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The Parish of Medstead and Four Marks

Minutes of a PCC Meeting

**Tuesday 16th September 2025,
7.30pm at St Andrew's Church Hall**

Present: Howard Wright (Chair), Debby Barnes, David Duffin, Timothy James, John Lofthouse, Frank Maloney, Pam Maloney, Bob Meekums, Ian Trotter, Andrew Walters, David Williams (Secretary), Chris Nunn (Treasurer, in attendance)

1. Welcome and Apologies

Howard welcomed everyone to the sixth PM&FM PCC meeting of 2025
Apologies were received from Jackie Jurd, Jeremy Griggs and Jill Williams.

2. Worship and Prayer

Howard invited us to share in responsive prayers; we sang the hymn "Crown Him with many crowns" and read Psalm 127. A number of members led us in prayer, and we joined in the Lord's Prayer and the Grace.

3. Declarations of (Financial) Interest

None

4. PCC Meetings of 15th July 2025

- a. Approval of Minutes – doc: *PCC Minutes 25-07-15.pdf*
These minutes were approved *nem con.*
- b. Matters arising
None

5. Finance

- a. Financial Statement to end of August 2025 (doc *PM&FM August 2025.xlsx*) and review of Budget and forecast for 2025
 - Thanks to Tori for gathering all the necessary figures in good time.
Chris discussed the statement with use of presentation doc: *Financial analysis September 2025 PCC.pptx* (appendix 1). It was noted that after a healthy boost to income in January and that coming through giving, income remained significantly better than forecast. Expenditure had been only marginally greater than forecast. At this point in the year, we would have expected the gap to be about £33k; it is 'only' about £21k. The cumulative graphs of expenditure and income steadily diverge towards the end of the year, but the General Fund is still way more than what would trigger a call on reserves.
 - Ian emphasised the need to decide policy on the type of budget to be prepared for 2026. Three possibilities:
 - Deficit budget with the expectation that parishioners will be inspired by God as the need arises to make up the difference;
 - A balanced budget;
 - Budgeting for a surplus, perhaps with the idea of supporting missions or similar organisations.

- After the Parish Buying scheme for energy closed, Peter G-J had secured for St Andrew's a one-year contract for energy from Total Energies. Now that is about to expire, we might look at a favourable deal like that which has already been negotiated for COGS with Octopus Energy.
- Discussion moved to reviewing the Historic Accounts. The aim according to the Parish Finance Plan – *2025 Finance-Action Plan - Agreed.docx* – is to show that neither St Andrew's nor COGS is using funds given pre-merger to the other of the two historic parishes. Such funds will have been designated by PCC for use at the relevant end of the Parish. The designated funds for each end are outside the amount of general fund on which the calculation of reserves is based.

Chris showed a new presentation, doc: *250903 PMFM Historical Analysis v1.3 FINAL.pptx* (appendix 2).

- Regarding CMF: because the bookkeeper could only access the old COGS account, CMF for the whole parish had been paid from that account.
CMF sets contributions based on the size of each membership, weighted according to an Experian assessment of the affluence of the area (assuming the membership represents a cross-section of the local community). It was **agreed** that the methodology is tried and tested and accepted over time by each part of the current Parish. From current assessments it appears that St Andrew's contribution to the combined parish CMF request was 19% of the total, with COGS contributing 81%.
- Staff costs around Jane and Virginia have been apportioned in the same way.
- While St Andrew's has no local staff, it does have contribution to ministry from retired clergy whose expenses must be properly met (including special transport, etc.)
- Building costs: overall £13,181. Before an accurate figure for the separate ends of the Parish were available, an arbitrary 50/50 split of £22k was used. Latest figure for St Andrew's Repair and Maintenance is just £4015.66 so adjustment is necessary. A figure of £24,910 now represents a fair estimate of the money designated for St Andrew's local purposes. COGS should have a figure of £20,000 designated for its local purposes. In summary, PCC agrees to designate those two pots of money as monies for local purposes to honour and respect the givers of the past who gave in to those funds.
- Ian strongly advised that the fine details of the process of identifying and settling the historic finances of the Parish should be left to the Finance group who are best placed to ensure good practice. It is also important that Sharon Blackshaw is kept well informed.
- Note that the entry in the current report about the fund for the COGS kitchen should indicate that it is Reserved, not Designated. The amount shown for the COGS solar panels is correctly Designated, being the balance of the gift for the panels that remains unspent after installation.
- Fund raising: in time those local funds will be exhausted, and expenditure will become our collective responsibility. This does not preclude local fund-raising initiatives – local people are more likely to raise funds and contribute to particular needs of their local parish church.
- The balance of funds after identifying and subtracting the Historic amounts is about £76,692. The Reserve trigger amount was agreed at £58,287. Therefore, our headroom is £18,405. With a current monthly gap of about £5,000 of expenditure over income, we would reach the reserve trigger in a

few months. So, this affects any proposal for a budget for 2026. If we are aiming for a balanced budget, or even just reducing the monthly gap and the divergence between cumulative expenditure and income, we should be going back to the congregations for their support.

- Howard **proposed** and Frank **seconded** that St Andrew's should have £24,910 and Church of the Good Shepherd should have £20,000 designated for local purposes. The proposal was **agreed unanimously**.

b. Review of the 2025 Finance-Action Plan

- i. Proposal 1 – dealt with in Item 5a above
- ii. Proposal 2 – consult with the Diocesan Stewardship Advisor, and then in light of the advice:
 1. Thank the congregations for giving so far. Bob and Ian were asked to prepare a statement of thanks to respective congregations for their patience while we were getting on top of our parish financial situation and apologising for the delay;
 2. Present the vision and encouragement, reminding people what we are giving to and what the Church is doing;
 3. Encouraging all to play their part, including giving time, talent, money.

c. State of old and new bank Accounts

- i. Current accounts
The new account for the merged Parish is operational. Existing accounts remain open until an orderly transfer of funds is complete and those contributing by Standing Order have moved to the new scheme. As the Parish Giving Scheme is well known particularly at St Andrew's, we should consider whether it is helpful to use it across the combined Parish. We briefly discussed pro's and con's of using its indexing function to contributions year on year.

- ii. Opening deposit accounts
Have been deferred until the Historic Funds have been finally settled.

d. Parish Giving Scheme registration
Still to be actioned.

6. Local Church Group – meeting notes

- a. St Andrew's
Notes of the St Andrew's LCG meeting of 8th September were circulated with the minutes of the PCC meeting – doc: *LCG - September 2025 - Minutes.pdf*
- b. COGS
No meeting on which to report.
Andy suggested that some progress might be possible on the refurbishment of the COGS Church Hall kitchen.

7. Communion Assistants

It was proposed that two members of the St Andrew's congregation – James Tan and Jacqueline Sutherland-Tan – and two from Church of the Good Shepherd – Douglas Titheridge and Christine Titheridge – be added to the list of those who may assist at communion services. Proposal agreed *nem con*.

8. Pop-up Carols

Following the example of Alton churches in 2024, Howard suggested that coordinated groups of singers might organise publicity around their own areas in the Parish and then

present programmes of Christmas Carols. Leaflets should list where and when every pop-up carol event should take place. It would be up to each organiser to decide whether to include music, refreshments, etc, and how that should be done. Members noted that there is already an annual open-air Carol event, the St Andrew's Christmas Tree festival, which attracts many from the local community. As the activities would be held in the public space, Frank agreed to check what insurance if any would be required.

9. Safeguarding

As PCC members, we are required to keep current certification over Safeguarding training. Matt has reminded everyone. Unfortunately, certification in one sphere of one's life (e.g. Education, social activities) does not carry over to others. The few who have yet to complete the most recent specific CofE training through the Winchester Diocese are asked to do so without delay.

10. GDPR

If someone associated in any way with the Parish asks what personal data about them may be held by the Parish, we are obliged to treat it as an official request. So please refer them to Matt, who among all his many responsibilities is our Parish Data Collection Officer.

11. Health and Safety

Frank presented his bi-monthly report, previously distributed
– doc: *25.09.16 Health and Safety Rpt.docx*

12. Any Other Business (to be notified before the meeting)

Harvest Offerings – Howard proposed that the Parish follow previous practice and donate all offerings made in cash on the Harvest celebration Sunday to two causes:

- Alton Food Bank
- The Diocese of Karamoja, Northern Uganda, which is a linked diocese with the Alton Deanery and whose work we support particularly with the Diocesan Training College.

13. Dates of Next Meetings

- a. Next PCC: Tuesday 18th November at the Church of the Good Shepherd
- b. PCC dates for 2026 – Doc: *Draft - PCC meetings 2026.docx*
The dates were generally agreed at the meeting and confirmed next day after checking dates in the Parish diary for 2026.

Howard closed the meeting with prayer at 9.30pm.