates. This was a very interesting talk when we learnt in which year many of our favourite sweets/chocolates were first introduced from 1777 to 1983. He ended with this little rhyme:

Chocolate comes from cocoa
which comes out of a tree
That makes it a plant
Therefore chocolate counts as salad
Works for me.

Then all the ladies were handed a wagon wheel – a very nice gesture.

In March we welcomed Maggie Taylor (a very interesting and good Speaker). This time she came to talk to us about lace making. She showed us many samples of lace, some made by her and several ladies purchased lace book marks. As always lovely to hear Maggie.

Sadly, since then we have been in lockdown and unable to meet.

When we do resume we will be changing our venue and meeting times – meetings will be held at the Parish Centre on the 2nd Thursday in the month between 2.30pm and 4.30pm and hopefully we will be able to welcome most of our members back and maybe some new ones.

Judy Seymour

Luton Churches Together

The Luton Churches Together in Limbury Committee did not meet during 2020.

Debbie Gibson

Parish Centre House-keeping

This has been a strange year for all of us and completely unexpected due to the Covid 19 pandemic which shut the hall from the beginning of April to August, that meant 5 months with no income, and as such no real house-keeping being done to the hall. The Committee then decided that we would make the hall as Covid 19 safe as possible and spent over £100 on Covid 19 signage, rearranged the entrance and exit to comply with the rules, reduced the number of usable toilets and closed the meeting room and kitchen till further notice, to reduce the amount of cleaning that is

now required. The cleaner agreed, when we decide to open, on a daily basis during the week days to clean and sanitise the toilets, sweep and clean the main hall, wipe door handles, light switches and ledges and to supply hand sanitiser and hand towels

Maintenance

The Premia Security burglar alarm system was taken over by Tindall Security Ltd and this was done quite seamlessly and is working well. We had a new burglar alarm control box fitted in the foyer as the old one was failing. The fire system is now run by Firelec Control Ltd.

Finance

The Centre made a loss last year of £13,626.29 which is mainly due to the £12,000.00 donation made to the PCC to help to run the Church and the remaining £1,626.29 was due to the hall being closed as explained above. As this is the second loss in 2 years and looking into the future with the hall now still in lock down and so far, not making any money in 2021, I feel it is inappropriate that the committee should commit to make a donation to the PCC at this time.

Bookings

We have lost the Weight Watcher organisation at this moment in time, who were our biggest hirers of the hall using 3 sessions per week and contributing £300.00 per month to the kitty and will be hard to replace. We have 2 sets of Irish Dancing groups starting regular bookings this year and the Luton Borough Council have asked to hire the hall for the Police Commissioner election on Thursday 6th May 2021. We shall have to wait and see what happens when we are allowed to open the hall and how many more hirers do not return.

Peter Kain

Pastoral Committee

As I have not been able to attend Church during the Covid 19 pandemic much of the work has been carried out by various other members of the Church community and I thank them for their support. I have helped from a distance, where possible, and still hold a list of Way Wardens. However, this list will need to be revised in 2021.

The monthly collection of items to be donated to the Foodbank have been well supported and the amount donated through the Harvest Festival was particularly high. All donations were well received by the Luton Foodbank who have experienced increased demand because of the pandemic this year.

Other collections have included clothing and household items for the refugee families, new toys for Christmas (passed to the Salvation Army for distribution) and the Christmas Shoe Box Appeal (very ably organised by Lisa and Anna).

Barbara Pattenden

Safeguarding

St Margaret's Church is committed to the safeguarding and care of all those within our Church community but particularly to the young and the vulnerable. We make every effort to ensure that they are able to worship and to be involved in the life of the Church in safety.

It is now a formal legal obligation for the PCC, in its report to the APCM, to state whether or not it has "complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults)".

We believe that we have complied with this duty by:

- Adopting the House of Bishops' policy "Promoting a Safer Church" together with the "Statement on Domestic Abuse".
- Reviewing our policy and procedures annually and displaying a signed and dated copy of the policy on the noticeboard in the Church porch and in the Parish Centre. This includes contact numbers for the Parish Safeguarding Officer (PSO), Diocesan Safeguarding Adviser (DSA) and Social Services.
- Having a named Parish Safeguarding Officer who works with the Priest-in-Charge and PCC to implement policy and procedures.
- Ensuring that all those who have regular contact with our young people and vulnerable adults are appointed in line with the Diocesan "Safer Recruiting Guidelines" and undergo an Enhanced Disclosure check by the Disclosure and Barring Service (DBS). These checks have to be carried out every 5 years.
- Displaying the "Promoting a Safer Church" poster on the notice board on the approach to the Church and in the Parish Centre.

Our Safeguarding practices are constantly under review as new directives come out from the House of Bishops and the Diocese reflecting changes in legislation.

During 2020 no new volunteers were appointed.

Most PCC members have completed an online Safeguarding awareness course which needs to be refreshed every 3 years.

Since we have a Youth Club and a number of elderly and vulnerable adults attend our services and social groups, all members of the PCC need an Enhanced DBS check in order to satisfy the requirements of the Charity Commission. Lack of opportunity to meet face to face has made it

difficult to complete this process for all new PCC members but, hopefully, this will be possible in the next few weeks.

Gill Critten

The Friends of St Margaret's Church

Because of the Covid 19 pandemic, unfortunately the Group was unable to meet to conduct its usual business in 2020

The Friends would like to thank Dorothy who made a small donation from the sale of her hand painted cards.

When 6 or more were allowed to meet in a garden in September 2020, Betty and Ron kindly hosted a tea occasion so that our new Vicar, Nigel Richards, could meet a few of us. Rev Nigel learned of the group's history and will be attending meetings of The Friends when the restrictions are lifted.

Barbara Pattenden

Thursday Coffee Morning

As with all activities at the Parish Centre, the Thursday coffee morning had to cease because of the Covid 19 regulations, and we sadly lost two of our regulars at Christmas time.

Any perishable items stored at the Parish Centre were removed and distributed. The money raised from the coffee mornings were used to purchase such items as candles communion wine for the Church.

We look forward to being able to meet again one day.

Jean Flower

Youth and Children's Work

2020 has been a very strange year as we all know and, unfortunately, this did effect the Hub youth group. Like most things we had to shut our doors at the end of last March and haven't been able to reopen. We are in contact with our children's parents over a messaging group we had set up so have been able to message and see how everyone is. We also saw a lot of the children in the summer as Lisa and myself went round delivering goody bags of sweets and other things we had from the tuck shop that needed to be used! A delivery of sweets to the door at a safe distance went down very well! And it was lovely to see them 😊



We also received lovely pictures from some of the children at Easter.



Again we saw some children when collecting clothes for the refugee appeal and then again when toys and toiletries were needed for the Box Of Love Christmas Shoe Box appeal. This was a great success and we were overwhelmed with the amount and quality of donations we received. We had some really lovely messages from parents saying that their children wanted to donate their own things to help the children that didn't have any!

We are not sure when we will be able to meet again, so for the mean time have joined up with Youthscape, a Christian charity based in Luton, along with other local Churches to launch a social media and YouTube channel. Here the young people can watch challenges from Lisa and myself and listen to some faith based conversations from other youth leaders in Luton. They also have the chance to take part in challenges themselves and enter competitions to win some really good prizes!

Anna Wright

Section C Other Reports and Policy Statements

Deanery Synod 2020

Luton Deanery Synod met four times (February, June, September and November) in 2020. St Margaret's was represented by Mrs. Deborah Gibson and Mrs. Lynda Logan. Whilst St Margaret's was in vacancy, there was no clergy representation at Synod meetings. All new deanery representatives were invited to join with current representatives in the November Synod meeting. The combined Deanery Standing Committee and Deanery Mission and Pastoral Committee met four times (January, July, September and November). These were attended by Mrs. Lynda Logan, as an elected member of Deanery Synod. Meetings in January were conducted in person, whilst all other meetings were conducted via Zoom.

2020 was marked and shaped by the Coronavirus pandemic which meant that many parishes did not hold the APCM's until October. The Church of England ruled nationally that all deanery representatives were to remain in post until December and diocesan representatives were to remain in post until July 2021.

During the first national lockdown, all places of worship were closed under the Government's guidelines. The Church of England changed its rulings to permit General, Diocesan and Deanery Synod meetings to take place legally via Zoom or similar. Whilst there was a lifting of some Government restrictions during June, many churches within the Deanery remained closed and that still remained the case at the end of the year during the tiered system and finally the second national lockdown.

Major activities planned for the Deanery from the previous year were either cancelled or deferred. These included a Deanery Eucharist; Bishop Alan's Big Conversation; visits to Luton by the Bishops of Tanzania and Bangladesh during the Lambeth Conference and the new Deanery Review, Goals and Action Plan. The Deanery Review, with all the work that it involved, was deferred until 2021. There had been many changes in Luton since the last review in December 2015 so information needed to be gathered: in due course, questionnaires would be sent out to parishes with exercises to be completed by the PCCs.

Revd. David Kesterton (All Saints with St Peter's), who had been appointed Area Dean in 2019, continued to chair Luton Deanery Synod and its committees. Canon Peter Adams (Luton St Mary's) continued as Lay Chair and Steve Dolby (St. Thomas') as Assistant Lay Chair. The post of Assistant Area Dean was not filled until November, when Synod was pleased to learn that Revd. Tim Madeley, licensed to Christchurch in November 2019, had been appointed to fill that role.

The year began with one vacancy at St. Margaret's Streatley, followed by two others - St Hugh's and St Francis. Revd Nigel Richards was licensed to St. Margaret's in April; Revd Martyn Shea was appointed as the next vicar of St Hugh's in November with his licensing in February 2021. Interviews for the post at St. Francis were scheduled for February

2021. Four curates completed their training and took up new responsibilities: Revd Sarah Hancock left the Diocese and moved to Cheadle Hulme; Revd Andy Gliddon also left the Diocese to become Director of Ministry at St Barnabas, Finchley; Revd Mick Mwandia moved to Bedford and Revd Jo Burke remained as a part-time SSM at All Saints with St. Peter, undertaking interfaith work. Diane Scott was licensed as a Lay Reader at St Anne's with St Christopher's.

A main focus of business for Deanery Synod and the combined Deanery Standing Committee and Deanery Mission and Pastoral Committee during the year was the continuing Pastoral Reorganisation Process for both Holy Trinity and St Matthew's. Whilst proposals were put on hold during lockdown, by the end of the year, the Church Commissioners advised that processes could be restarted again for the public notice stage. Various submissions were made to Church House concerning Holy Trinity and St. Matthew's had reached the second stage where the public could make representations.

In July, with the huge changes, caused by the pandemic, that were occurring in society and consequently in the parishes, Deanery Synod discussed the introduction of a simple tool for reflection at both parish and deanery level. A grid produced by Flourishing Churches was circulated so that PCCs could look at it and consider the four questions:

- What have we had to start doing that we will need to stop?
- What have we started doing that we will need to continue?
- What have we stopped doing that we need to restart?
- What have we stopped doing that we don't want to restart?

Following the General Synod meeting in July, during which the Archbishop of York, who had been leading a wide ranging process to review how church members should be church in a fast changing world and had presented his vision on the way forward for mission and ministry, Synod members were pleased to hear that the Revd. Jairo Nyaongo (St Augustine's) had been selected as one of 120 people to be involved in this national process. The vision and strategy process presented was for ten years and the initial consultation on the culture of the Church, looking at the past and planning for the future included:

- Church of visionary disciples
- Mixed economy
- Take lead from children and young people
- Black and Ethnic minorities.

The membership of St. Alban's Diocesan Committee for Minority and Ethnic Anglican Concerns (DMEAC) was renewed and An Ethnic Minorities Charter for the Diocese was drawn up and approved by Bishop's Council in July. All parishes in the deanery were encouraged to look at it to see how to engage with black and ethnic people.

Other agenda items which were brought to Deanery Synod were the Proclamation of the Clergy Covenant for Wellbeing as an Act of General Synod, which had been discussed separately by each of the three houses at Diocesan level and noted by Diocesan Synod and Becoming an Eco Diocese with the aim of encouraging all churches to enrol on this programme within 12 months of launch, safeguarding and Luton Borough Council Cuts on Provision for Young Children.

During the year there were three speakers at Deanery Synod meetings. In February, Kevin Woolmer spoke about the Clewer Initiative as a Church of England project which had been set up to raise awareness of modern day slavery. With a police background, he had been invited by Bishop Alan to lead the initiative within the Diocese on a part-time basis. He explained that nail bars and car wash facilities were examples of areas where abuse could take place. Examples of how to recognize modern slavery were given for car washes - workers having no gloves, warm clothing or boots. Workers may appear harassed by one person, demand cash for payment and live on site. A Safe Car Wash App, which could be downloaded, was available where reports of problems or suspicions could be left. Twelve car washes in Luton had been reported. Anyone reporting a suspicion should ring 08000 121700: reports could be made anonymously. Any church or individual wishing to contact Kevin could do so on kevin.fwoolmer@gmail.com

In June, the speaker was Rev. Canon Dr. Tim Bull, Diocesan Director of Ministry. He gave a presentation on clergy wellbeing, particularly during the pandemic. The points he made could be used for anyone at any time of stress or difficulty. The presentation can be viewed on Peter Adams', the Lay Chair, YouTube account. https://youtu.be/MUg3Fm_hZUM

In September, the speaker was Revd Jo Burke from All Saints with St Peters, Luton. As the Assistant Minister with responsibility for St. Peter's and also Interfaith within the Deanery, she spoke about hopes for St Peter's. St Peter's, an unconsecrated building, was in need of repair and decoration. The demography of its surrounding area was now mainly South Asian but with a small, faithful and elderly Christian congregation. The area was one of enormous social deprivation so it was hoped that the appearance of the building could be improved and its two rooms used for community projects such as parenting courses. It was hoped that the Christian presence would be increased by introducing a service of Morning Prayer at 8.15am for local workers; lunchtime midweek Communion Services and by holding short accessible Family Services.

Jo also spoke about her work as a source of support and help to the many refugees in Luton. Two hotels in All Saints Parish were being used to house about 160 refugees, mainly young single men, although there were some families as well. She was helping to provide clothing, games and activities for the refugees and asked if the churches within the Deanery could help by:

- Providing men's clothing (medium or small), games and activities
- DBS cleared drivers to transport refugees to medical appointments
- Countering negative attitudes towards the refugees wherever possible

- Finding people in their congregations who would like to be involved with helping.

Deanery funds remained the solvent throughout the year with a diocesan grant being sought to help pay administration expenses. In order to help parishes during the pandemic and lockdown, the treasurer, David Dallinger (Christchurch), proposed and Synod agreed, that the usual £10 subscription for each Clergy and Lay Member be reduced 50% to £5 for the year. The request for the full Wenlock School contribution, however, would remain the same. Parishes were reminded that despite declining finances, they would still be expected to pay their parish share in full, using any reserves as necessary. A finance forum was held for all parish treasurers and incumbents with presentations from the Diocesan Board of Finance and the Archdeacon of Bedford to inform and assist parishes with their finances. The year ended with £4,438.80 ring-fenced in the Synod account for mission support and a further amount of £2,973.29 being available in the deanery funds to provide help and support where necessary.

During the year, Mrs. Lynda Logan (St. Margaret's, Streatley) continued to provide written reports re Diocesan Synod meetings. Several agenda items focused upon Diocesan finances and Parish Share Contributions. Mr. Colin Bird, Chairman of the St Albans Diocesan Board of Finance, reported that St Albans Diocese was in a slightly better position financially than other dioceses in the country. This was due to the completion of the sale of glebe lands near the MI in Bedfordshire. Whilst the Diocese retained a minority share in the tri-partnership of developers, the net profit of £9m was not generally available monies as it legally fell within endowment funds. Income from the investments would be spent on clergy stipends. Whilst the 2019 balance sheet looked pretty healthy, it was being overshadowed by the impact of coronavirus during 2020. Speaking about the 2020 budget, Glyn Barker, Financial Director, stated that Parish Share collections were down on 2019. When in April 2020, the impact of lockdown was felt and the reduction in Parish Share collections dropped by 20% on the previous year, the DBF had no option but to review the agreed Diocesan budget for the year which included the furloughing of curates. Whilst monthly Parish Share contributions had stabilized in the middle months of the year, they were still down by 3.8% on the previous year. Many parishes relied on fund raising, e.g. festivals, hire of halls, events to help pay the share so the next telling point would occur in December when churches were used to raising funds through events such as carol services and Christmas fayres. There could be a deficit of £2,000,000. Pressures beyond 2020 would see parishes closer to using reserves. Diocesan Synod agreed that clergy stipends would be kept at the current level as clergy had received an increase in April 2020: clergy had already had a benefit which most people in the community had not received. With the need to support parishes in 2020-21, any annual loss from Parish Share contributions would need to be met via Common Fund reserves. Synod was warned that 'some parishes may be reduced to extinction.' The 2021 budget had been reduced by £1,108,000 with the Parish Share being reduced by £252,000: the shortfall would have to be met from reserves. There was little room within the budget for

further savings. Synod was reminded that in 2013, it passed a motion to maintain the then number of stipendiary posts in the Diocese. This policy was revisited by the DBF just before Covid 19, however, this now needed to be fully reviewed to take into account the current situation. With its current budget, the Diocese would need to reduce the number of stipendiary clergy whilst trying to maximize key ministers on the ground. It was indicated that four posts would be lost in the Diocese. (These included St Mathew's and Holy Trinity in the Luton Deanery.) At the year's end, the worst fears were not realized and despite all warnings, the Diocesan deficit was half that expected and stood at around £1,000,000.

All papers relating to Diocesan Synod and the Presidential Address may be found on the Diocesan website.

Canon Peter Adams continued to provide reports re General Synod. Included in the General Synod agenda items were the Archbishop of York's Vision and Strategy Process – a process to review how church members should be 'church' in a changing world; the response to Covid 19 pandemic and safeguarding. There was an emphasis on the safeguarding IICSA report which was also brought to the attention of Diocesan Synod during the year whereby Bishop Alan stated that whilst the high profile cases did not relate to St Albans Diocese, the report, nevertheless, made very difficult reading. The report challenged aspects of church culture that allowed perpetuation of abuse. "A culture of clericalism existed in which the moral authority of conduct was not questioned" and "Deference to the authority of the Church and to individual priests, taboos surrounding discussion of sexuality and an environment where alleged perpetrators were treated more supportively than victims presented barriers to disclosure that many victims could not overcome."

In November, reflecting on the year with bereavement, illness, suffering and fear marking much of it for many people in much of the world, the Archbishops of Canterbury and York, in a joint address, stressed to General Synod that the pandemic was causing huge changes to happen in society and consequently, having a profound effect on the shape, calling and mission of the whole Church. Institutions which did not adapt to new circumstances would be condemned to extinction as would institutions that adapted wrongly, in a way that did not reflect their history, their traditions and their values. It was stressed that there was not just one but seven crises:

1. Covid 19 and its impact on our sense of security
2. The consequent recession, and long term economic challenge
3. The Black Lives Matter challenge to the church
4. The IICSA report on the CoE's handling of child sexual abuse
5. The way we relate to Europe and the rest of the world
6. The immigration crisis on the south coast
7. "the underlying challenges to our understanding of democracy in populism, of international law and of what makes for a good society

continue to be chronic and destructive weaknesses in the capacity of our societies to respond to change.”

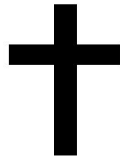
“And underlying all these, overshadowing might be a better word, bigger than any, is the crisis of climate change and the environment.” Addressing fear, the Archbishops said that as a church, we need to move beyond crisis mode. For: “These crises are not signs of the absence of God but calls to recognize the presence of the Kingdom of God and to act in faith and courage, simplifying our common life, focusing on Jesus Christ, looking outwards to the needy, renewing the call to wash feet, to serve our society and to be the Church FOR England.”

All papers appertaining to General Synod may be found on the Church of England website.

Lynda A. Logan



St Margaret's Church, Streatley



Serving the Communities of Streatley,
Warden Hill and Bramingham Park

SAFEGUARDING POLICY STATEMENT

We recognise the importance of the Church's ministry to children, young people and vulnerable adults and the responsibility for nurturing, protecting and safeguarding them.

We have adopted, and are committed to implementing both "Promoting a Safer Church" (2017), which is the Church of England's policy for safeguarding children, young people and vulnerable adults and "Responding Well to Domestic Abuse" (2017).

We will make every effort to:

- promote a safe environment and culture.
- recruit safely by checking the suitability of all those who work with children, young people and vulnerable adults within our church.
- put in place a procedure for dealing with concerns about possible abuse and respond to any allegation without delay, notifying the Diocesan Safeguarding Adviser and co-operating with the statutory authorities during any investigations.
- have a procedure in place for dealing with a situation where a known offender joins our church community.
- give support to those who have been abused or have been affected by abuse.
- support those who may be the subject of concerns or allegations.

We will appoint a Safeguarding Co-ordinator who has received appropriate training for the role.

We will review this policy annually and, as part of that review, check that our procedures are up to date.

Approved by the Parochial Church Council on 15th February 2021

**Incumbent: Revd Nigel Richards **
February 2021**

Date: 15th

**PCC Representative: Richard Daniells **
February 2021**

Date: 15th

Date of next review: February 2022

*** The signed document is retained by the Secretary.*

Safeguarding Contacts

Revd Nigel Richards:
Incumbent

Email: streatleyvicar@outlook.com
Mobile: 07831 258249

Mrs Gill Critten:
Safeguarding Co-ordinator

Tel: 01582 595641
Mobile: 07483 243065

Mr Jeremy Hirst:
Diocesan Safeguarding Advisor

Tel: 01727 818107
Mobile: 07867 350886

Social Services, Luton:
Children & Adults

Emergency number: 03000
008123
Office hours:
Children: 01582 547653
Adults: 01582 547659

Social Services Central
Beds: Children and
Adults

Emergency number: 03003
008123
Office hours:
Children: 0300 300 8585
Adults: 0300 300 8122

Smyths Educational Charity
(Registered Charity No. 307450)
Annual Report to St Margarets PCC - 2020

Smyths Educational Charity was formed in 1871 from a bequest of £500, made by George Smyth for the benefit of the inhabitants of Streatley and Sharpenhoe, chiefly towards the purposes of Sunday School.

The Charity Trustees are: Dorothy Iszatt
 Geoffrey Weedon
 John Farrent

The honorary treasurer and administrator is Julia Godino.

The bequest is currently invested with CCLA Investment Management, which is regulated by the Financial Conduct Authority. The CCLA investment account holds 60.65 units, as at the 31st December 2020 the investment was valued at £1,092.39 (£1,026.73 at 31st December 2019). During the financial year to 30th June 2020 the investment earned dividends of £31.13, which was paid into the Charity's current account at Lloyds Bank. The balance of the Lloyds account as at 30th June 2020 was £309.27 (£278.14 as at 30 June 2019).

Smyths Educational Charity
Reg No: 307450
Statement of Account as at 1 June 2020

	£		£
Balance B/Fwd 2.6.18	278.14		
Dividends received:	31.13	Payments:	Nil
Interest:	Nil	Cash in bank:	309.27

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Balance C/Fwd	309.27	309.27
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Verified by the Trustees:

Dorothy Iszatt **

Geoffrey John Weedon **

John William Farrent **

***Countersigned by the Honorary Treasurer and Correspondent to
the Charity***

Julia Mary Godino **

*** The signed document is retained by the Secretary.*

**Parish of Streatley: Streatley and Sharpenhoe Trust
Land
St Margaret's Allotment Trust Annual Report 2020**

The Trust Income was much improved on last year as all but one plot were rented out. Rent was received from 22 full and 8 half plots of the 27 available leaving 1 full plot vacant. This year plot 1A was charged at £25.00 instead of £35.00 and plot 26 at £100.00 instead of £130.00 as in previous years. The cheque for plot 21 was made out for £26.01 as Mr Ridgeway claimed £8.99, the cost of a replacement tap. The bank would only credit this cheque at £20.01 as it was made out incorrectly. The £6.00 has yet to be recovered.

Plot rents were not increased this year.

The expenditure for water supply remains high as does the charge for cutting the boundary hedge. This limits and income/expenditure balance to £228.22.

Included in the balance sheet is £2.50 cash not payed into the bank.

Also included in the balance sheet is the capital sum of £200.00 in CBF Deposit Fund 1320011197D, Trust number S3704. This is part of the assets of the Trust and was a payment made by the Highways Agency in 2004 in respect of a compulsory purchase of land at Streatley cross roads.

Also shown on the balance sheet is the accrued interest retained in the account.

Signed:

Rev Nigel Richards**	Trustee	14.2.2021
John Farrent**	Trustee	14.2.2021
Dorothy Iszatt**	Trustee	12.2.2021
Geoffrey John Weedon**	Trustee	14.2.2021

*** The signed document is retained by the Secretary.*

**Parish of Streatley: Streatley and Sharpenhoe Trust
Land
St Margaret's Allotment Trust December 2020**

	<i>Income</i>	<i>Expendit ure</i>	
Balance brought forward as at 31.12.2019			£1,957.5 4
<i>Income</i>			
19 plots @ £35.00	£665.0		
8 half plots @ £17.50	0		
1 plot @ £100.00	£140.0		
1 plot @ £25.00	0		
1 plot @ £29.00	£100.0		
Bank interest	0		
	£25.00	£959.6	
	£29.00	5	
	<u>£0.6</u>		
	5		
<i>Expenditure</i>			
Maintenance Expenses	£8.99		
Anglian Water	£322.44		
ABS Solutions Ltd	<u>£400.00</u>	£731.4	
		3	
Excess Income/Expenditure			<u>£228.2</u>
			2
Balance carried forward as at 31.12.2020			<u>£2,185.</u> <u>76</u>
Bank balance as at 31.12.20			£2183.2
Cash in hand			6
			£2.50
Fixed Asset CBF Deposit Fund 1320011197D			£200.00
Accrued interest retained in Account 2020			<u>£66.88</u>
Net Total Assets			<u>£2452.64</u>

Signed:

Rev Nigel Richards**

Trustee

14.2.2021

John Farrent**	Trustee	14.2.2021
Dorothy Iszatt**	Trustee	12.2.2021
Geoffrey John Weedon**	Trustee	14.2.2021

*** The signed document is retained by the Secretary.*

Name	Plot	Annual Rent	Date	Paid cash	Paid chq	INCOME 2020						EXPENDITURE 2020					GRAND TOTAL
						Date	Interest	cash	Pay Bk no	Bank	TOTAL	Payee	Chq no	maint exp	Anglian Water	TOTAL	
Single	1	35.00		35.00		31.12.19	Bank B/Fw d				1957.54						1957.54
Hacking	1A	35.00		25.00		09.01.20	0.09				1957.63				0.00	0.00	1957.63
Mr Birchnal	2	35.00		35.00		27.01.20	0.00				1957.63		TFR		102.69	102.69	1854.94
Mr Wilson	3	35.00		35.00		10.02.20	0.08				1957.71					102.69	1855.02
Mr /Mrs Denyer	4	35.00			35.00	09.03.20	0.07				1957.78					102.69	1855.09
Mr Sylvester	5	35.00			35.00	09.04.20	0.08				1957.86					102.69	1855.17
Miss Robinson	6	35.00		35.00		14.04.20	0.00				1957.86		TFR		98.29	200.98	1756.88
Mr Thomas	7	35.00			35.00	11.05.20	0.08				1957.94					200.98	1756.96
Mr Wang	8	35.00		35.00		09.06.20	0.07				1958.01					200.98	1757.03
Mr Simpkins	9	35.00			35.00	09.07.20	0.07				1958.08					200.98	1757.10
Mr Jackson	10	35.00		35.00		22.07.20					1958.08		TFR		96.93	297.91	1660.17
Mr Savic	11A	17.50		17.50		10.08.20	0.06				1958.14					297.91	1660.23
Mr McKenna	11B	17.50			17.50	09.09.20	0.01				1958.15					297.91	1660.24
Mrs Hardy	12A	17.50		17.50		09.10.20	0.01				1958.16					297.91	1660.25
Mr McKenna	12B	17.50			17.50	12.10.20					1958.16		TFR		24.53	322.44	1635.72
Mrs Burns	13A	17.50			17.50	09.11.20	0.01				1958.17					322.44	1635.73
Mr P White	13B	17.50			17.50	23.11.20	0.00	2.50	cash	355.00	2315.67					322.44	1993.23
	14	35.00				23.11.20		8.99	direct error	598.51	2923.17					322.44	2600.73
Mr Pitkin	15A	17.50			17.50	23.11.20					2923.17	R Ridgeway	Cash	8.99		331.43	2591.74
Mr Smith	15B	17.50		17.50		23.11.20					2923.17		correct	598.51		929.94	1993.23
Mr Fleckney	16	35.00			35.00	23.11.20			direct	592.51	3515.68					929.94	2585.74
Mr Seal	17	35.00			35.00	25.11.20					3515.68	ABS LTD	TFR	400.00		1329.94	2185.74
Mr L A White	18	35.00			35.00	09.12.20	0.02				3515.70					1329.94	2185.76
Mr Winter	19	35.00		35.00							3515.70					1329.94	2185.76
Mr Pitkin	20	35.00			35.00						3515.70					1329.94	2185.76
Mrs Ridgeway	21	35.00			29.00						3515.70					1329.94	2185.76
Mr Blake	22	35.00			35.00						3515.70					1329.94	2185.76
Mr Walsh	23	35.00			35.00						3515.70					1329.94	2185.76
Thomas	24	35.00		35.00							3515.70					1329.94	2185.76
Mr Giles	25	35.00			35.00						3515.70					1329.94	2185.76
Jempson	26	130.00			100.00						3515.70					1329.94	2185.76
				£357.50	£601.50		£0.65	£11.49		£1,546.02	£3,515.70			£1,007.50	£322.44	£1,329.94	£2,185.76
Totals		£1,040.00			£959.00												2021 Balance C/Fw d £2,185.76

Note: Mr Ridgeway deducted £8.99 from the rent for repairs to a water tap. Also his cheque was made out incorrectly so the bank only credited £20.01
The £8.99 income is entered as cash and then shown as paid to Mr Ridgeway