

**2020 Report and Accounts
for the Parochial Church Council
of St Martin's, Hereford
Part of the Benefice of
South Wye, Hereford**



2020 Report and Accounts for the Parochial Church Council of St Martin's Hereford

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Parish Information

St. Martin's Church is situated in Ross Road, Hereford. It is part of the Diocese of Hereford within the Church of England. The correspondence address is The Team Office 89 Ross Road, Hereford, HR2 7RJ

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

St. Martin's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Anne Dowdeswell, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Centre complex of St. Martin's, Ross Road, Hereford, and our investment properties.

St Martin's PCC

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St. Martin's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. In particular, we try to enable the people of South Wye to live out their faith as part of our parish community through: Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus; Provision of pastoral care for people living in the parish; Missionary and outreach work. To facilitate this it is important that we maintain the fabric of the Church of St. Martin's and the Church Centre.

Membership

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

<i>Ex Officio:</i>	Reverend Anne Dowdeswell <i>Team Rector</i>	
<i>Churchwardens</i>	Bruce Freeman (Jan 2020 - Oct 2020)	
	Julia Ware	
	Irene Goodman (Oct 2020 - present)	
<i>Deanery Synod Reps</i>	Bruce Freeman (Jan 2020 - Oct 2020)	
	Bev Merrett	
<i>Secretary</i>	John Eden	
<i>Treasurer</i>	Gillian Farlow	
<i>Elected Members</i>	Bev Merrett	Geoff Rawcliffe
	John Eden	Clive Wilce
	Gillian Farlow	Julia Ware
	Irene Goodman	

The PCC meet bi-monthly, during 2020 meetings were suspended during lockdown periods and essential business transacted by email.

The Standing Committee has authority to transact business between meetings.

Reserves Policy

It is the policy of the PCC to hold a minimum of £10,000 as a General Reserve to cover running costs in the event of a major problem, another £10,000 in a Restricted Building Fund to meet anticipated building maintenance costs and unforeseen repairs, and yet another £8,600 (3 months staff pay) to smooth out fluctuations in cash flow and meet emergencies.

Church Workers Pension Fund

The Scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pension costs charged to the SoFA in the year are contributions payable by and on behalf of the only eligible member of staff (2020: £1,410).

2020 Electoral Roll

1. AUER Frances Alexandria Ruth
2. BAYLISS Brenda Rosemary
3. BELL Daphne N
4. BISHOP Ann
5. CHILD Joanne Michelle
6. COCKROFT Susan Catherine
7. DAVIES Gwendoline May (JEAN)
8. DITCHFIELD Margaret Rose
9. EDEN John
10. EDWARDS Geoffrey Charles
11. ENGLISH Marion Rose
12. FARLOW Gillian Elizabeth
13. FREEMAN Bruce Howard
14. FREEMAN Jill
15. GILBERT Dorothy Zoela
16. GITTENS Catherine Grace Elizabeth
17. GITTENS Sarah Joan
18. GOODMAN Susan
19. GOODMAN Irene Elizabeth
20. GWYNNE Caroline Ellen
21. HACKETT Glenys
22. HAMMETT Sarah Jane
23. HARDING June Dawn
24. HARWOOD Pauline Heather
25. HARWOOD Victor
26. HEALEY Irene Dorothy
27. HYDE Leslie Martin
28. JOSEPH Joan
29. KENNETT-WISE John Duncan
30. KENNETT-WISE Pamela Jean
31. LEESON Nora Betty

32. LEWIS Sarah Louise
33. MC.CARTHY Claire Deanne
34. MERRELL Michelle Lynne
35. MERRITT Beverly Anne
36. MORRIS Ann Elizabeth
37. MUSSELL Irene Christabel
38. PEGLER Yvonne
39. PEMBRIDGE Elizabeth Mary
40. RAWCLIFFE Deanne Elizabeth
41. RAWCLIFFE Geoffrey Norman
42. RICKERS Barbara Joan
43. RICKERS William Kendall
44. SAUNDERS Beris Pamela
45. SEYMOUR Janet Ethel
46. SHARLAND Joan Margaret
47. SHARPE Pamela
48. SPICER SCOFIELD Andrea Joy
49. SPICER SCOFIELD Marie Louise
50. TALBOYS Margaret Edith
51. TREHERNE Dianne Margaret
52. WARD Gillian Mary
53. WARE Julia Dawn
54. WATKINS Debra Georgina
55. WIGGINS Barbara Ann
56. WIGGINS Gaye Clare
57. WILCE Clive Anthony
58. WILCE Marion Elsie Jean
59. WILCE Susan Caroline
60. WILCOX Sarah
61. WILLIAMS Heather Elizabeth
62. WOODCOCK Alison

Treasurer's Report on 2020 Accounts

I think everybody is relieved to see the end of 2020. In spite of the lockdowns and associated COVID restrictions however, the Church finances are not as bad as we had expected. Although our Income dropped by more than £12,500 our expenditure was £18,000 less giving us a very healthy surplus of £9,672 at the end of 2020.

To more accurately reflect the Fixed Assets of the PCC we have now included the rental properties, using the Insurance values of the houses; the Parish Centre building and flats above was independently valued by a qualified Valuation Surveyor. For the sake of clarity, Item 01 on the Return of Parish Finance includes all planned giving and Item 14 is the total number of planned givers.

We received a grant of £5,000 from Herefordshire Council to compensate for the loss of income from hall lettings whilst the building was closed. The Missioners received a grant of £1,456 to cover the cost of the distribution of food via the FareShare Scheme.

Our staffing costs were nearly £6,000 less than 2019 partly due to the HMRC furlough scheme and partly due to the reduction of hours worked when the office was closed. Incidentally, in line with Church of England ethical policy, we increased the staff pay from the National Minimum Wage to the National Living Wage during 2020.

Our Plate collections were more than £4,000 less and our receipts from Fees were £6,700 less. These were both due to the lack of regular services in church, especially the "Life Events" (weddings, funerals and baptisms).

Whilst the Gift Day was an undoubted success it did not make up for the loss of all other fundraising events which are such an important part of our social calendar.

All 5 rental properties were occupied for virtually all of 2020 and no major repairs were required. We must bear in mind, however, that several routine maintenance projects will soon need attention. The regular income from our rental properties kept us afloat when other income sources were decimated. Furthermore, the regular income and tax back from the Parish Giving Scheme has been invaluable. Please join up if you haven't already.

Church running expense were, in comparison, £5,500 less than the previous year with expenditure slightly down in each area. Hall running expenses showed a similar reduction. The surpluses of £1,200 from the Bonus Ball Scheme and £400 from the sale of the *Aspiration* magazines have been applied to the cost of the Missioners.

In conclusion I want to thank each and every one of you for your patience and support during this difficult year. I cannot do it alone. I am hoping, as I am sure you are, that 2021 will see us enjoying a “new normal”.

Gillian Farlow
PCC Treasurer

Team Rector's Report on 2020 for the South Wye Benefice

I usually try to shape this report around areas of the Church's work - mission, services and so on, but this year has changed so much of our work, other areas have merged or ceased altogether and so I have laid this out differently.

Difficult though it might be to believe, the first part of 2020 was relatively predictable and familiar. In January and February our regular groups met, our regular services continued and we planned for Lent and Holy Week. Looking back at our February edition of *Aspiration*, the annual programmes for Silver Threads, Lovely Lunches and other groups are laid out. Hindsight, in this case, really is 2020, isn't it? During this early part of the year we held very successful Superstars sessions and Messy Church and started to plan to increase meetings of the Tea-Time Praise service at Belmont to two services a month. The floods in February hit large parts of the parish and lead to the Church being used as a collection point for donations from the community to support those in need. This lead to a brief appearance for the Church on Songs of Praise.

At the beginning of March we had new guidance about new hygiene practices in Church services including hand washing and receiving in one kind only. Services continued for a while, and it was a huge privilege to host a Rainbow Service with the LGBTQ+ student group from the Hereford Academy and a meeting of the Hereford Diocese Inclusive Church Forum for an evening of discussion and prayers. For a couple of Sundays we were able to hold Communion Services in Church, supported by John Eden and Theo and worked out ways to make these available online.

On the 26th March I emailed the PCC following the Lockdown announcement from the Government. No services, including weddings, funerals and baptisms

could take place. Funeral ministry became very challenging as only graveside and crematorium services are still permitted with only a spouse/partner, children and parents present). Through the year, Church funerals became possible although with very restricted numbers present. There was a period between stricter Lockdown when Weddings were possible with restricted attendance and some of our postponed Weddings took place then, although most have postponed until 2021 or 2022. A few small baptism services took place during the same window in the late Summer and Autumn.

Sunday services were at first not allowed to take place in Church, but over the year restrictions lifted so that services could be recorded in Church, at first by the priest alone and then later with the help of a small group, for distribution on-line. On-site services later became possible for a while, before being suspended once again. We held on-site services at St Martin's on Christmas Eve and Christmas Day. I'd like to take this opportunity to thank the team who have made our on-site and online services possible, especially Theo, Jo Child and John Eden.

Keeping in touch with members of the congregation and the wider community became a priority through the year. A weekly newsletter was distributed by email and post and our pastoral care leaders and other members of the congregation checked in with people at home. An on-line coffee morning proved very popular.

Moving so much of our service and mission work online caused real issues for some people without internet access, but also created opportunities for some people to join our services who have been excluded by health or other issues. Morning and Night Prayer on Facebook Live have been very popular, and are attended by many more people than had ever attended onsite, which seems to reflect a national pattern.

During the year we worked to ensure that we continued to support the Messy Church and Superstars families. This evolved into monthly resources bags offering bible stories, related crafts and activities delivered to over 60 children. The Advent Course 'Why Christmas', written by members of the team, linked these resources with preaching, online reflections and teaching, encouraging a whole church approach to Bible study.

Community engagement continued in new ways, with the use of the hall during Lockdown 1 for a community group to provide hot meals to the vulnerable, the restarting of Monday Meals on a takeaway basis and the start of a FoodShare

scheme, amongst other things. The 'Lockdown Timeline' on pages 17 and 18 gives more details of some of our activities during 2020.

I cannot finish without thanking the whole congregation for your prayers and support over the last year. In particular, Gillian has worked tirelessly as treasurer to ensure that we survive this crisis financially. Jo and David have done amazing things in the area of mission. Christine and Sharron have balanced furlough with working from home. Our church wardens have been hugely supportive and helpful. Thank you all.

*Anne Dowdeswell
Team Rector*

Churchwardens' Report 2020

This report is going to be very different to previous reports. The pandemic struck early in 2020 the church was kept open for a while with various restrictions. But then we had to close down completely which meant no social gatherings or fundraising for the near future. But we did manage to organise a very successful St Martins gift day and a Christmas draw which kept everyone involved.

The church doors may have been closed a lot this year but Rev Anne, Jo and David have made sure the love of God is still reaching us all and many more people who don't come to church in person.

Technology has played a big part in the church this year. We have been able to see our Sunday services on-line as well as Bible studies for Advent & Lent. There have also been Reflections on Thursdays, Morning and Evening prayers and even coffee mornings on Zoom.

We said a sad farewell to Theo our Intern at the end of his placement with us, he was such a lovely person and joined in with us all very well.

We had some very sad news at Christmas that Sian one of our former interns had passed away. She was a lovely person and would have done great things.

At the delayed 2020 APCM. Irene Goodman was elected Churchwarden and Julia Ware was re-elected. Irene and I would like to thank Rev Anne, Jo & David for all their hard work and dedication to us all and everyone else who has taken part in the services.

*Irene Goodman
Julia Ware
Churchwardens*

Return of Parish Finance

January to December 2020

Parish ref :

180075

Parish :

Hereford: St Martin

INCOMING RESOURCES

		UNRESTRICTED	RESTRICTED
Voluntary income / receipts		(£)	(£)
01	Tax efficient planned giving	19846	—
03	Collections at services	1079	—
04	All other giving and voluntary receipts, including special appeals (recurring and one-off)	3991	318
06	Gift Aid recovered	8238	—
07	Legacies received (capital value)	—	—
08	Grants (include recurring and one-off)	5773	1456
TOTAL Voluntary income		38929	1774
Activities for generating funds			
09	Gross income from fundraising activities	6982	207
Income from investments			
10	Dividends, interest, income from property etc	34085	—
Church activities			
11	Statutory fees retained by the PCC (weddings, funerals etc)	15070	—
12	Gross income from trading (e.g. hall lettings, magazine, bookstall), NOT fundraising.	8611	—
Other incoming resources			
13	Other incoming resources / receipts not already listed	—	—
TOTAL INCOMING RESOURCES (from Financial Statements)			
A	Unrestricted	103676	
B	Restricted	1981	
C	TOTAL	105657	
Planned givers and legacies			
14	Number of tax efficient planned givers	48	
16	Number of new legacies received	0	

Your diocese can supply notes to explain what each section is. These are consistent with the guidance provided in PCC accountability, 2017.

Contact (Phone or

Looking back across 2020, were there any exceptional circumstances or significant change

The COVID 19 pandemic has significantly impacted both Income and Expenditure across all Bank Accounts. To more fully reflect the Assets of the PCC the current value of each of our properties has been included this year. A sole eligible member of staff is enrolled in the CWPF Pension Builder Scheme with pension costs of £1,410 cl. We are now registered with the Charity Commission, Registration Number 1179658.

If this form is NOT completed on behalf of the entire parish, please list below the churches included.

618075 Hereford: St Martin

Deanery :
Hereford

Diocese :
Hereford

RESOURCES EXPENDED

	UNRESTRICTED	RESTRICTED
Costs of generating income		
17 Fund-raising activities (costs and payments)	1157	—
CHURCH ACTIVITIES		
18 Mission giving and donations	30	476
19 Diocesan parish share contribution	23000	—
20 Salaries, wages and honoraria	15306	8750
21 Clergy and staff expenses	50	—
Church expenses		
22 Church expenses: Mission and evangelism costs	5	564
23 Church running expenses	23119	—
24 Church utility bills	2872	—
25 Costs of trading	19930	—
Major capital expenditure		
27 Major repairs to the church building	725	—
28 Major repairs to the church hall or other PCC property, including redecoration	—	—
29 New building work to the church, church hall, clergy housing or any other PCC property	—	—
SUB-TOTAL for church activities & expenses		9790
99 Other outgoing resources / payments	—	—
TOTAL RESOURCES EXPENDED (from Financial Statements)		
D	Unrestricted	86195
E	Restricted	9790
F	TOTAL	95985
Cash and investment balances		
31 Cash and deposit balance as at 31st December	40807	4090
32 Investments as at 31st December	—	—
Account basis: on which basis are your accounts prepared? (indicate ONE)		
30 RECEIPTS AND PAYMENTS	<input checked="" type="checkbox"/>	ACCRUALS <input type="checkbox"/>

Date 23 Mar 2021

Name GILLIAN FARLOW

Position HON TREASURER

(or E-mail)

Are there any factors that may have led to unusual figures? Please provide details in the box below.

Account first charged for the first time:
Account first charged to the SOFA in 2020.

Statement of Assets and Liabilities (by code)
As at: 31 December 2020

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Tangible assets						
2931 : 27 Web Tree Avenue	242,298.00	—	—	—	242,298.00	—
2932 : 211 Ross Road	137,518.00	—	—	—	137,518.00	—
2933 : Parish Centre plus 3 flats	300,000.00	—	—	—	300,000.00	—
Total	679,816.00	—	—	—	679,816.00	—
Current assets - Cash at bank and in hand						
6501 : Lloyds Bank PCC current account	6,051.07	—	1,027.81	—	7,078.88	8,017.64
6502 : Lloyds Bank Roof current account	523.00	—	—	—	523.00	614.88
6503 : Nat West Bank properties current account	—	16,893.76	300.00	—	17,193.76	9,833.98
6504 : Nat West Bank WBN current account	40.00	172.88	2,762.45	—	2,975.33	1,763.87
6510 : CCLA (CBF) PCC Gen deposit account	78.54	—	—	—	78.54	78.21
6512 : CCLA (CBF) Properties deposit Account	—	9,082.80	—	—	9,082.80	9,059.06
6520 : Santander HSWTM Team Council Account	—	7,298.05	—	—	7,298.05	4,812.58
6525 : CCLA HSWTM Savings Account	—	666.64	—	—	666.64	663.82

6530 : Santander HSWTM Fees Account	—	—	5,049.00	—	5,049.00	2,083.00
6590 : Cash in hand	—	—	—	—	—	230.00
6595 : Petty Cash	—	—	—	—	—	115.97
6596 : Meals Cash	—	—	—	—	—	34.69
Total	6,692.61	34,114.13	9,139.26	—	49,946.00	37,307.70
6699 : Agency collections	—	—	5,049.00	—	5,049.00	2,083.00
Total	—	—	5,049.00	—	5,049.00	2,083.00
Net total assets	686,508.61	34,114.13	4,090.26	—	724,713.00	35,224.70
Represented by						
Unrestricted - General	686,508.61	—	—	—	686,508.61	7,582.65
Designated - WBN	—	172.88	—	—	172.88	543.16
Designated - office	—	7,964.69	—	—	7,964.69	5,476.40
Designated - prop	—	25,976.56	—	—	25,976.56	18,893.04
Designated - roof	—	—	—	—	—	243.88
Restricted - Deposit	—	—	300.00	—	300.00	—
Restricted - Missioner	—	—	2,762.45	—	2,762.45	1,188.63
Restricted - meals	—	—	1,027.81	—	1,027.81	1,296.94
Total	686,508.61	34,114.13	4,090.26	—	724,713.00	35,224.70

Receipts and Payments Account

For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	19,666	180	—	—	19,846	20,484
Collections and other giving	2,231	—	—	—	2,231	6,566
Other voluntary receipts	1,104	5,032	1,774	—	7,910	5,047
Gift Aid recovered	8,238	—	—	—	8,238	7,964
Other receipts	1,735	64	—	—	1,800	1,382
Activities for generating funds	7,656	8,387	206	—	16,250	22,913
Investment Income	4	34,080	—	—	34,085	32,039
Receipts from church activities	74	15,219	—	—	15,293	21,906
Total receipts	40,711	62,965	1,980	—	105,657	118,303
Payments						
Cost of generating funds	1,157	—	—	—	1,157	1,637
Missionary and Charitable Giving	30	—	475	—	505	954
Parish Share	23,000	—	—	—	23,000	22,000
Clergy and Staffing costs	50	15,306	8,750	—	24,106	29,940
Church Running Expenses	8,123	17,210	564	—	25,897	36,969
Hall Running Costs	19	19,910	—	—	19,929	23,030
Church Repairs & Maintenance	725	—	—	—	725	—
Hall Repairs & Maintenance	—	—	—	—	—	—
New Building work	—	—	—	—	—	—
Governance Costs	100	563	—	—	663	250
Total payments	33,204	52,989	9,790	—	95,984	114,782

Excess of receipts over payments before transfer	7,506	9,975	(7,809)	—	9,672	3,521
Transfers						
Gross transfers between funds - in	13,638	28,840	9,664	—	52,143	48,633
Gross transfers between funds - out	(22,034)	(29,858)	(250)	—	(52,143)	(48,633)
Excess of receipts over payments before other...	(890)	8,957	1,604	—	9,672	3,521
Net movement in funds	678,925	8,957	1,604	—	689,488	11,448
Reconciliation of funds						
All assets at 01 January 2020	7,582	25,156	2,485	—	35,224	23,776
All assets at 31 December 2020	686,508	34,114	4,090	—	724,713	35,224

Independent Examiner's Certificate for the PCC Accounts

Report to the trustees of:

ST MARTINS

Parochial Church Council

On accounts for the year ended:

2020

Charity Number (if applicable):

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

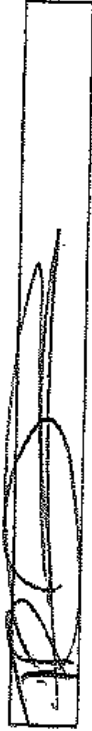
Independent examiner's statement

In connection with my examination, no matter has come to my attention ~~(other than that disclosed below. *)~~

1. which gives me reasonable cause to believe that in, any material respect, the following requirements have not been met:
 - to keep accounting records in accordance with section 130 of the Charities Act;
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act;
 - to account for statutory fees correctly.
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

Signed:



Date:

24/03/2021

Name:

TRUON WILLIAMS

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

20+ YEARS EXPERIENCE BOOKKEEPING

Address:

79 SPRINGFIELD AVENUE
HEREFORD
HR2 7JJ

2020 Covid 19 Lockdown Timeline

March

- Churches closed to public worship 17th March
- Benefice Continuity Plan Completed
- 1st online South Wye service 22nd March
- Churches closed nationally
- 1st Newsletter 27th March
- 1st 'Rectory service' 29th March
- Online Messy Church – resources shared with Leominster
- Cosy Cuppa and Chat Facebook - online coffee morning and online Bingo
- At Home with Faith - online resources for families

April

- 5th April Youtube Channel launched
- Holy Week MTW Compline; Experience Easter Outside; the Easter Altar Online
- Maundy Thursday: Service and Meditation online
- Good Friday: All Age Service; Meditations on the Cross; Last Hour
- Easter Sunday: Dawn Service; Easter Eucharist
- Online Morning Prayer and Compline/Night Prayer M-S, 8am and 8pm
- April 15th Online Souperstars
- Rectors Rambles around St Martin's and Churchyard

May

- May 3rd Sunday service audio available over telephone
- May 10th Online service from Church again!
- Prayer Requests offered in Church
- My Perspectives, Daily Offices, Cosy Cuppa, At Home with Faith online

June

- 13th June Churches reopened for private prayer
- My Perspectives, Daily Offices, Cosy Cuppa, At Home with Faith online

July

- 2nd July My Perspectives – an online weekly reflection - launched
- 5th July – onsite public worship - online services continue
- My Perspectives, Daily Offices, Cosy Cuppa, At Home with Faith online

August

- 26th August Gift Day and Grand Draw
- Churchyard trails for families
- Onsite public worship - online services continue
- My Perspectives, Daily Offices, Cosy Cuppa, At Home with Faith online
- Pilgrim Paths online

September

- Introduction of Rule of Six - compliant coffee groups
- Onsite public worship - online services continue
- Harvest Festivals held outside
- PCC resumes meeting onsite
- My Perspectives, Daily Offices, Cosy Cuppa, At Home with Faith online
- Pilgrim Paths online

October

- Delayed APCMs held onsite
- Onsite public worship - online services continue
- My Perspectives, Daily Offices, Cosy Cuppa, At Home with Faith online
- Pilgrim Paths online
- *Superstars* craft bags distributed

November

- Lockdown reinstated
- Onsite Remembrance services cancelled - online provision
- Onsite Sunday services suspended - online provision
- *Superstars* craft bags distributed - linked to *Wye Christmas*
- *Wye Christmas* Advent course and linked online services

December

- Onsite Sunday services suspended - online provision
- Christmas Day and Christmas Eve onsite services
- Grand Draw online
- *Wye Christmas* Advent course and linked online services

