

The Parish Church of St Margaret, Rainham
Parochial Church Council

Full meeting of the PCC on Wednesday 20th September 2023
19:30 in the Millennium Centre



Present: Heather Baker (HB); Lorna Dyer (LD); Janet Garnons-Williams (JGW); Nick Grief (NG); Philip Holdcroft (PH); Felicity Holton (FH); Davina O'Brien (DOB); David Ormiston (DO); Linda Randall (LR); Revd Nathan Ward (NW) - Chair; Charley Whittaker (CW); Terry Whittaker (TW)

In Attendance: Sam Holden (SH) – Treasurer; Jo Whittaker (JW) – Secretary

PCC MINUTES

Item	Details	Action
1.	Welcome and Opening Prayer:	
	NW opened the meeting in prayer.	
2.	Apologies: Hollie Allen (HA); Nigel Barfoot (NB); Revd Jonathan Jennings (JPJ); Owen Smith (OS)	
3.	Minutes of the Meeting on 18 July 2023 and Matters Arising (<i>not already recorded on the Agenda</i>):	
	It was noted that the final section of the minutes were still to come from OS. TJW proposed and DOB seconded the proposal that the minutes included were a true and accurate record of the meeting. All in favour.	JW
i.	Millennium Centre hiring policy for other faith groups – NW and Ana Setton were due to meet next week and a proposal then circulated to PCC for agreement.	NW
ii.	Graveyard Trees – TW had spoken verbally with some of the churchyard maintenance team; NW to follow up with a letter.	NW
iii.	Outcome of ex-gratia payment to John Corley – no response had been received; check to be made to see whether the cheque had been cashed.	SH
iv.	Additional AOB – the staffing structure agreed at the last meeting had been implemented; 2 cleaners (married couple) had moved across from Norse as of 1 September, terms of reference remained the same. Ana Setton had been appointed as full-time office administrator with JW stopping at the end of September following redundancy. Handover was in progress.	
v.	Advice from Diocese/DAC re potential closure of the part of the churchyard – nothing heard, to be followed up.	NW
4.	Safeguarding Update:	
	The Safeguarding Committee had met - safer recruitment was being carried out in a more systematic way, group by group and policies were being looked at. There had been two new adult referrals, one of which the Diocese advised was concerning a well-known spammer and, based on that advice, we would not be responding to. It was reiterated that a referral meant any matter that was brought to our attention within the church. Most of these now related to adults rather than children and it was noted that the safeguarding training provided was predominantly child orientated and there was a knowledge/practice gap. JGW recommended the KCC learning portal which had good online training for adult safeguarding. NW and the Safeguarding Committee to explore and liaise with the Diocese.	Safeguarding cttee
5.	Finance Committee Update:	
	The Finance Committee had met on 23 August and following a review of the tied income account had discovered that approx. £25k of grant money had been paid into the operating account rather than the tied income account. Whilst this was being rectified, given the current cash flow issue, it was not a straightforward fix. TW advised that a new process was in place to avoid this reoccurring and a holding account had	

	<p>been set up within the tied income account for any income that was initially unclear or unknown.</p> <p>There were various options to help in resolving the current situation:</p> <ol style="list-style-type: none"> 1) Approach the Diocese for a 5-year interest free loan (in line with previous PCC approval). Note that Standing Committee approval had been given to proceed with this, however, contrary to previous indications, we had been advised that this would not be interest free and there was an additional obligation to contribute £100/month into the Church Repair Fund for the next 5 years; interest to be charged at 5.25% plus 2% variable (£4.5k interest plus £6k into the Church Repair Fund); agreement was still to be granted by the Archdeacon and committees. 2) Stop paying Parish Share as this equated to a similar amount of the loan being requested. 3) Seek a loan from the Methodist Church Association (MCA), who had advertised loans for churches at 5.2% interest, repayable 6 monthly with no penalty for early repayment (application documents had been requested). 4) Use some of our Reserves (currently £67k which represented 3 months of running costs plus redundancies). 5) Seek funding from elsewhere or from private benefactors. <p>There was much discussion about the right way forward, including:</p> <ul style="list-style-type: none"> • Digging into reserves would only be a short-term solution and it would be difficult to rebuild these. A new Reserves Policy would need to be adopted beforehand. • Utilities and redundancy liabilities would be coming down next year. • The 2024 Reserves Policy could be amended going forward. • Asset in Childscroft Road (approx. £350-£400k) • Reducing or stopping Parish Share was not recommended. <p>TW proposed that the PCC apply for a loan of £23.5k (the final payment for the completion of the wall) from the best lender, either MCA or another equivalent provider, for no more than 5 years and with no penalties for early repayment. FOR: 8 AGAINST: 1 ABSTENTION: 3 Proposal carried.</p> <p>NW proposed the Reserves Policy be reviewed based on 2024 budget and any reduction to be used for the sole purpose of early repayment of the loan. FOR: 12 AGAINST: 0 ABSTENTION: 0 Proposal carried.</p> <p>Thanks were given to the Finance Committee for their many hours of sterling work.</p>	<p>TW</p> <p>Finance Cttee</p>
	<p>SH reported on the current budget:</p> <ul style="list-style-type: none"> • Income was slightly down and there was some expenditure outstanding from August waiting on the decision re. the loan. • Church running costs were over budget but were to be reapportioned once the issues with the credit card were resolved. • MCentre Utilities were £10k over budget for the year but a refund was due as the standard fee was paid on expected usage and 20% VAT had been paid rather than the 5% charity VAT – a possible claim of £1.9k. • The total cost of the wall was approx. £80k, with approx. £25k left to pay plus architect’s fees. NW had also heard from Medway Council that they were considering a possible liability for the cost of closure of the path - awaiting further from them in this regard. We had been blessed with various gifts and grants towards this cost. • £6.5k costs were still to be recovered from Rochester and Canterbury Dioceses for the Fuse events. • £11k claim against the liquidator for outstanding Pre-School costs. • £16k cash deficit expected between now and the end of November. • NW advised he was meeting with potential MC hirers that week. <p>Again, thanks were extended to SH, DOB and TW for all their efforts.</p>	

i.	Additional quote for concept design for lighting/sound/AV – this was still to be obtained.	NW
a.	PCC Resolution to accept a £7k grant for the wall - The Church Care Charity had offered a grant of £7k towards the cost of the church wall. PCC agreed to accept this kind offer with thanks and confirmed the grant would only be spent on the Wall. FOR: 12 AGAINST: 0 ABSTENTION: 0 Grant accepted	
b.	Standing Committee agreement for application for Diocesan loan – see discussion above (5).	
6.	Maintenance & Utilities Committee Update:	
a.	Utilities Supplier – NW circulated a paper detailing the proposed cost of gas and electricity renewals for the Millennium Centre and Church gas (electricity not yet due) with various providers, some were ‘green’ others not. It was advised that the trend was that prices would continue to rise over the next three years. After some discussion it was agreed that in principle, we should go green and whilst this would cost more than the non-renewable providers, it was still a saving on current payments. Both green gas and electricity came with certifications. NW proposed we use the longest possible green contracts for the Millennium Centre gas (SSE Green Gas Plus for 24 months), electric (Smartest Energy Green for 36 months) and Church gas (SSE Green Gas Plus for 36 months). It was also agreed we should try to cut usage as far as possible. FOR: 12 AGAINST: 0 ABSTENTION: 0 All in favour	M&U Cttee
7.	Mission:	
a.	Services – 10:30 - NW reported that significant changes had been made and these would continue to be monitored and then reviewed in January. There was a clear change in direction with an Order of Service already in place, improvements to live music starting in October and the introduction of a service booklet with explanations of what’s going on for those not used to a service. Mainly positive responses had been voiced with better music, song choices and informal music being appreciated as well as sermons being linked to the Bible readings. It was felt that the service had become more traditional rather than less. 6:30 - this had changed and again was under constant review as style and content was discerned. It was noted that a grant had been provided for those being brought in to help and support with the music. NW to speak to the ‘old’ music group to clarify plans. There was some concern that it hadn’t transferred well as a service online and was just ‘nice music’.	NW
b.	Putting Rainham First - designs for the church were almost finalised and would be presented to PCC, hopefully at the end of October. Quinquennial recommendations were to be put into the plan, e.g repair costs to the rest of the wall, treatment of wood etc.	
c.	2024 Calendar – PCC and staff team had been invited to meet to look at the 2024 events calendar. It was agreed to have an annual plan that would be manageable, deal with key issues, with minimum stress, as well as be missional and meets the needs of the ‘fringe’. Agreed plans: January – start small groups; Alpha course launch (or similar); Holocaust memorial week; tribute night February – Shrove Tuesday; Leap Year March – Mothering Sunday; Easter (29-31 March) April – St George’s Day (party & service);p Earth Day; Poetry festival May – Tribute night; newcomers event June – D-Day 80 years; Father’s Day funday; Volunteer celebration July – Patronal festival; cream tea August – extended community Hub & weekly bus trips out September – Tribute night; newcomers event October – Baby Loss Awareness; Big Green Day; Hallowe’en	

	November – Memorial Service; Remembrance; King’s birthday December – Christmas	
8.	Fundraising Review:	
	NW would be meeting Liz O’Hanlon this week and would circulate a report and any discussion for the October meeting. In summary, £26k received for different projects and waiting to hear about a further £100k approx.	NW
9.	Correspondence:	
a.	Request for reservation of a grave space – a 72-year old man had applied to reserve a grave space in the new yard, as close as possible to where his partner would be buried (her parents were already buried in a family grave). It was noted that he currently lived in Newington but NW advised he supported the application given that his partner was a parishioner and her parents were already buried in the churchyard. FOR: 12 AGAINST: 0 ABSTENTION: 0 Proposal to support the application carried.	
10.	AOB:	
a.	Add new signatories and a contact for the PCC Savings account at the CCLA – it was proposed that the account signatories be changed from Frank Pantony and Jane Forsyth to JGW and LR (noting this would be in addition to LD and DOB). Contact details to change from Frank Pantony to DOB. FOR: 12 AGAINST: 0 ABSTENTION: 0 Proposal agreed	DOB
b.	Historically, the church provided International Children’s Bibles for the new children at St Margaret’s Juniors – 93 children this year. NW asked whether PCC would agree to do the same this year. A quote for £1,169.10 had been received (£465 reduction on RRP) and a £500 gift, plus GA, had been given. It was suggested that the congregation be asked to contribute/sponsor a Bible – to be mentioned in all 3 services - with church picking up any shortfall. This would also be added to the giving website page. Should there be an excess, this would be kept in the ‘Bible pot’ for next year. FOR: 12 AGAINST: 0 ABSTENTION: 0 Proposal carried.	NW
11.	Items for News Sheet from this meeting:	
	<ul style="list-style-type: none"> • Going green with utilities and new photocopier (tree planted for every copy made) • Bibles 	
12.	Dates of Next Meetings:	
	Thursday 19 October, Church 19:30 Monday 20 November, Teams meeting, 19:30	
13.	Closing Prayer:	
	TW closed the meeting in prayer at 21:26	