THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS, BATH

England & Wales · Charity number 1129675

Details

Other names	PCC OF ST SAVIOURS, BATH
Status	Registered
Legal form	Previously excepted
Registered	2009-05-18
Register	View on the Charity Commission register

Contact

Address	St. Saviours Church Holland Road Bath BA1 6LX
Phone	07538388984
Email	office@stsaviours.org.uk
Website	www.stsaviours.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: The provision of sacred space open to all for personal prayer and regular public worship. Pastoral work for the sick and bereaved. Promoting Christianity through events and outreach to community and local schools. Providing senior citizen's, youth and children's activities with a Christian ethos. Promoting Fair Trade and supporting other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Bath And North East Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£92,091	£65,347	-	-
2024-12-31	£83,922	£76,573	-	-
2023-12-31	£100,334	£109,681	-	-
2022-12-31	£102,873	£107,367	-	-
2021-12-31	£89,978	£105,498	-	-
2020-12-31	£111,265	£118,844	-	-

Trustees

Name	Role	Appointed
Angela Goldson		2025-04-27
Anna Seal		2025-04-27
Cathy Head		2021-05-24
Cheryl Smith		2021-05-24
Huw Thomas		2021-05-24
Kenneth Lamb		2025-04-27
Rev Cath Candish		2024-09-03
Rosi Lewis		2022-04-24
Ruth Hattersley		2021-05-24

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS, BATH

England & Wales - Charity number 1129675

Accounts

St Saviour's Church, Bath

Annual Report and Accounts 2026

The Parochial Church Council of St. Saviour's, Bath

Prepared 18th April 2026

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Version	Date of PCC Approval	Signed by Cath Candish on Behalf of St. Saviour's PCC	Reason for update
1	2 May 2026	Cath Candish	NA

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1. Introduction and Overview

This report is compiled in accordance with the guidance provided on the Church of England Parish Resource website: https://www.parishresources.org.uk/resources-for-treasurers/accounting-and-reporting/the-annual-report/.
The purpose of the report is to tell everyone the aims of the church and what is being done to make them happen. As trustees, the PCC is jointly responsible for writing this report, although often the PCC will delegate the drafting of it to the Incumbent, as Chair of Trustees, or to the PCC Secretary.

Acting Justly, Loving Mercy, Walking Humbly: this has been our strapline throughout 2025, and we are still discovering what it means to live this way as disciples of Jesus.

"2025 was a year of laying down foundations for growth"

St Saviour's continued to grow in confidence in its identity as a place of hospitality, healing and restoration; a church now bursting with creativity and taking its place once more in community life. Following a challenging and transitional 2024, 2025 was a year of gaining stability, repairing and growing relationships with the local community, finances, and laying down foundations for growth in prayer, in governance and in information management. Safeguarding was (and remains) a first priority, and our Parish Safeguarding Officers Rachel Leigh Wood and Rosie Napier have worked hard to help us put the right systems and processes in place so that we can both recruit volunteers and run ministries safely. Thanks to a talented graphic designer couple coming to faith this year and giving their time generously, we now have a new brand, and a new website. However, St Saviour's continues to face many challenges, including significant outstanding building work.

A significant blessing this year was the arrival in July of our new curate, Susannah Padiachy, who fitted immediately into church and community life. However it was with sadness at the end of the year, that we thanked our parish administrator Mandy Dance who finished for her work for St Saviours. We are glad however, that she remains a valued part of our church family.

The PCC's heartfelt thanks to each and every member of the St Saviour's Church family

The PCC's heartfelt thanks to each and every member of the St Saviour's Church family who served and gave in so many different ways during 2025, to keep this parish church as a blessing to so many.

2. Aims and Purposes

St. Saviour's Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, 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 St. Saviour's Church, Holland Road, Larkhall, Bath, BA1 6QG.

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3. Objectives and Activities

The objectives of St. Saviour's PCC are as follows:

- To 'act justly, love mercy, walk humbly' with our God, faithful to our vision, mission and calling
- We aim to live and tell the good news of Jesus Christ to all 6,700 people in our parish
- To be open to all, serving the diverse needs of the people of the parish
- To be a 'well of healing' for all to come and know the healing and restoring love of Christ in different ways
- To be a centre for hospitality, where all find a welcome and feel accepted and cared for

Activities of St Saviour's PCC include church services, toddler group, community meals, craft mornings, community food larder, prayer meetings, hiring out the building, maintenance of the church and its surroundings, and more.

4. Achievements and Performance

Small but Mighty: Belonging to St Saviour's As of May 3rd 2026, there are 60 parishioners on the Church Electoral Roll (a net increase on last year of 9%). During 2025, weekly attendance at the 9am communion service remained consistent at around 18-20; attendance at our 10.45 service grew with average attendance of 42, (14% increase on last year). In addition we began a new service, a monthly healing communion with around 20 people attending consistently. On Easter Day, 85 adults and children attended (49% increase on the previous year), and on Christmas day we welcomed 83 adults and children (43% increase on the previous year); over the whole Christmas period including the carol service, pop up nativity, midnight communion and Christmas morning, we welcomed 350 adults and 50 children. (This was a significant increase on 2024, 245 adults attended over the whole period). We welcomed St Marks whole school for Christmas and Easter services, and St Saviours Infant and Junior schools (along with parents) for Harvest, Christmas and Easter services.

Sunday Services These are weekly at 10.45am, fortnightly at 9am, and this year a new monthly Healing Service was introduced at 7pm. The 9am is a traditional Common Worship Holy Communion with hymns, now accompanied by our wonderful organ, which has been partially repaired this year, so that it can be used. The 10:45am remains a more informal, band-led, family service. Services during 2025 were led by our clergy Cath Candish and Susannah Padiachy, our two lay readers Belinda Thomas and Ruth Hattersley, and occasionally by lay members of the congregation. During our series on Micah 6 we invited in visiting speakers including a judge, the CEO of Mercy In Action, and the CEO of Lux youth charity. The healing service is led by Ruth Hattersley, with Cath leading communion and lay prayer teams available.

Sung Worship Steph Wynne-Davey continues to lead our worship team, assisted by Angela Goldson. Steph managing rotas for both musicians and technicians. Steph and Angela have worked

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on our song list, seeking to create a space for everyone to be comfortable to worship in this spirit-filled, parish church. We have had some basic repair work on our very special organ to enable it to now be played regularly. Our huge thanks go to Steph, Angela and the whole band who are so dedicated and turn up week after week to rehearse together and to lead us into the presence of God together. Not forgetting the tech team without whom we are left agape!

Daily Prayer Each morning and evening Monday - Thursday (and with the addition of Friday in the autumn), a small group gathers to pray at St Saviour's, often joined by casual visitors / passersby. Often people come who might be intimidated by a Sunday service, but who want to meet to pray. One morning Edward Leigh Wood discovered a young man asleep in the church doorway, and the morning prayer meeting turned first into tea and toast, then as we prayed, we realised the man was deeply moved. As his tears rolled down, he said, it was just that our prayers were so relevant to him. Each time we meet together in prayer, something new happens! The meetings are led by a small but committed team: Cath, Susannah, Angela, Ian and Rosie. We also offer prayer ministry on an ad hoc basis following the 10.45am service, and it's a core ingredient for the 7pm service.

Church Building During the last 12 months regular maintenance and servicing of the building items has taken place, overseen by Huw Thomas with help from John Candish, Edward Leigh Wood and our Parish Administrator. Repairs have been carried out to the front door, the boiler, clock and other areas as required. Downpipes and sumps have been cleared, and the crypt cleared of debris to avoid fire risk. Our solar system has been fixed and is back to 100% capacity. A smart energy system has been installed to reduce consumption, with a grant from the Diocese The urgent work recommended in last year's **Quinquennial report,** including repairs to the north aisle roof, remains to be done. We have also created a 'Giving Station' in the fellowship centre, with all the helpful information for donations available in one place...

Curate's Report : Love Larkhall This year saw the launch of Love Larkhall, a new initiative that brings together two interconnected strands of parish life: fundraising for the church roof, and actively sharing God's love throughout our local community. First of all, the church family were encouraged to pray and to pledge - which they generously did, raising over 60,000 in pledges in just a few weeks. We have then approached the local community to encourage them to give, explaining that their giving is match-funded by our own church family. We called the initiative Love Larkhall. We then approached the National Heritage Lottery fund and are still in the process of applying for funding. A small fundraising team has been meeting to discuss ideas and providing a chaplaincy presence across the parish — building relationships with residents, local businesses, and community groups. Teams of St Saviour's volunteers have been visiting all three schools in our parish on a regular basis. We have prayed and gone around the parish inviting neighbours to events, distributed Love Larkhall baubles to households at Christmas and hosted community lunches. The "Full of Beans" coffee trike started its ministry in Autumn of 2025. The trike has been stationed outside the church on Sunday mornings between the morning services, offering free, ethically sourced, barista served coffees from its Italian espresso machine to passers-by and members of the congregation. The aims have been to bless the community, bring the church

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outside, facilitating conversations between all, and to raise awareness about the fundraising initiative for the “Raise the Roof”campaign, with the invitation to make a donation to the fund.

Lettings at St Saviour’s At the start of the year, we had two regular weekly bookings from charitable organisations with nominal rents, namely AA and Brownies. However, the hall has also been used for children’s parties, Healing Ministry training, music rehearsals and more. We also hosted a community ceilidh for Transition Larkhall, an organisation which aims to initiate non-carbon and sustainable living for residents and businesses in and around the Lambridge ward of Bath.

Alpha St Saviour’s ran a successful Alpha course with around 15 participants, some of whom came to faith, and three chose to be baptized by full immersion during the summer- a very joyful occasion! Huge thanks to everyone who cooked meals, cleared up, prayed, and supported. After Alpha, we continued to run a discipleship group for those new to faith and preparing for baptism.

Community Food Larder The food larder, led by Sara Cooper, continues to offer a welcoming space on Tuesday mornings to anyone to come and have a chat and a hot drink as well as a bag of food if needed. We usually welcome between 8-12 people each week. This year we have received help from Julian House who have as part of their Big Give initiative, used our church to store some donated food, and given us a generous portion of it. We have several volunteers who are dedicated to this outreach mission, we always start the morning with prayer. Over the course of the year, we gave away over 500 bags of food to vulnerable individuals or households.

Community Lunches these are infrequent but very popular! In December we held a joyful Christmas lunch for the food larder which was very well received.

Crafty Saturdays our monthly craft sessions came to wider community attention in November, when a river of crocheted poppies poured down the south wall of the church, a beautiful and moving art installation for Remembrance Sunday. The poppies were made not only by the craft group but also by others in the wider Larkhall community.

Life Groups help Church attendees to grow in faith together and to take care of one another. There are currently five Life Groups, and each group on average is attended by 4-10 people.

Pastoral Care Ivor Vernalls, Cath Candish and Susannah Padiachy continued to offer home communion to those who are housebound, and some have visited Larkhall Springs nursing home occasionally. Christmas Carols at Larkhall Springs was a particularly festive occasion!

Occasional Offices As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. We held six funerals – most of them dear members of St Saviour’s church family- and 2 baptisms at the font, with a further three adults being baptised by full immersion in August. There were no weddings at St Saviour’s during 2025 although Banns were read for 4 couples.

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Youth and Children's Work Children and young people are very important to us at St Saviour's. Although we don't yet have as many among us as we'd like, we have been joined by a few new families this year which has been a great joy. Throughout August, we held all-age, café-style 10.45am services along the theme of 'Jesus by the Sea', with more interaction, and the inclusion of our wonderful 'Open the Book' team offering drama sketches. We have worked hard this year to grow into a safer church that is ready to host families well and begun plans for the introduction of a new toddler/young child-friendly service for 2026. During Advent, we held a series of 'Advent Afternoons' for families and young people, offering hot chocolate, toast and craft activities. These afternoons were very well attended and enjoyed. At Christmas, our 'Pop-up Nativity' service was bursting at the seams with young families; a sign, we hope, of things to come.

Schools St Saviour's has links with three schools: St Saviour's Infants, St Saviour's Juniors, and St Mark's Secondary. This year our relationship with the schools grew; 'Open the Book' has become more established, and in St Mark's we have had the opportunity to take an assembly. John Candish is now a governor, and Cath is on the Christian Vision Committee.

Open the Book led by Sue Burton, is an exciting story telling project where Bible stories are shared in a way that is fun interactive and memorable. A small team have visited St Saviour's Infant and Junior Schools monthly, and are enthusiastically received.

Toddlers' Group by Anna Seal, Toddlers' Group Leader The group meets in the church every Wednesday morning during school term times, with 5-7 volunteer helpers. There is a very wide range of different activities on offer, in different zones around the church, from Happyland play town, seasonal craft/Play-Doh table, Duplo to dressing up, DIY toys, ride ons, and so much more! On average, up to 18 adults with 26 babies and toddlers attend each week, though numbers can vary according to the weather and the time of year. Adults are a mix of parents, grandparents and childcare providers, such as nannies, and childminders.
Payment is on a voluntary basis, with £2 per family being the suggested donation.

Tastelife This course was run for people with eating disorders – report by course leader Rosi Lewis St Saviour's was proud to be the supporting organisation in 2025 for Rosi Lewis as a trained 'Tastelife' course leader, and we are encouraged that she ran her first 'Tastelife' eating disorder recovery course this summer- a first for the Bath area. A participant said: "I am so grateful to have attended the 'Tastelife' course held at St Saviour's church. It has really helped me understand my situation much more deeply and take really positive actions on a road to recovery. I live locally and being able to attend in the church was really comforting. The support and love that I have felt through the course has been amazing."

The Lounge is a new initiative for 2025 led by Rachel and Edward Leigh Wood. A monthly, informal gathering on a Saturday evening, with a shared meal, creative opportunities in drama, craft and music, but above all just a chance to get together. The Lounge has also become a refuge and a

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home from home for an eclectic mix of folk who might otherwise find themselves on the margins of church life.

Big Church Day In! In January we held a 'Big Church Day In', with a special service launching our Micah 6 theme of 'Act Justly, love Mercy, Walk Humbly'… We enjoyed a 'bring and share' style lunch together, and in the afternoon a series of workshops, from safeguarding to prayer ministry, a stroll by the river to a drama. In the evening, we held a communion service with healing prayer ministry.

Larkhall Festival We celebrated Larkhall Festival in 2025 by opening up our church to visitors, offering guided tours of the tower, the crypt and the main church that were all very popular, especially of course the tower tours! We set up a table display of church and local history, as well as LEGO and other craft activities for kids. On Sunday, we offered a community breakfast with a short and joyful festival service, before many of us joined the parade. Representing St Saviour's, Cath was honoured with the task of judging the best festival cart. On Monday, a small group of pioneers set up and ran a prayer tent in Alice Park, as part of the festival activities there.

Bells Led by Tim and Debbie Leach, a new team of bellringers, was in the process of being formed by the end of 2025, with regular practices and bells rang out for Christmas.
Website This year, we have created a new brand and launched a new website, thanks to the gifts of time and expertise from two young professionals who came to faith this year.

Benefice The Benefice of St Saviour's with Swainswick and Woolley had been suspended in 2024, but steps were taken to reinstate the benefice in 2025, following a visit by Archdeacon Charlie Peer.

Deanery Synod As our rep, Belinda Thomas provides PCC with an important link between the parish and the wider structures of the church. She writes: Roger Driver from St Michael's oversaw these meetings together with the new lay chair. This year, Deanery Synod looked at various local initiatives including Life Project, Lux, Flourish, and Hope into Action. NB: Flourish is one of the Church of England's mission initiatives that is furthering its vision of becoming younger and more diverse. We have an example of a flourish community at St Mark's School.

5.Financial Review by Cheryl Smith, PCC Treasurer

Introduction

This financial review is intended to place the PCC's statutory accounts for the year ended 31st December 2025 in the context of the wider life, ministry, and future plans of St Saviour's Church. While the accounts themselves are presented as a separate legal document, this report explains the main movements in income, expenditure, and reserves, and highlights key financial risks and opportunities facing the PCC.

The financial statements continue to be prepared on a receipts and payments basis, in accordance with the Charities Act 2011, the Church Accounting Regulations 2006, and the

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Charities SORP (FRS 102). As in 2024, this approach reflects the scale of the PCC's income and provides transparency and simplicity for both trustees and members of the congregation.

Overview of the Year

Overall, 2025 represents a significantly more stable and encouraging financial year for St Saviour's PCC compared with recent years.

- Total incoming resources amounted to £92,091 (2024: £83,922).
- Total expenditure was £65,347 (2024: £76,573).
- This resulted in a net surplus of £24,308, increasing total funds from £15,714 to £40,022 by the year end.

This improvement reflects a combination of strong and faithful giving, careful cost control, a full year with an appointed Priest in Charge, and the establishment of new restricted funds to meet anticipated building needs.

Income

Total income in 2025 increased by approximately £8,200 (10%) compared with the previous year.

Unrestricted Income Income into the General Fund remained strong at £82,389 (2024: £83,472), despite ongoing economic pressures nationally. Planned giving continues to be the PCC's most important source of income:

· Tax-efficient planned giving, including Gift Aid, remained at a high level and continues to demonstrate the generosity and commitment of the congregation.

· Other donations, collections, fees from weddings and funerals, and income from lettings all made valuable contributions to covering day-to-day ministry and running costs.

The PCC remains particularly grateful to all those who give regularly, and to those who increased or reviewed their giving during the year.

Restricted Income Income into restricted funds increased significantly to £9,702 (2024: £450). This was largely due to:

· The establishment of a Roof Fund, receiving £8,267 during the year, reflecting early responses to the urgent repair needs identified in the quinquennial inspection.

· Continued donations and interest received for the Food Larder, Bell, and Altar Frontal funds.

Restricted funds may only be used for their specified purposes and therefore do not contribute to general running costs.

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Expenditure Total expenditure in 2025 was £65,347, a reduction of £11,226 (15%) compared with 2024.

Ministry and Parish Share The Diocesan Parish Share paid during 2025 was £24,340, reflecting the continued impact of the agreed reduction from August 2024. This reduction was essential in allowing the PCC to rebuild reserves while continuing core ministry and mission.

Staffing and Administration Staffing costs for the Parish Administrator were £10,463, reflecting a full year in post, together with a redundancy payment. Administrative, office, licensing, and technology costs were carefully managed and broadly stable year on year.

Buildings, Utilities and Maintenance Expenditure on heating, lighting, water, insurance, cleaning, and routine maintenance remained significant, as expected for a large and historic building. Professional fees relating to the quinquennial process and preparatory work towards future roof repairs were charged partly to restricted funds where appropriate. Investment during the year included £3,949 on Smart Heating Controls, designed to improve efficiency and reduce long-term utility costs.

Mission and Giving While discretionary outward giving was necessarily limited again in 2025, the PCC continues to support mission in practical ways through the food larder, local community engagement, and parish-based ministry.

Movement in Funds As a result of the year's surplus:

· The General Fund increased from £9,041 to £26,684.

· Restricted funds increased from £6,673 to £13,338.

· Total PCC funds at 31st December 2025 stood at £40,022.

This represents a very welcome strengthening of the PCC's financial position.

Reserves Policy The PCC has previously adopted a target reserves level of £28,000, intended to cover approximately two months of general expenditure together with provision for unforeseen short-term building maintenance.

At 31st December 2025, unrestricted reserves stood at £23,721, representing a significant improvement on the previous year. Although still slightly below the historic target, this level of reserves provides much greater financial resilience than in recent years. During 2026, the PCC intends to review the reserves policy, taking into account inflation, revised Parish Share arrangements, and the scale of upcoming building projects.

Future Outlook and Financial Risks The most significant financial challenge facing St Saviour's remains the urgent and medium-term repair work identified in the 2024 quinquennial inspection, particularly to the north aisle roof. A restricted Roof Fund has been established and early donations received. The PCC will seek to raise the substantial additional sums required

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primarily through external grants, rather than placing unsustainable pressure on general funds. While uncertainties remain, especially around construction costs and grant funding timetables, the improved financial position at the end of 2025 provides a much stronger platform from which to plan confidently for the future.

The PCC would like to record its sincere thanks to all those who contribute financially to the life of St Saviour's, whether through regular giving, occasional donations, fundraising, or practical service. Thanks are also due to the Independent Examiner for his support and guidance.

6. Safeguarding

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

- In February 2025, Louis Burton stepped down from his role as PSO when he left St Saviour's; the PCC thank him for his service and willingness to help out in challenging times. This year we now have two new PSOs - Rachel Leigh Wood and Rosie Napier, assisted by John Candish who helps church volunteers apply for a DBS. We currently have 25 volunteers with a DBS.
- At St Saviour's, we are aware that safeguarding is everybody's responsibility. Everyone has been encouraged to take the Diocese online safeguarding and Domestic Violence awareness training, and we are grateful to Rachel for stepping up and training as a Basic Safeguarding trainer, so that we can now offer in -person training as well. Rachel, with help from Rosie and John, have helped to make St Saviour's a safer place, through propagating a culture of safeguarding including safer recruitment processes.

7. Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Saviour's the membership of the PCC consists of the incumbent, the curate, the lay readers, those elected to Deanery Synod, the churchwardens, members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. PCC generally meet bimonthly. In August, we also voted to form an additional Standing Committee consisting of: Cath, Susannah, Angela, Cheryl, Huw and Cathy. This committee decides on the full PCC agenda and deals with any issues arising between meetings as appropriate.

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8. Administrative Information

St. Saviour's Church is situated in Holland Road, Larkhall, Bath BA1 6QG, which is also the address for correspondence. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission.

PCC members who have served at any time from 1st Jan 2025 until the date this report was approved are:

Clergy			
Rev Cath Candish (Priest in Charge)	Rev Susannah Padiachy (Curate)		
Church Wardens			
Cathy Head	Sara Cooper (Resigned APCM 25)		
Parish Safeguarding Officer (in attendance)			
Rachel Leigh Wood			
Deanery Synod Reps (Elected until 2026)			
Belinda Thomas			
Lay Readers			
Belinda Thomas	**Ruth Hattersley**		
Elected Members			
Huw Thomas Vice-Chair (until APCM 26)	Chris Dance (until APCM 26)	Rosi Lewis (until APCM 28)	Angela Goldson (until APCM 28)

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Cheryl Smith (Treasurer) (until APCM 27)	Kenneth Lamb Electoral Roll Officer (until APCM 27)	Louis Burton (co-opted) Left Feb 25.	Carol Balch (until APCM 2028)
Philip Cole (left)	Anna Seal (until APCM 26)	Angela Goldson Co-opted as Secretary until APCM 26.	

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Registered Charity No: 1129675

Parochial Church Council of St Saviour, Bath

Financial Statements

For the year ending 31 December 2025

Prepared for the PCC by: Cheryl Smith (PCC Treasurer)
Potley Farmhouse
Potley Lane
Corsham SN13 9RX

Examined by Independent Examiner: Steve Bruce-Jones
Cole Style Farm
Bruton BA10 0PJ

For presentation to PCC for approval: 20th April 2026

For display on Notice Board following consideration by APCM

Parochial Church Council of St Saviour, Bath
Independent Examiner's Certificate

I report to the trustees (PCC members) on my examination of the financial statements of the PCC for the year ending 31st December 2025.

Responsibilities and basis of report

As trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the PCC's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

a) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or

b) the financial statements do not accord with the accounting records; or

c) the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the statements give a 'true and fair' view which is not a matter considered as part of an independent examnation.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: SBruce-Jones Date: 9 th April 2026

Steve Bruce-Jones

Cole Style Farm, Bruton BA10 0PJ

Parochial Church Council of St Saviour, Bath
Statement of Financial Activities

For the year ending 31 December 2025

		2025			2024		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	Note	£	£	£			£
INCOMING RESOURCES							
Voluntary Income	2a)	77,192	9,503	86,695	80,607	277	80,884
Incoming resources from church activities	2b)	4,049	0	4,049	2,857	0	2,857
Income from investment	2c)	214	199	413	9	173	182
Other incoming resources	2d)	934	0	934	0	0	0
TOTAL INCOMING RESOURCES		82,389	9,702	92,091	83,472	450	83,922
RESOURCES EXPENDED							
Church Activities	3	64,747	3,037	65,347	70,012	6,561	76,573
TOTAL RESOURCES EXPENDED		64,747	3,037	65,347	70,012	6,561	76,573
NET INCOMING/(OUTGOING) RESOURCES		17,642	6,665	24,308	13,460	-6,111	7,349
TRANSFERS BETWEEN FUNDS	1a)	0	0	0	0	0	0
NET MOVEMENT IN FUNDS		17,642	6,665	24,308	13,460	-6,111	7,349
BALANCES BROUGHT FORWARD AT 1st JAN 2025		9,041	6,673	15,714			
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2025		26,684	13,338	40,022			

Parochial Church Council of St Saviour, Bath
Balance Sheet at 31st December 2025

	Note	2025 £	2024 £
FIXED ASSETS			
Tangible Fixed Assets	5a)	2,962	0
		2,962	0
CURRENT ASSETS			
Debtors	6	0	0
Cash at bank and in hand	7	37,059	15,714
		37,059	15,714
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	0	0
NET CURRENT ASSETS		37,059	15,714
Total assets less current liabilities		40,021	15,714
TOTAL NET ASSETS		40,021	15,714
REPRESENTED BY FUNDS			
Unrestricted			
General Fund	9a)	26,683	9,041
Restricted			
Food Larder Fund	9b)	423	316
Bell Fund	9c)	5,661	5,569
Altar Frontal Fund	9d)	804	788
Roof Fund	9e)	6,450	0
		40,021	15,714

Approved by the Parochial Church Council and signed on its behalf by:

Rev. Cath Candish (Chair): **Date:**

The notes on pages 4 to 8 form part of these accounts.

Parochial Church Council of St Saviour, Bath

Notes to the Financial Statements

For the year ending 31 December 2025

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015.

The financial statements are prepared on an ongoing concern basis.

From year ending December 2024 the financial statements have been presented on a Receipts and Payments basis having previously been on an Accruals basis. As a result some comparisons between these accounts and earlier years will not be strictly accurate due to the variation in accounting methods.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown (if they exist) at market value. The financial statements include all transactions for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor to those that are informal gatherings that include church members.

1a) **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on the fund unless its transfer to another fund is specifically consented by the original donors. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Restricted Funds include:

Altar Frontal Fund: This restricted fund was set up to hold a donation made during 2017 for the purchase of a new altar frontal. The frontal was purchased during 2018 but the fund has not been fully consumed so the fund has a balance remaining at the year end.

Bell Fund: This fund is restricted to the maintenance of the bell ringing activities of the church.

Food Larder: This restricted fund which was set up in 2023 for the provision of a community food larder, following the award of a grant by Nationwide Building Society specifically for this purpose. Income to the fund also includes sundry donations which the donors have indicated are specifically for the food larder.

Roof Fund: A new restricted fund set up during 2025 to provide for repairs to the main church roof

Unrestricted Funds are general funds which can be used by the PCC for ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

Unrestricted Funds include:

General Fund: for all income and expenses relating to the day to day running of the church. Donors to this fund make no restrictions as to the uses to which the fund should be applied.

Endowment Funds: The PCC does not own any Endowment Funds

1b) **Incoming Resources**

All incoming resources are recognised when received and are accounted for gross. Fees payable to the Diocese for weddings and funerals are excluded from these statements. Although these pass through the PCC's bank account they are not the PCC's property .

1c) **Resources expended**

All expenditure is generally recognised when it is paid out and is accounted for gross.

1d) **Assets**

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2003 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2003 have been capitalised and depreciated in the accounts over their currently anticipated economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £1000 or on the repair of movable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years (PC, projectors, electric piano, sound and AV systems, photocopier and kitchen appliances) or 10 years (church noticeboard, boilers and solar panels). Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December

Current assets

Short-term deposits include cash held on deposit with the Nat West Bank.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2025

2 **INCOMING RESOURCES**

		2025			2024		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
2a)	*Voluntary Income*	£	£	£	£	£	£
	Planned Giving:						
	Tax Efficient donations	44,259	7,800	52,059	51,125	-	51,125
	Other donations	18,517	0	18,517	10,814	-	10,814
	Income tax recovered	5,855	-	5,855	9,229	-	9,229
	Collections at all services	1,196	-	1,196	1,459	-	1,459
	Sundry donations	4,576	1,703	6,280	7,947	277	8,224
	Grants received	2,788	0	2,788	33	0	33
		77,192	9,503	86,695	80,607	277	80,884
2b)	*Incoming resources from church activities*						
	Refreshments/Books/Miscellaneous	0	-	0	107	-	107
	Church Lettings	1,206	-	1,206	1,325	-	1,325
	Feed in Tariff	644	-	644	700	-	700
	Contributions to Events	237	-	237	363	-	363
	Weddings/Funerals (excl. Diocesan fees)	1,962	-	1,962	362	-	362
		4,049	0	4,049	2,857	0	2,857
2c)	*Income from investment*						
	Dividends and interest	214	199	413	9	173	182
2d)	*Other incoming resources*						
	VAT on building works recoverable from LPWS	934	-	934	-	-	0
		934	0	934	0	0	0
	TOTAL INCOMING RESOURCES	82,389	9,702	92,091	83,472	450	83,922

3 **RESOURCES EXPENDED**

	2025			2024		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities						
Outward Giving from General Fund	£	£	£	£	£	£
Genesis Trust		-	0	-1,000	-	-1,000
Paul & Elaine Little		-	0	-800	-	-800
Bath Youth for Christ		-	0	-800	-	-800
World Sports Ministry		-	0	-800	-	-800
Veronica Doyle-Davison		-	0	-700	-	-700
Hope for Justice		-	0	-600	-	-600
Julian House/BCHA		-	0	-600	-	-600
Church Mission Society		-	0	-550	-	-550
Bethlehem Development Trust		-	0	-500	-	-500
Christian Mission to Jews		-	0	-500	-	-500
Zambia Link		-	0	-500	-	-500
Care for Families		-	0	-500	-	-500
St Mark's School		-	0	-300	-	-300
St Saviours Infants School		-	0	-200	-	-200
St Saviours Junior School		-	0	-200	-	-200
Bath Deanery		-	0	-200	-	-200
Historic Churches	50	-	50	50	-	50
Total Outward Giving	50	0	50	-8,700	0	-8,700

The negative figures above for 2024 do not imply that the charities paid money back to the PCC, rather that it was never given out as had been anticipated in the 2023 accounts.

In addition to the discretionary Outward Giving listed above, a sum of £144 (£872 in 2024) in dedicated "appeal" collections was channelled through the PCC's bank account. This was the 2024 Christmas collection for Julian House.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2025

	2025			2024		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities (continued)	£	£	£	£	£	£
Ministry						
Diocesan Parish Share	24,340	-	24,340	38,283	-	38,283
Clergy Expenses	33	-	33	79	-	79
Service Costs	42	-	42	329	-	329
Heating, lighting and water	8,501	-	8,501	6,799	-	6,799
General building and maintenance	5,371	-	5,371	5,060	144	5,204
Equipment	0	-	0	-	2534	2,534
Cleaning and gardening	3,449	-	3,449	3,450	230	3,680
Professional fees	383	1,817	2,200	924	-	924
Depreciation	987	-	987	5,752	-	5,752
Insurance	4,447	-	4,447	4,453	-	4,453
Children's and Youth Work	137	-	137	296	-	296
Music	759	-	759	1,056	-	1,056
Mission	690	950	1,640	443	3,633	4,076
Refreshments/Wedding&Funeral/Misc. costs	901	250	1,151	82	-	82
Costs of Bell ringing	0	20	20	-	20	20
Office Expenses/Licences/Tech Expenses	3,928	-	1,491	3,146	-	3,146
Interest and Bank Charges	266	-	266	257	0	257
Secretarial	10,463	-	10,463	8,303	-	8,303
	64,747	3,037	65,347	70,012	6,561	76,573
TOTAL RESOURCES EXPENDED	64,747	3,037	65,347	70,012	6,561	76,573

4a) **STAFF COSTS**

Wages and salaries	10,398	8,255
Employer's pension contributions	65	48
	10,463	8,303

During the year the PCC employed a Parish Administrator for the full year. Fees paid to occasional organists and speakers are not included above.

4b) *Payments to PCC members*

Some PCC members and persons closely related to them received payments from the PCC. Specifically Mandy Dance for employment as Parish Administrator and the following who were re-imbursed for expenses legitimately incurred on behalf of the PCC: John Candish, Mandy Dance, Anna Seal, Cheryl Smith, Belinda Thomas and Huw Thomas. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

5 **FIXED ASSETS FOR USE BY THE PCC**

			£
5a)	Tangible fixed assets		
	Actual/Deemed Cost	at 1 January	82,375
		Additions during the year	3,949
		Disposals during the year	0
		at 31 December	86,324
	Depreciation	at 1 January	82,375
		Disposals during the year	0
		Charge for the year	987
		at 31 December	83,362
	Net Book Value	at 1 January	0
		at 31 December	2,962

At January 2025 the fixed assets comprised a laptop computer, projector, outdoor noticeboard, sound system, electric piano, various kitchen appliances, office photocopier, church boilers, south aisle solar panels and the audio-visual equipment in the Community Hub. During the year an additional £3,949 was spent on Smart Heating Controls.

5b) Investment fixed assets

The PCC does not own any investment assets.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2025

		Note	2025	2024
6	**DEBTORS**			
	(Not recorded in R&P accounts)		£	£
	Income tax recoverable		0	0
	Prepayments and accrued income		0	0
	VAT recoverable		0	0
			0	0
7	**CASH AT BANK AND IN HAND**			
	PCC General Account		37,059	15,714
			37,059	15,714
8	**LIABILITIES**			
	(Not recorded in R&P accounts)			
8a)	AMOUNTS FALLING DUE WITHIN ONE YEAR			
	Accrued costs		0	0
	Creditors		0	0
			0	0
9	**FUND DETAILS**			
9a)	GENERAL FUND			
	Planned Giving		62,776	61,939
	Collections		1,196	1,459
	Sundry Donations/Legacies/Grants		7,364	7,980
	Income Tax Reclaimed		5,855	9,229
	Fees for weddings and funerals		1,962	362
	Hire charges		1,206	1,325
	Feed in Tariff		644	700
	Event contributions		237	363
	Miscellaneous/interest/LPWS		1,148	115
	TOTAL INCOME		82,389	83,472
	Parish Share		24,340	38,283
	Outward Giving		50	-8,700
	Children and Youth Costs		137	296
	Heat Light Water		8,501	6,799
	Maintenance		5,371	5,060
	Cleaning and Gardening		3,449	3,450
	Professional Fees		383	924
	Insurance		4,447	4,453
	Clergy Expenses		33	79
	Service Costs		42	329
	Secretarial		10,463	8,303
	Office Expenses/Licences/Tech Expenses		3,928	3,146
	Mission		690	443
	Music		759	1,056
	Depreciation		987	5,752
	Interest and Bank Charges		266	257
	Miscellaneous Costs		901	82
	TOTAL EXPENSES		64,747	70,012
	MOVEMENT IN FUND VALUE		17,642	13,460

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2025

	FUND DETAILS (continued)	Note	2025 £	2024 £
9b)	FOOD LARDER FUND			
	Grants Received		0	0
	Sundry Donations		1,300	257
	Bank Interest		7	59
	TOTAL INCOME		1,307	316
	Utilities/Maintenance		0	374
	Supplies/Equipment		250	2,534
	Mission		950	3,633
	TOTAL EXPENSES		1,200	6,541
	MOVEMENT IN FUND VALUE		107	-6,225
9c)	BELL FUND			
	Donations received		0	20
	Interest		112	100
	TOTAL INCOME		112	120
	ASCR Subscription/Ringing World		20	20
	TOTAL EXPENSES		20	20
	MOVEMENT IN FUND VALUE		92	100
9d)	ALTAR FRONTAL FUND			
	Interest		16	14
	TOTAL INCOME		16	14
	TOTAL EXPENSES		0	0
	MOVEMENT IN FUND VALUE		16	14
9e)	ROOF FUND			
	Donations received		8,203	0
	Gift Aid		0	0
	Interest		64	0
	TOTAL INCOME		8,267	0
	Professional Fees		1,817	0
	Building Costs		0	0
	TOTAL EXPENSES		1,817	0
	MOVEMENT IN FUND VALUE		6,450	0

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS, BATH

England & Wales - Charity number 1129675

Accounts

BATH, ST SAVIOUR'S CHURCH

ANNUAL PAROCHIAL CHURCH MEETING

Sunday 27th April 2025 at 12:00

Attendees: Cath Candish, Sara Cooper, Cathy Head, Belinda Thomas, Huw Thomas, Rachel Leigh-Wood, Kenneth Lamb, Juliet Lamb, Chris Dance, Mandy Dance, Bruce Lithgow, Donal Wyynne, Anna Seal, John Candish, Ruth Hattersley, Sarah Kimberling, Chris Gibbs, Rebecca Goulding, Rosalie Worley, Carol Batch, Imogen Woodford, Tony Parr, Sue Burton, Diane Fitch, Edward Leigh-Wood, Rosi Lewis, Tris Lewis, Chris Goldson, Angela Goldson, Cheryl Smith

1.Prayer Cath Candish opened the meeting by reading verses from Colossians 3 12-17 followed by prayer.

2. Annual Meeting of Parishioners

- **Minutes of previous year**

Minutes of the previous year were accepted as correct. Proposed by Belinda Thomas, seconded by Sarah Kimberling. All in favour.

- **Election of Church Wardens**

Sara Cooper is stepping down as church warden. Cath Candish thanked Sara for serving in this way, and presented her with flowers. Prayers of thanks were said for Sara.

Cathy Head was re-elected as Church Warden. Proposed by Ruth Hattersley, seconded by Rachael Leigh-Wood. All in favour. Prayers were said for Cathy as she continues in her role.

4. Annual Parochial Church Meeting

a. Minutes of last year's APCM

The minutes were accepted as a true record. Proposed by Huw Thomas, seconded by Sara Cooper. All in favour.

b. Reports – Full reports in the Annual Report and Accounts 2025

- **Incumbent's Overview**

Cath Candish shared how since joining St Saviour's, she has found the core feature of the church family to be the commitment to follow Christ; a church family who love the Lord, love each other, and a church which is hub for creativity, healing and hospitality. Cath thanked the following: the Church Wardens, the PCC and Lay Readers for their service, Sarah Kimberling for her work in the church grounds, Huw Thomas and the building team, Kian Febrer and Cheryl Smith for finance, Steph Wynne-Davey and music team and tech team, Anna Seal for the toddler group, Sara Cooper for the food larder, those serving coffee, Mandy Dance for her tireless work as church administrator, the life group leaders, Ivor Vernalls and the pastoral care team, Sue Burton and team for Open the Book, and Louis Burton for safeguarding.

Highlights so far included the Licencing service, Advent, Stir-up Sunday, the crib trail, prayer meetings in the church, and all the love and support from the St Saviour's community.

- **Electoral Role Report**
  Kenneth Lamb was encouraged by the number of who had signed up to be on the electoral role and thanked those who had done so.

- **PCC and activities of the Parish report**

- **Buildings and Fabric Report**
  Huw Thomas highlighted funds in the region of £250,000 were needed, largely driven by works needed for the roof.

- **Finance Report**
  The finance report was given by Cheryl Smith who thanked those who had given throughout the year. Cath Candish added how grateful we were as a church.

- **Deanery Synod Report**
  Belinda Thomas added that Roger Driver from St Michael's is now Area Dean, replacing Stephen Girling from the Abbey.

c. Elections and Appointments

- **Election of PCC members**
  Carol Balch - Proposed by Anna Seal, seconded by Ruth Hattersley. All in favour.

Rosi Lewis - Proposed by John Candish, seconded by Angela Goldson. All in favour. Cath Candish thanked the PCC for their service and encouraged the church family to pray for them.

- **Appointment of Independent Examiner**
  Steve Bruce-Jones was appointed. Proposed by Cheryl Smith, seconded by Mandy Dance. All in favour.

d. AOB

Belinda Thomas asked when the Parish might be able to pay the full parish share. Cheryl Smith informed us that reserves would need to be built first. This was echoed by Cath Candish, who also added that paying the full parish share was a priority.

5. Closing Prayer

The meeting closed with The Lord's Prayer.

Approved:

28.4.25

REV. CATHERINE CANDISH
Priest-in-Charge

Registered Charity No: 1129675

Parochial Church Council of St Saviour, Bath

Financial Statements

For the year ending 31 December 2024

Prepared for the PCC by:

Cheryl Smith (PCC Treasurer) and Steve Bruce-Jones
Potley Farmhouse
Potley Lane
Corsham SN13 9RX

Examined by Independent Examiner:

Richard H W Beath BSc FCCA
58a Combe Road, Combe Down
Bath BA2 5HZ

For presentation to PCC for approval: 17th April 2025

For display on Notice Board from: 20th April 2025
(following consideration by APCM)

Parochial Church Council of St Saviour, Bath
Independent Examiner's Certificate

I report to the trustees (PCC members) on my examination of the financial statements of the PCC for the year ending 31st December 2024.

Responsibilities and basis of report

As trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the PCC's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

a) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or

b) the financial statements do not accord with the accounting records; or

c) the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the statements give a 'true and fair' view which is not a matter considered as part of an independent examnation.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: Date:... 09th April 2025

Richard H W Beath BSc FCCA
58a Combe Road, Combe Down, Bath BA2 5HZ

Parochial Church Council of St Saviour, Bath
Statement of Financial Activities

For the year ending 31 December 2024

		2024			2023		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	Note	£	£	£			£
INCOMING RESOURCES							
Voluntary Income	2a)	80,607	277	80,884	85,544	9,766	95,310
Incoming resources from church activities	2b)	2,857	0	2,857	2,810	0	2,810
Income from investment	2c)	9	173	182	0	304	304
Other incoming resources	2d)	0	0	0	1,911	0	1,911
TOTAL INCOMING RESOURCES		83,472	450	83,922	90,264	10,070	100,334
RESOURCES EXPENDED							
Church Activities	3	70,012	6,561	76,573	106,351	3,330	109,681
TOTAL RESOURCES EXPENDED		70,012	6,561	76,573	106,351	3,330	109,681
NET INCOMING/(OUTGOING) RESOURCES		13,460	-6,111	7,349	-16,087	6,740	-9,347
TRANSFERS BETWEEN FUNDS	1a)	0	0	0	0	0	0
NET MOVEMENT IN FUNDS		13,460	-6,111	7,349	-16,087	6,740	-9,347
BALANCES BROUGHT FORWARD AT 1st JAN 2024		-4,419	12,784	8,365			
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2024		9,041	6,673	15,714			

Parochial Church Council of St Saviour, Bath
Balance Sheet at 31st December 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible Fixed Assets	5a)	0	5,752
		0	5,752
CURRENT ASSETS			
Debtors	6	0	3,713
Cash at bank and in hand	7	15,714	10,190
		15,714	13,903
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	0	11,290
NET CURRENT ASSETS		15,714	2,613
Total assets less current liabilities		15,714	8,365
TOTAL NET ASSETS		15,714	8,365
REPRESENTED BY FUNDS			
Unrestricted			
General Fund	9a)	9,041	-4,419
Restricted			
Food Larder Fund	9b)	316	6,541
Bell Fund	9c)	5,569	5,469
Altar Frontal Fund	9d)	788	774
		15,714	8,365

Approved by the Parochial Church Council and signed on its behalf by:

Rev. Cath Candish (Chair): **Date:**

Parochial Church Council of St Saviour, Bath

Notes to the Financial Statements

For the year ending 31 December 2024

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015.

The financial statements are prepared on an ongoing concern basis.

From year ending December 2024 the financial statements are presented on a Receipts and Payments basis having previously been on an Accruals basis. This change has been made as a result of the reduced complexity of the church's financial position and to simplify the process of preparing the accounts. As a result some comparisons between 2023 and 2024 accounts will not be strictly accurate due to the variation in accounting methods.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor to those that are informal gatherings that include church members.

1a) **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on the fund unless its transfer to another fund is specifically consented by the original donors. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Restricted Funds include:

Altar Frontal Fund: This restricted fund was set up to hold a donation made during 2017 for the purchase of a new altar frontal. The frontal was purchased during 2018 but the fund has not been fully consumed so the fund has a balance remaining at the year end.

Bell Fund: This fund is restricted to the maintenance of the bell ringing activities of the church.

Food Larder: This restricted fund which was set up in 2023 for the provision of a community food larder, following the award of a grant by Nationwide Building Society specifically for this purpose. Income to the fund also includes sundry donations which the donors have indicated are specifically for the food larder.

Unrestricted Funds are general funds which can be used by the PCC for ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

Unrestricted Funds include:

General Fund: for all income and expenses relating to the day to day running of the church. Donors to this fund make no restrictions as to the uses to which the fund should be applied.

Endowment Funds: The PCC does not own any Endowment Funds

1b) **Incoming Resources**

All incoming resources are recognised when received and are accounted for gross. Fees payable to the Diocese for weddings and funerals are excluded from these statements. Although these pass through the PCC's bank account they are not the PCC's property .

1c) **Resources expended**

All expenditure is generally recognised when it is paid out and is accounted for gross.

1d) **Fixed Assets**

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2003 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2003 have been capitalised and depreciated in the accounts over their currently anticipated economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £1000 or on the repair of movable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years (PC, projectors, electric piano, sound and AV systems, photocopier and kitchen appliances) or 10 years (church noticeboard, boilers and solar panels). Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December

Current assets

Short-term deposits include cash held on deposit with the Nat West Bank.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2024

2 INCOMING RESOURCES

		2024			2023		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
		£	£	£	£	£	£
2a)	*Voluntary Income*						
	Planned Giving:						
	Tax Efficient donations	51,125	-	51,125	45,116	-	45,116
	Other donations	10,814	-	10,814	22,589	-	22,589
	Income tax recovered	9,229	-	9,229	13,083	-	13,083
	Collections at all services	1,459	-	1,459	2,853	-	2,853
	Sundry donations	7,947	277	8,224	1,712	165	1,877
	Grants received	33	0	33	191	9,601	9,792
		80,607	277	80,884	85,544	9,766	95,310
2b)	*Incoming resources from church activities*						
	Refreshments/Books/Miscellaneous	107	-	107	188	-	188
	Church Lettings	1,325	-	1,325	1,433	-	1,433
	Feed in Tariff	700	-	700	349	-	349
	Contributions to Events	363	-	363	303	-	303
	Weddings/Funerals (excl. Diocesan fees)	362	-	362	537	-	537
		2,857	0	2,857	2,810	0	2,810
2c)	*Income from investment*						
	Dividends and interest	9	173	182	0	304	304
2d)	*Other incoming resources*						
	VAT on building works recoverable from LPWS	0	-	0	1,911	-	1,911
		0	0	0	1,911	0	1,911
	TOTAL INCOMING RESOURCES	83,472	450	83,922	90,264	10,070	100,334

3 RESOURCES EXPENDED

	2024			2023		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities						
Outward Giving from General Fund	£	£	£	£	£	£
Genesis Trust	-1,000	-	-1,000	1,000	-	1,000
Paul & Elaine Little	-800	-	-800	800	-	800
Bath Youth for Christ	-800	-	-800	800	-	800
World Sports Ministry	-800	-	-800	800	-	800
Veronica Doyle-Davison	-700	-	-700	700	-	700
Hope for Justice	-600	-	-600	600	-	600
Julian House/BCHA	-600	-	-600	600	-	600
Church Mission Society	-550	-	-550	550	-	550
Bethlehem Development Trust	-500	-	-500	500	-	500
Christian Mission to Jews	-500	-	-500	500	-	500
Zambia Link	-500	-	-500	500	-	500
Care for Families	-500	-	-500	500	-	500
St Mark's School	-300	-	-300	300	-	300
St Saviours Infants School	-200	-	-200	200	-	200
St Saviours Junior School	-200	-	-200	200	-	200
Bath Deanery	-200	-	-200	200	-	200
Others	50	-	50	50	-	50
Total Outward Giving	-8,700	0	-8,700	8,800	0	8,800

Of the £8,800 of Outward Giving that the PCC had originally planned to give in 2023, £8,750 was never actually paid out as it was considered that this would leave the PCC seriously short of reserves. The cost of this giving which had been accrued in the 2023 accounts is therefore reversed in this years accounts. The negative figures above do not imply that the charities paid money back to the PCC, rather that it was never given out as had been anticipated in the 2023 accounts.

In addition to the discretionary Outward Giving listed above, a sum of £872 (£11,676 in 2023) in dedicated "appeal" collections was channelled through the PCC's bank account, comprising £210 to Paul Lynch, £180 to Diocesan Ordinands, £157 each to Christian Aid and Genesis Trust and £123 to Christian Apologetics.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2024

	2024			2023		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities (continued)	£	£	£	£	£	£
Ministry						
Diocesan Parish Share	38,283	-	38,283	45,613	-	45,613
Clergy Expenses	79	-	79	274	-	274
Service Costs	329	-	329	397	-	397
Heating, lighting and water	6,799	0	6,799	8,720	1500	10,220
General building and maintenance	5,060	144	5,204	11,775	-	11,775
Equipment	-	2534	2,534	-	-	-
Cleaning and gardening	3,450	230	3,680	3,763	-	3,763
Professional fees	924	-	924	150	-	150
Depreciation	5,752	-	5,752	5,753	-	5,753
Insurance	4,453	-	4,453	3,489	-	3,489
Children's and Youth Work	296	-	296	4,725	-	4,725
Music	1,056	-	1,056	1,341	-	1,341
Mission	443	3,633	4,076	751	1,810	2,561
Refreshments/Wedding&Funeral/Misc. costs	82	-	82	395	-	395
Costs of Bell ringing	-	20	20	-	20	20
Office Expenses/Licences/Tech Expenses	3,146	-	3,146	3,094	-	3,094
Interest and Bank Charges	257	-	257	261	0	261
Secretarial	8,303	-	8,303	7,051	-	7,051
	70,012	6,561	76,573	106,351	3,330	109,681
TOTAL RESOURCES EXPENDED	70,012	6,561	76,573	106,351	3,330	109,681

4a) **STAFF COSTS**

Wages and salaries	8,255	11,040
Employer's pension contributions	48	258
	8,303	11,298

During the year the PCC employed a Parish Administrator for the full year. Fees paid to occasional organists and speakers are not included above.

4b) *Payments to PCC members*

The following PCC members and persons closely related to them received payments from the PCC: Mandy Dance for employment as Parish Administrator and Stewart Palmen for stewarding at school services. In addition and the following people were re-imbursed for expenses legitimately incurred on behalf of the PCC: Sara Cooper, Mandy Dance, Cathy Head, Eunja Palmen, Anna Seal, Cheryl Smith, Belinda Thomas, Huw Thomas. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

5 **FIXED ASSETS FOR USE BY THE PCC**

			£
5a)	Tangible fixed assets		
	Actual/Deemed Cost	at 1 January	82,375
		Additions during the year	0
		Disposals during the year	0
		at 31 December	82,375
	Depreciation	at 1 January	76,623
		Disposals during the year	0
		Charge for the year	5,752
		at 31 December	82,375
	Net Book Value	at 1 January	5,752
		at 31 December	0

At January 2024 the fixed assets comprised a laptop computer, projector, outdoor noticeboard, sound system, electric piano, various kitchen appliances, office photocopier, church boilers, south aisle solar panels and the audio-visual equipment in the Community Hub. No new fixed assets were acquired during the year.

5b) Investment fixed assets

The PCC does not own any investment assets.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2024

6 DEBTORS	Note	2024 £	2023 £
Income tax recoverable		0	2,569
Prepayments and accrued income		0	694
VAT recoverable		0	450
		0	3,713

7 CASH AT BANK AND IN HAND		
PCC General Account	15,714	10,190
	15,714	10,190

8 LIABILITIES

8a) AMOUNTS FALLING DUE WITHIN ONE YEAR		
Accrued costs	0	9,937
Creditors	0	1,353
	0	11,290

9 FUND DETAILS

9a) GENERAL FUND		
Planned Giving	61,939	67,705
Collections	1,459	2,853
Sundry Donations/Legacies/Grants	7,980	1,903
Income Tax Reclaimed	9,229	13,083
Fees for weddings and funerals	362	537
Hire charges	1,325	1,433
Feed in Tariff	700	349
Event contributions	363	303
Miscellaneous/interest/LPWS	115	2,098
TOTAL INCOME	83,472	90,264
Parish Share	38,283	45,613
Outward Giving	-8,700	8,800
Children and Youth Costs	296	4,725
Heat Light Water	6,799	8,720
Maintenance	5,060	11,775
Cleaning and Gardening	3,450	3,763
Professional Fees	924	150
Insurance	4,453	3,489
Clergy Expenses	79	274
Service Costs	329	397
Secretarial	8,303	7,051
Office Expenses/Licences/Tech Expenses	3,146	3,094
Mission	443	751
Music	1,056	1,341
Depreciation	5,752	5,753
Interest and Bank Charges	257	261
Miscellaneous Costs	82	395
TOTAL EXPENSES	70,012	106,351
MOVEMENT IN FUND VALUE	13,460	-16,087

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2024

	FUND DETAILS (continued)	Note	2024 £	2023 £
9b)	FOOD LARDER FUND			
	Grants Received		0	9601
	Sundry Donations		257	141
	Bank Interest		59	109
	TOTAL INCOME		316	9,851
	Utilities/Maintenance		374	1,500
	Supplies/Equipment		2,534	0
	Mission		3,633	1,810
	TOTAL EXPENSES		6,541	3,310
	MOVEMENT IN FUND VALUE		-6,225	6,541
9c)	BELL FUND			
	Donations received		20	24
	Interest		100	171
	TOTAL INCOME		120	195
	ASCR Subscription/Ringing World		20	20
	TOTAL EXPENSES		20	20
	MOVEMENT IN FUND VALUE		100	175
9d)	ALTAR FRONTAL FUND			
	Interest		14	24
	TOTAL INCOME		14	24
	TOTAL EXPENSES		0	0
	MOVEMENT IN FUND VALUE		14	24

Parochial Church Council of St Saviour, Bath
Independent Examiner's Certificate

I report to the trustees (PCC members) on my examination of the financial statements of the PCC for the year ending 31st December 2024.

Responsibilities and basis of report

As trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the PCC's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

a) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or

b) the financial statements do not accord with the accounting records; or

c) the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the statements give a 'true and fair' view which is not a matter considered as part of an independent examnation.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: Date:... 09th April 2025

Richard H W Beath BSc FCCA

58a Combe Road, Combe Down, Bath BA2 5HZ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS, BATH

England & Wales - Charity number 1129675

Accounts

ST SAVIOUR'S CHURCH

Transforming lives in Jesus' name

Annual Report and Accounts 2022

The Parochial Church Council of St. Saviours, Bath

Prepared 27th April 2023

Contents

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Version	Date of PCC Approval	Signed by Huw Thomas (PCC Vice Chair) on Behalf of St. Saviour's PCC	Reason for update
1	27th April 2023		

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1. Introduction

This report is compiled in accordance with the guidance provided on the Church of England Parish Resource website : https://www.parishresources.org.uk/resources-for-treasurers/accounting-and-reporting/the-annual-report/.

The purpose of the report is to tell everyone the aims of the church and what is being done to make them happen. As trustees the PCC is jointly responsible for writing this report, although often the PCC will delegate the drafting of it to the Incumbent, as Chair of Trustees, or to the PCC Secretary.

Please note that the Rev. Rob Densmore and his wife resigned on the 31st March 2023 and did not contribute to the writing of this report. In addition, the Children and Family's Worker also resigned on the 31st January 2023. This report reflects the status of the Church's activities in 2022, which is not necessarily the current position.

2. Aims and Purposes

St. Saviour's Parochial Church Council (PCC) has the responsibility of co-operating with the Rector, 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 St. Saviour's Church, Holland Road, Larkhall, Bath, BA1 6QG.

3. Objectives and Activities

The objectives of St. Saviour's PCC are as follows:

- To faithfully live out our vision, mission and calling in the whole parish.
- To work towards bringing all 6,700 people in our Parish to believe in Jesus Christ.
- To open our doors to a wider and more diverse demographic.
- To meet the diverse needs of the people of the parish, including the unchurched.
- To think through how technology and remote access can enrich our shared life in person, rather than simply providing an alternative to that shared life.

The activities we have undertaken to achieve the aims include Sunday Services, Honey Fire Worship, Prayer Ministry, Youth & Children's work, Pastoral Care, Mission and Evangelism work, Food Larder, and Life Groups.

4. Achievements and Performance

4.1 Worship and Prayer

There are currently two Sunday services: the 9am and the 10:45. The 9am is the more traditional, quiet, reflective, liturgical service, with traditional hymns. The 10:45 is the modern charismatic service that focuses on Holy Spirit ministry, with modern worship music.

At present there are 111 parishioners on the Church Electoral Roll, 43 of whom are not resident within the parish. Ten names were added during the year and 28 were removed. The average weekly attendance was 46 adults in October 22, plus 11 children

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under 16 years old. These numbers increased at festivals, with 68 attending Christmas Eve and Christmas Day services and 77 attending Easter Eve and Easter Day services.

Outside Sunday worship, we have two monthly worship meetings. One is on the 2nd Saturday of the month (2-4pm) for music team practice. The other is on the 4th Saturday of the month (2-4pm) for all worshippers of St Saviour's and beyond. This is called Honey Fire Worship which aims to help the attending worshippers to go deeper in the presence (Honey) and acts (Fire) of the Holy Spirit.
Prayer Ministry has been going on every Tuesday morning, in the Church. People are receiving prayer and every week we have been seeing some come for prayer, or to pray quietly alone.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 5 baptisms and 1 wedding and held 4 funerals in our church this year.

4.2 Youth and Children's Work
During the 10.45am Sunday service creche, Junior Church and Youth Group were provided. Junior church ran the first four Sundays of the month, for children between 4-11 years. "God's story" and Scripture Union Light Live resources have been used, plus once a month there was a lego based session where they could respond to the Bible verses by creating things out of lego. The sessions included opportunities to share what God is saying to the children and for them to pray or be prayed for. Youth Group was held twice a month for the 11+ age group and typically had 3-4 attendees. These sessions started with hot chocolate and were more like a life group – looking at a passage and reflecting about how God was speaking to us through that passage. The young people were encouraged to pray for each other, to share and ask questions. There is an all-age service on the 5th Sunday. The young people have also joined the music group for the 10:45am service.

The Wednesday evening Youth Group has about met weekly in term time and was open to children in school year 5 and above. There were about 20 attendees, mainly in years 5-9, with a mixture of Christian and non-Christians. The vision for the group was that all will be included and really loved for who they are and can encounter God and experience His transformative power.

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Toddler ministry continued to flourish on a Wednesday morning, with c. 25-30 regular children, along with their parent or caregiver. This was led by the Children and Family's worker and Rector, with the support of 8 volunteers from the church. The vision was the idea of opening the door here, so that all are welcomed and loved. The volunteers would ask them how they were, listened, offered prayer and, where necessary, practical support. This was accompanied by an Access Toddler Life Group. This was an open lunch for the parents and kids, then the kids went off to play and parents were led through the Access discipleship programme.

Rachel and Rev. Densmore continued to work with the schools in our parish, St. Saviour's Infants, St. Saviour's Junior, and St. Marks. Cam Densmore served St. Saviour's school as a foundation governor.

Due to the resignation of the Rector, his wife and the Youth worker, these groups are currently on hold until additional volunteers are found.

4.3 Pastoral Care

The Pastoral Care team continued to keep a careful eye on those who needed encouragement or prayer. Several members suffered very severe and often long illnesses so the whole church responded with prayer support. A small team went to Larkhall Springs to offer Communion but the Christmas visit was cancelled due to an outbreak of Covid. Home Communion was also offered where asked for. This ministry will continue when communion is offered at St Saviour's. More people to help in all aspects of this care will be very welcome.

The Church started a Community Food Larder in November, as a response to the cost-of-living crisis. Its vision is food, love, and prayer, with the desire that people come and take whatever they need and be treated with love and dignity. The larder runs on Tuesdays and Wednesdays and is mainly supplied by donations from parishioners and the supermarkets. During Christmas, 'Bags of Joy', which contained treats like chocolate, were distributed as part of the Christingle service.

Up to five Life groups run throughput the week.

4.4 Mission and Evangelism

Grace station continued on Tuesday mornings during term time at the bottom of the steps outside of church near the Larkhall shops. Free tea, coffee and cake was offered to anyone passing by. The team chatted, prayed and talked about how much God loves us with anyone they met. It is an opportunity for the church to meet with the community.

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4.5 Deanery Synod

Two members (Belinda Thomas and Tony Parr) of the PCC sat on the Deanery Synod. This provided the PCC with an important link between the parish and the wider structures of the church.

In November the deanery plan was approved reducing the number of full-time clergy and need for churches to work in partnership with other churches and benefices and an increase in sharing of resources especially clergy and readers to help ensure church growth.

In January 2023 Matthew Pinnock, Diocesan Head of Finance and Operations, gave a presentation on the diocese financial status He outlined how parish share is calculated and the Diocese's intention to return to a total parish share contribution equal to pre pandemic by 2026.

Both topics will be discussed further at future PCC meetings.

4.6 The Church Building

Rev. Densmore oversaw the maintenance of the building and health and safety, with the assistance of Marcus Miller, Huw Thomas and Kian Febrer. Mandy Dance, the Parish Administrator, co-ordinated the bulk of contractor visits and business.
George Chedburn, the church architect, carried out a survey on the leak in the North Aisle roof. Estimates for the repair were c. £100,000, so grants will be required to cover the cost.
A safety issue was identified with the stained-glass window in the chancel. Quotes have been received (c.£7,000) and the repair is currently being progressed.

Work was required on the boiler which cost c.£1000.

Marcus carried out a repair to the steps and redecorated the external doors at no charge. Tony Parr repaired the garden bench.

All other checks have been completed, including Fire checks, safety lighting and lift service.

4.7 Ecumenical Relationships

St. Saviour's is part of the St. Saviour's benefice, along with St. Mary's Swainswick and All Saints Woolley.

St. Saviour's support various cross denominational groups in Bath. For example, the Bath Christian network, (BathCAN), the Genesis Trust and the 'Upper Room'. BathCAN brings

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Christians together over different city issues. We contribute financially and one of our lay readers, Belinda Thomas, is on the committee. BathCAN organises 'Pray for Bath' twice a year when all the Churches come together to pray for the city. This year they prayed in the council chamber for Bath, for the city leaders and the election of a new council. Once a month, Rev. Rob Densmore and Belinda Thomas joined with Christian leaders across Bath, in a group called the 'Upper Room', to worship and pray. Rachel Howlett met bimonthly with other workers across the city and our youth attend city wide youth meetings. Representatives attended discussions on warm places across the city in the Mayor's parlour. St. Saviour's were also part of the early discussions for a joint city wide Alpha and a 24-7 prayer room.

St. Saviour's also participates in wider initiatives, for example the Gather Movement conference which brought together churches across the UK and a zoom conference on world issues where discussions ranged from praying together to combating poverty and trafficking.

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5. Financial Review

INCOME

The PCC's total income for 2022 of £102,873 was 14% (£12,895) higher than the previous year.

Income into the unrestricted General Fund saw an increase of 14.3% (£12,863). Income from planned giving and collections was up £3,157 and sundry donations showed a large increase of £6,899 due to the introduction early in 2022 of giving by contactless card payment, which proved popular with Toddlers Group parents and carers, and increased irregular donations including from limited companies. There was also a £1,000 grant received from the diocese towards increased energy costs.

Income into restricted funds showed a £32 increase due to a donation from bellringers into the Bell fund and higher bank interest income allocated to the restricted funds.

EXPENDITURE

Total expenditure of £107,367 was an increase of 1.7% (£1,869) on the previous year. Spending increased on Mission, which included the Community Jubilee Tea and startup costs for the Food Larder, on Heat, Light & Water, where energy prices rose significantly in the last quarter of the year, and on Secretarial and Children's & Youth Work, where staff salaries were raised at the start of the year following a pay freeze in 2021. These spending increases were largely offset by a fall in Parish Share.

The overall excess of expenditure over income in 2022 led to a decrease in the value of the PCC's total funds of £4,494. As a result of this, the church's total funds decreased in value from £22,206 to £17,712 although this valuation includes £11,505 of fixed assets (boilers and solar panels).

IN-YEAR MOVEMENT IN FUNDS

The General Fund decreased in value by £4,513 to £11,668. Excluding the £5,754 figure of depreciation on the fixed assets, the underlying "cash" result was a surplus of £1,241 compared to a deficit of £9,696 in 2021.

The Bell Fund increased slightly in value during the year due to a donation from bellringers and higher interest received.

The Altar Frontal Fund increased in value slightly from its share of interest received on the PCC bank account.

6. Reserves Policy

The PCC is required to formulate and disclose its policy on "reserves", i.e. the level of funds which are freely available at any time. The PCC has adopted a policy to maintain reserves of £30,000 which is based upon two months of average general expenditure to cover variability in the timing of outgoings and a £12,500 lump sum to cover unforeseen short term building maintenance needs. As it has no investments or property assets, the PCC defines reserves as its total value of unrestricted funds less fixed assets. Using this

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definition there were reserves of £163 on 31 December 2022, leaving a shortfall of £29,837 against the target level of reserves. In 2023 the PCC is planning both to review its reserves target to make sure that an appropriate target is set, and to formulate plans to meet the reserves target (as revised) in the medium term.

COMMENT

The 2018 quinquennial survey identified £38,000 of building repairs required in the medium term. Whilst the fabric of the church is generally in good order there are items of expenditure we should be planning to undertake in the short to medium term. For example, the repair to the chancel window (c. £7000) and roof repairs (c. £100,000). Grant applications will be made to cover the cost of the roof repair.

7. Safeguarding

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

- The Benefice Safeguarding Team for 2022 consisted of Rachel, Cam, Rob and Helen. However, since Rachel Howlett, Rev. Rob and Cam Densmore's resignations on the 31st March 2023, new members are being sought.
- There have been 3 completed DBS applications to the Diocese this year, so we currently have 18 volunteers with DBSs.
- There are another 7 volunteers who have DBS checks that need renewing.
- There are 2 DBS applications currently in progress.
- No one has unsupervised contact with a potentially vulnerable person unless they have had a DBS check. Currently, those with child DBS are covered for vulnerable adults but next time they apply (after 3 years expiry) need to apply for combined adult / child.
- Safeguarding training was led by Helen Roberts on the 12th November, for PCC members, Church Wardens and those involved in ministry. 30 attended.
- During the last year, there has been 3 safeguarding situations discussed within the Safeguarding Team. Diocese Safeguarding protocols were followed and an effective plan was put in place to support the individuals involved.
- There are Safeguarding posters outside the building in the main door notice board, on the moveable boards in the fellowship centre, on a pillar in the church, 1st floor meeting room (door to tower storage) and in the Youth room on cork board. Also, information is available on the Church website.

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8. Optional Information

None.

9. Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Saviour's the membership of the PCC consists of the incumbent (our Rector), churchwardens, members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met 6 times during the year Jan -Dec 22 with an average level of attendance of 12.

10. Administrative Information

St. Saviour's Church is situated in Holland Road, Larkhall, Bath BA1 6QG, which is also the address for correspondence. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission.

PCC members who have served at any time from 1st Jan 2022 until the date this report was approved are:

Clergy			
Rev. Rob Densmore (Chair) (Until 31st March 2023)			
Church Wardens			
Cathy Head	Sara Cooper (from 24th May 22)		
Deanery Synod Reps (elected until 2023)			
Belinda Thomas (until 30th Apr 23)	Tony Parr (until 30th Apr 23)	Ian Sharp (Until 25th Jan 22)	
Lay Readers			
Ruth Hattersley	Belinda Thomas		

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Elected Members			
Huw Thomas (until 30th Apr 23)	Chris Dance (until 30th Apr 23)	Rachel Howlett (Until 31st Jan 23)	Pippa Bruce-Jones (until 30th Apr 23)
Michael Akure (Until 22nd March 22)	Sheila Vernalls (until 7th Dec 22)	Clare Younger (Until 5th Feb 23)	Cheryl Smith (Secretary) (until 30th Apr 24)
Eunja Palmen (until 30th April 24)	Rosi Lewis (until 24th May 25)	Kian Febrer (co-opted as Treasurer from 25th Jan 22)	Lesley Grindrod (until 17th Apr 23)

GDPR: This document will be retained in Parish for 5 years + last action and then will be sent to the Diocesan Record office for Permanent deposit.

Parochial Church Council of St Saviour, Bath
Independent Examiner's Certificate

I report to the trustees (PCC members) on my examination of the financial statements of the PCC for the year ending 31st December 2022.

Responsibilities and basis of report

As trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the PCC's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

a) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or

b) the financial statements do not accord with the accounting records; or

c) the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the statements give a 'true and fair' view which is not a matter considered as part of an independent examnation.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Signed: Date:...6th March 2023

Richard H W Beath BSc FCCA

58a Combe Road, Combe Down, Bath BA2 5HZ

Parochial Church Council of St Saviour, Bath

Statement of Financial Activities

For the year ending 31 December 2022

		2022			2021		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	Note	£	£	£			£
INCOMING RESOURCES							
Voluntary Income	2a)	98,542	20	98,562	85,355	0	85,355
Incoming resources from church activities	2b)	3,816	0	3,816	2,709	0	2,709
Income from investment	2c)	0	19	19	3	7	10
Other incoming resources	2d)	477	0	477	1,903	0	1,903
TOTAL INCOMING RESOURCES		102,834	39	102,873	89,971	7	89,978
RESOURCES EXPENDED							
Church Activities	3	107,347	20	107,367	105,420	79	105,498
TOTAL RESOURCES EXPENDED		107,347	20	107,367	105,420	79	105,498
NET INCOMING/(OUTGOING) RESOURCES		-4,513	19	-4,494	-15,449	-72	-15,521
TRANSFERS BETWEEN FUNDS	1a)	0	0	0	6,053	-6,053	0
NET MOVEMENT IN FUNDS		-4,513	19	-4,494	-9,396	-6,125	-15,521
BALANCES BROUGHT FORWARD AT 1st JAN 2022		16,181	6,025	22,206			
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2022		11,668	6,044	17,712			

Parochial Church Council of St Saviour, Bath
Balance Sheet at 31st December 2022

	Note	2022 £	2021 £
FIXED ASSETS			
Tangible Fixed Assets	5a)	11,505	17,259
		11,505	17,259
CURRENT ASSETS			
Debtors	6	4,682	4,565
Cash at bank and in hand	7	10,140	8,264
		14,823	12,829
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	8,614	7,881
NET CURRENT ASSETS		6,208	4,948
Total assets less current liabilities		17,714	22,207
TOTAL NET ASSETS		17,714	22,207
REPRESENTED BY FUNDS			
Unrestricted			
General Fund	9a)	11,668	16,181
Restricted			
Community Hub Fund	9b)	0	0
Bell Fund	9c)	5,294	5,277
Altar Frontal Fund	9d)	750	748
		17,712	22,206

Approved by the Parochial Church Council on 29th March 2023 and signed on its behalf by:

Mr Huw Thomas (Vice-Chair): J H Thomas **Date:** 02/04/2023

The notes on pages 4 to 12 form part of these accounts. Registered Charity Number 1129675.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements

For the year ending 31 December 2022

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015.

The financial statements are prepared on an ongoing concern basis.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor to those that are informal gatherings that include church members.

1a) **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on the fund unless its transfer to another fund is specifically consented by the original donors. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Restricted Funds include:

Altar Frontal Fund: This restricted fund was set up to hold a donation made during 2017 for the purchase of a new altar frontal. The frontal was purchased during 2018 but the fund has not been fully consumed so the fund has a balance remaining at the year end.

Bell Fund: This fund is restricted to the maintenance of the bell ringing activities of the church.

Community Hub Fund (Youth and Community Centre): A fund which was set up in 2006 for the provision of youth and community rooms at first floor level. The building work was completed during 2017 and the fund closed in 2021, when the associated Diocesan loan was repaid, with the balance transferred to the General Fund as agreed by the PCC and donors.

Unrestricted Funds are general funds which can be used by the PCC for ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

Unrestricted Funds include:

General Fund: for all income and expenses relating to the day to day running of the church. Donors to this fund make no restrictions as to the uses to which the fund should be applied.

Endowment Funds: The PCC does not own any Endowment Funds

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements

For the year ending 31 December 2022

1b) **Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross. Fees payable to the Diocese for weddings and funerals are excluded from these statements. Although these pass through the PCC's bank account they are not the PCC's property .

1c) **Resources expended**

Donations to other organisations are accounted for when paid over, or when awarded, if the award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

1d) **Fixed Assets**

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2003 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2003 have been capitalised and depreciated in the accounts over their currently anticipated economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £1000 or on the repair of movable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years (PC, projectors, electric piano, sound and AV systems, photocopier and kitchen appliances) or 10 years (church noticeboard, boilers and solar panels). Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less a provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2022

2 **INCOMING RESOURCES**

		2022			2021		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
		£	£	£	£	£	£
2a)	*Voluntary Income*						
	Planned Giving:						
	Tax Efficient donations	44,231	-	44,231	41,781	-	41,781
	Other donations	26,746	-	26,746	27,622	-	27,622
	Income tax recoverable	14,281	-	14,281	12,150	-	12,150
	Collections at all services	4,363	-	4,363	2,780	-	2,780
	Sundry donations	7,888	20	7,908	989	-	989
	Grants received	1,033	-	1,033	33	-	33
		98,542	20	98,562	85,355	0	85,355
2b)	*Incoming resources from church activities*						
	Refreshments/Books/Miscellaneous	2	-	2	499	-	499
	Fair Trade Sales	0	-	0	451	-	451
	Church Lettings	983	-	983	184	-	184
	Feed in Tariff	418	-	418	964	-	964
	Contributions to Events	968	-	968	400	-	400
	Weddings/Funerals (excl. Diocesan fees)	1,445	-	1,445	211	-	211
		3,816	0	3,816	2,709	0	2,709
2c)	*Income from investment*						
	Dividends and Interest	0	19	19	3	7	10
2d)	*Other incoming resources*						
	VAT on building works recoverable from LPWS	477	-	477	963	-	963
	Income from Insurance Claims	0	-	0	940	-	940
		477	0	477	1,903	0	1,903
	TOTAL INCOMING RESOURCES	102,834	39	102,873	89,971	7	89,978

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2022

3 **RESOURCES EXPENDED**

	2022			2021		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities						
Outward Giving from General Fund	£	£	£	£	£	£
Amor/Littles	800	-	800	763	-	763
CMS/Torrances	700	-	700	700	-	700
Genesis Trust	700	-	700	700	-	700
Veronica Doyle-Davison	700	-	700	350	-	350
Hope for Justice	600	-	600	500	-	500
Julian House/BCHA	600	-	600	500	-	500
Bethlehem Dev. Trust/Hope Christian Trust	500	-	500	700	-	700
Christian Mission to Jews	500	-	500	700	-	700
Zambia Link	500	-	500	700	-	700
Bath Youth for Christ	500	-	500	500	-	500
Care for Families	418	-	418	250	-	250
Oasis Pantry	400	-	400	500	-	500
World Sports Ministry	400	-	400	0	-	0
Barnabas Fund	300	-	300	500	-	500
St Mark's School	300	-	300	500	-	500
St Saviours Infants School	200	-	200	250	-	250
St Saviours Junior School	200	-	200	250	-	250
Bath CAN	200	-	200	200	-	200
Bath Deanery	200	-	200	100	-	100
Others	100	-	100	100	-	100
Sub-total	8,818	0	8,818	8,763	0	8,763
Total Outward Giving	8,818	0	8,818	8,763	0	8,763

The PCC has set a target of giving away 10% of the unrestricted money it received in the prior year. The relevant unrestricted income from notes 2a) to 2d) above comes to £88,175 of which 10% has been awarded to the causes listed above.

In addition to this discretionary giving, a sum of £NIL (£430 in 2021) in dedicated "appeal" collections was channelled through the PCC's bank account.

	2022			2021		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities (continued)	£	£	£	£	£	£
Ministry						
Diocesan Parish Share	43,473	-	43,473	47,392	-	47,392
Clergy Expenses	1,109	-	1,109	1,327	-	1,327
Service Costs	941	-	941	595	-	595
Heating, lighting and water	5,849	-	5,849	4,060	-	4,060
General building and maintenance	5,709	-	5,709	6,023	-	6,023
Cleaning and gardening	3,651	-	3,651	3,113	-	3,113
Professional fees	1,049	-	1,049	750	-	750
Equipment	0	-	0	69	-	69
Depreciation	5,754	-	5,754	5,753	-	5,753
Insurance	3,109	-	3,109	3,022	-	3,022
Children's and Youth Work	13,286	-	13,286	12,090	-	12,090
Music	832	-	832	1,883	-	1,883
Mission	2,077	-	2,077	455	-	455
Refreshments/Wedding&Funeral/Misc. costs	1,237	-	1,237	993	-	993
Fair Trade cost of sales	0	-	0	400	-	400
Costs of Bell ringing	-	20	20	-	20	20
Office Expenses/Licences/Tech Expenses	4,459	-	4,459	3,017	-	3,017
Interest and Bank Charges	292	0	292	240	59	299
Secretarial	5,703	-	5,703	5,476	-	5,476
	107,347	20	107,367	105,420	79	105,498
TOTAL RESOURCES EXPENDED	107,347	20	107,367	105,420	79	105,498

4a) **STAFF COSTS**

Wages and salaries	17,745	16,507
Employer's pension contributions	174	144
	17,919	16,651

During the year the PCC employed a Parish Administrator and a Children, Youth & Families Minister. Fees paid to occasional organists and speakers are not included above.

4b) *Payments to PCC members*

The following PCC members and persons closely related to them received payments from the PCC: a) Mandy Dance for employment as Parish Administrator (gross salary £5,703; employer's pension contribution £NIL) and Rachel Howlett for employment as Children, Youth & Families Minister (gross salary £12,042; employer's pension contribution £174), and b) Rob Densmore, Rachel Howlett, Belinda Thomas, Stewart Palmen, Cathy Head, Lesley Grindrod, Kian Febrer and Mandy Dance for re-imbursement of expenses incurred on behalf of the PCC. No other payments or expenses were paid to any other PCC member, key management personnel, persons closely connected to them or related parties. Our key management role is fulfilled by the rector, Rob Densmore, who is paid by the diocese and receives no remuneration or other benefits from the PCC.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2022

5 FIXED ASSETS FOR USE BY THE PCC

			£
5a)	Tangible fixed assets		
	Actual/Deemed Cost	at 1 January	82,375
		Additions during the year	0
		Disposals during the year	0
		at 31 December	82,375
	Depreciation	at 1 January	65,116
		Disposals during the year	0
		Charge for the year	5,754
		at 31 December	70,870
	Net Book Value	at 1 January	17,259
		at 31 December	11,505

At January 2023 the fixed assets comprised a laptop computer, projector, outdoor noticeboard, sound system, electric piano, various kitchen appliances, office photocopier, church boilers, south aisle solar panels and the audio-visual equipment in the Community Hub. No new fixed assets were acquired during the year.

5b) Investment fixed assets

The PCC does not own any investment assets.

6 DEBTORS

	2022	2021
	£	£
Income tax recoverable	3,385	3,092
Prepayments and accrued income	821	281
VAT recoverable	477	963
Other debtors	0	229
	4,682	4,565

7 CASH AT BANK AND IN HAND

PCC General Account	10,140	8,264
	10,140	8,264

8 LIABILITIES

8a)	AMOUNTS FALLING DUE WITHIN ONE YEAR		
	Accrued costs	8,465	7,790
	Creditors	149	91
		8,614	7,881

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2022

9 FUND DETAILS	Note	2022 £	2021 £
9a) GENERAL FUND			
Planned Giving		70,977	69,403
Collections		4,363	2,780
Sundry Donations/Legacies/Grants		8,921	1,022
Income Tax Reclaimed		14,281	12,150
Fair Trade sales		0	451
Fees for weddings and funerals		1,445	211
Hire charges		983	184
Feed in Tariff		418	964
Event contributions		968	400
Miscellaneous/interest/LPWS		479	2,405
TOTAL INCOME		102,834	89,971
Parish Share		43,473	47,392
Outward Giving		8,818	8,763
Children and Youth Costs		13,286	12,090
Fairtrade Costs		0	400
Heat Light Water		5,849	4,060
Maintenance		5,709	6,023
Cleaning and Gardening		3,651	3,113
Professional Fees		1,049	750
Equipment		0	69
Insurance		3,109	3,022
Clergy Expenses		1,109	1,327
Service Costs		941	595
Secretarial		5,703	5,476
Office Expenses/Licences/Tech Expenses		4,459	3,017
Wedding and Funeral Costs		357	256
Refreshment Costs		0	304
Mission		2,077	455
Music		832	1,883
Depreciation		5,754	5,753
Interest and Bank Charges		292	240
Miscellaneous Costs		881	432
TOTAL EXPENSES		107,347	105,420
Transfer from Hub Fund	1a)	0	6,053
MOVEMENT IN FUND VALUE		-4,513	-9,396

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2022

	FUND DETAILS (continued)	Note	2022 £	2021 £
9b)	COMMUNITY HUB FUND			
	Bank Interest		0	2
	TOTAL INCOME		0	2
	Loan Interest		0	59
	TOTAL EXPENSES		0	59
	Transfer to General Fund	1a)	0	6,053
	MOVEMENT IN FUND VALUE		0	-6,110
9c)	BELL FUND			
	Donations received		20	0
	Interest		17	4
	TOTAL INCOME		37	4
	ASCR Subscription/Ringing World		20	20
	TOTAL EXPENSES		20	20
	MOVEMENT IN FUND VALUE		17	-16
9d)	ALTAR FRONTAL FUND			
	Interest		2	1
	TOTAL INCOME		2	1
	TOTAL EXPENSES		0	0
	MOVEMENT IN FUND VALUE		2	1

10 FUNDS STATEMENT AND ANALYSIS OF NET ASSETS

Statement of funds	Opening balance 1/1/22	Income	Expenditure	Transfers between funds	Closing balance 31/12/22
Unrestricted Funds	16,181	102,834	107,347	0	11,668
Restricted Funds					
Community Hub Fund	0	0	0	0	0
Bell Fund	5,277	37	20	0	5,294
Altar Frontal Fund	748	2	0	0	750
	6,025	39	20	0	6,044
	22,206	102,873	107,367	0	17,712

Analysis of net assets between funds	2022			2021		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Fixed assets	11,505	0	11,505	17,259	0	17,259
Current assets	8,779	6,044	14,823	6,804	6,025	12,829
Creditors due within one year	-8,614	0	-8,614	-7,881	0	-7,881
Creditors due after one year	0	0	0	0	0	0
NET ASSETS	11,670	6,044	17,714	16,182	6,025	22,207

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS, BATH

England & Wales - Charity number 1129675

Accounts

Annual Report and Accounts 2021

The Parochial Church Council of St. Saviours, Bath

Prepared 20th April 2022

Revised 14th August 2022

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Version	Date of PCC Approval	Signed by Rev. Rob Densmore (PCC Chairman) on Behalf of St. Saviour's PCC	Reason for update
1			First Draft
2			Presented to APCM
3	27th September 22		Requested by external auditor

This report was approved by the PCC on the 27th September 2022 and signed on its behalf by

Rev. Rob Densmore

GDPR: This document will be retained in Parish for 5 years + last action and then will be sent to the Diocesan Record office for Permanent deposit.

1. Introduction

This report is compiled in accordance with the guidance provided on the Church of England Parish Resource website : https://www.parishresources.org.uk/resources-for-treasurers/accounting-and-reporting/the-annual-report/.
The purpose of the report is to tell everyone the aims of the church and what is being done to make them happen. As trustees the PCC is jointly responsible for writing this report, although often the PCC will delegate the drafting of it to the Incumbent, as Chair of Trustees, or to the PCC Secretary.

2. Aims and Purposes

St. Saviour's Parochial Church Council (PCC) has the responsibility of co-operating with the Reverend Rob Densmore, 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 St. Saviour's Church, Holland Road, Larkhall, Bath, BA1 6QG.

3. Objectives and Activities

The objectives of St. Saviour's PCC are as follows, which are driven from the Vision (See the Vicar's Report in the Appendix):

- To faithfully live out our vision, mission and calling in the whole parish.
- To work towards bringing all 6,700 people in our Parish to believe in Jesus Christ.
- To open our doors to a wider and more diverse demographic.
- To meet the diverse needs of the people of the parish, including the unchurched.
- To think through how technology and remote access can enrich our shared life in person, rather than simply providing an alternative to that shared life.

As the Covid restrictions have lifted St. Saviour's has returned to in person gatherings. The activities we have undertaken to achieve the aims include Sunday Services, Honey Fire Worship, Prayer Ministry, Youth & Children's work, Pastoral Care, Mission and Evangelism work and Life Groups.

4. Achievements and Performance

4.1 Worship and Prayer

Two **Sunday services** were created: the 9am and the 10:45. The 9am is the more traditional, quiet, reflective, liturgical service, with traditional hymns. The 10:45 is the modern charismatic service that focuses on Holy Spirit ministry, with modern worship music. The music is led by the music band, which consists of 13 adult and 6 youth musicians and singers. They are open to welcome anyone who is interested in joining the team with a gift and enthusiasm to serve. Both services, though different, are completely authentic - and have drawn in folks from the fringe.

Outside Sunday worship, we have two **monthly worship** meetings. One is on the 2nd Saturday of the month (2-4pm) for music team practice. The other is on the 4th Saturday

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of the month (2-4pm) for all worshippers of St Saviour's and beyond. This is called **Honey Fire Worship** which aims to help the attending worshippers to go deeper in the presence (Honey) and acts (Fire) of the Holy Spirit.
In addition, we launched new services during our Advent-Christmas period, as well as during our Easter period.
Our worship leader, Eunja Palmen received the following word for all worshippers 'Do not be negligent now for the Lord has chosen you to stand before Him and serve Him (2 Chronicle 29.11)'
Prayer Ministry has been going on every Tuesday morning, in the Church. People are receiving prayer and every week we have been seeing some come for prayer, or to pray quietly alone. We have had some great times of blessing in praying together ourselves, and we've had the opportunity to minister to people, sometimes our own church folk, and sometimes people who just felt they wanted to come in, apparently randomly, but we believe drawn in by the Holy Spirit.

4.2 Youth and Children's Work

Children's work has been able to finally restart with a small team of helpers and leaders. During the **Sunday Services sessions** have been simplified to allow more time for children to respond to what God is saying to them and it has been a privilege to hear their words. We also have monthly Lego church which has been very popular.
Due to a shortage of leaders, we are only able to run youth once a month and haven't been able to staff creche yet, but we continue to pray that this ministry will grow.
The young people have taken a more active role in the 10:45 service and it's been great to see them share their gifts in the worship and hospitality teams.

The **Wednesday evening Youth group** was somewhat depleted after so many lockdowns, but numbers have grown and settled down to about 18 regular attenders. We seek quality engagement with our young people, building relationships with them and being able to offer opportunities to pray and to explore faith as well as eating a lot of food! The team has been greatly enriched by welcoming Imogen and Rosi, who bring some much-needed calm into the youth group! Highlights this year have been prophetic art, an explorer day, and a visit from James Shone.

Over the past year, we have invested a great deal in **Toddler Ministry** - simply because we are excited by what we see the Holy Spirit doing here. Where there was already a very strong foundation, we have explored what it might look like to practice Grace Station style ministry among parents of toddlers. Again, we were amazed at the results. We have made it our goal to get the team praying round the room. This happens before and after the session, where we pray about specific people and specific challenges, inviting Jesus to make breakthroughs in people's lives. And as important, we make a point of practising this 'in the room' - listening to and praying for parents. Our goal is to make sure every parent is prayed for - at some point - and to do this from a place of

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loving relationship. The team - led by Rachel Howlett - have already prayed dozens of folks through job interviews, through challenging child rearing seasons, through visa difficulties, house purchases, through illnesses and injuries and loss, through travel plans … you name it. The outcome has been truly amazing as we simply watch prayer after prayer being answered.

Off the back of our growing Toddler ministry (we had 83 people through the door at our last session), we have started an **Access Toddler Life Group**. We have an open lunch where we feed parents and kids; kids go off to play and we lead parents through our Access discipleship programme. Here we talk about faith, Jesus, the Bible, but also life challenges, questions about life and faith … It's been truly humbling to watch the blessing that has already come from this.

Its been a year of adaptation when working with the schools in our parish, **St. Saviour's Infants, St. Saviour's Junior and St. Marks**. Highlights have been the Stable Trail in the Infants and welcoming all three schools to the church for Easter. St Saviour's school now has Cam Densmore as a foundation governor (there is still 1 vacancy) and we continue to build relationships with all three local schools.

4.3 Pastoral Care

The **Pastoral Care Team** has continued to offer support to the elderly members of the Church Family, particularly those who are house bound. The size of the Pastoral Care Team has reduced but is now taking on new members. Sara Cooper has now joined the team and is available to keep an eye on people as they require it. With Life Groups now able to meet in person, they are also able to support members of the group. In the coming months Communion Services will be offered at Larkhall Springs.
Currently the team are carrying out a SWOT analysis and Action Plan for the Pastoral Care team to improve the service.

4.4 Mission and Evangelism

The **Little Bags of Joy** distribution continued this year, with one in March, in the neighbourhood, and one towards the end of the summer term to the hard-pressed staff of St Saviours Infant School. There has been great appreciation from those who received them, of the totally unexpected little gift, and opportunities to talk with them, sometimes to offer prayer, and to let them know that we, at St Saviours, are there for them. Those giving the bags out have received a real blessing themselves!

Grace station is about to celebrate its first Birthday. It meets each Tuesday during term time from 10 to 11:30am at the bottom of the steps outside of church near the Larkhall shops. Free tea, coffee and cake is offered to anyone passing by. We chat, pray and talk

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about how much God loves us with anyone we meet. It is an opportunity for us to meet with the community and the community to meet with us. Many seeds have been sown and watered here. We have worked over the past year to integrate Grace Station with existing ministries. People have come along to the toddler group, church and even joined life groups and come into to church on Tuesday morning too as it is run in conjunction with prayer ministry in church. Additionally, it has widened the discipleship circle. Some of those who only had the courage to show up a few times and hang back - are now openly and bravely praying with complete strangers on the street. And so we have discovered that Grace Station is also a vibrant school - to teach others how to do Holy Spirit ministry in a local context. We have been amazed at how open people are to pray and talk about Jesus and faith. We have recently done a SWOT analysis and would love more people to join us in this venture. We have discussed doing this on an additional day in other venues eg Snowhill or Morrison's carpark or the school. Also joining in doing Grace station at other events happening in the area eg Larkhall festival.

4.5 Deanery Synod

Two members of the PCC currently sit on the Deanery Synod. (An additional member resigned during the year). This provides the PCC with an important link between the parish and the wider structures of the church. This year the PCC has focused its attention on the topic of Sustainability, which has led to the formation of an Eco committee to look at how St Saviours can be more sustainable.

4.6 The Church Building

Rev. Densmore has overseen maintenance of the building and health and safety, with the assistance of Marcus Miller, Huw Thomas and Kian Febrer. Mandy Dance, the Parish Administrator, is now coordinating the bulk of contractor visits and business.
One of the biggest developments this past year has been the investigation of the water ingress in the North Aisle roof. The church architect has been requested to draw up an estimate of costs for repair and works required. This assessment is underway. In the interim, Marcus Miller has agreed to provide roof repairs in the North Aisle; and to address some exposed stained glass in the chancel, which would prove a health and safety concern soon.
A partial electrical failure on Christmas Day had left one of two boilers out of service. This has since been repaired and further repairs were needed to both boilers, which have been completed.
All other checks have been completed, including Fire checks, safety lighting and lift service. The COSHH policy has been reviewed. Covid risk assessments have been written and followed where appropriate.

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4.7 Grace@4.30

Some missions and ministries work straight away, and others do not. Shortly after our last APCM, the Grace@4:30 team met to pray and discern what God might have in store for the Sunday afternoon slot for children and families. After praying through this, we acknowledged that the Spirit seemed to be moving in another direction. And so we faithfully followed and said goodbye to the Grace@4:30 service. This was a hard decision - but the blessing we've seen on the other side is that the Spirit has blessed our main Sunday service with more children and families. And so we're thankful for His guidance.

4.8 Ecumenical Relationships

St. Saviour's is part of the St. Saviour's benefice, along with St. Mary's Swainswick and All Saints Woolley. We also support various cross denominational groups in Bath. For example, the Bath Christian network, (BathCAN), which brings Christians together over different city issues. We contribute financially and one of our lay readers, Belinda Thomas, is on the committee. BathCAN organises 'Pray for Bath' twice a year when all the Churches come together to Prayer for the City. Another example we support would be the Genesis Trust which aims to meet the needs of the hungry, homeless and vulnerable in Bath. Once a month, Rev. Rob Densmore and Belinda Thomas join with Christian leaders across Bath, in a group called the 'Upper Room', to worship and pray. Members of the church staff the ecumenical 24-7 prayer room in the centre of Bath. Rachel Howlett, our Youth and Children's worker meets bimonthly with other workers across the city and our youth attend city wide youth meetings. At Christmas we joined with the URC church to sing carols and with Elim Pentecostal to do outreach in Larkhall square, and participated in the Bath Carol trail.

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5. Financial Review

INCOME

The PCC's total income for 2021 at £89,978 was 19% (£21,287) lower than last year. Income into the unrestricted General Fund saw a decrease of 4.1% (£3,853). Whilst the income from planned giving and other donations was up £4,567, sundry donations and legacies were down and there was a significant fall in income from church lettings and fairtrade.

Income into restricted funds showed a £17,434 decrease which was largely due to the Community Hub Fund being closed in the year ano no further planned giving being received into this fund.

EXPENDITURE

Total expenditure, at £105,498 saw a decrease in expenditure of 11.2% (£13,346) the main savings were outward giving, as the enhanced level of discretionary outward giving no longer applied from 2021, and reduced parish share and depreciation.

The overall excess of expenditure over income in 2021 led to a decrease in the value of the PCC's total funds of £15,521. As a result of this, the church's total funds decreased in value from £37,727 to £22,206 although this valuation includes £17,259 of fixed assets (boilers and solar panels).

IN-YEAR MOVEMENT IN FUNDS

The **General Fund** decreased in value by £9,396 to £16,181.

The **Community Hub Fund** decreased in value during the year by £57 to £6,053 as interest payments on the diocesan loan exceeded the fund's share of interest received on the PCC bank account. The diocesan loan was repaid during the year, and the fund was then closed with its balance of £6,053 transferred to the General Fund, as had been agreed by donors.

The **Bell Fund** decreased slightly in value during the year due to a subscription to a bellringing society.

The **Altar Frontal Fund** increased in value slightly from its share interest received on the PCC bank account.

6. Reserves Policy

The PCC is required to formulate and disclose its policy on "reserves", i.e. the level of funds which are freely available at any time. The PCC has adopted a policy to maintain reserves of £30,000 which is based upon two months of average general expenditure to cover variability in the timing of outgoings and a £12,500 lump sum to cover unforeseen short term building maintenance needs. As it has no investments or property assets, the PCC defines reserves as its total value of unrestricted funds less fixed assets. Using this definition there were negative reserves of £1,078 on 31 December 2021, leaving a shortfall of £31,078 against the target level of reserves.

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COMMENT

The low levels of income from hire charges, events and weddings and funerals because of national lockdowns due to Covid 19 have had a significant effect in 2021, as was the case in 2020.

The 2018 quinquennial survey identified £38,000 of building repairs required in the medium term. Whilst the fabric of the church is generally in good order there are items of expenditure we should be planning to undertake in the medium term.

7. Safeguarding

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

- This year we have formed a Benefice Safeguarding Team. This consists of Rachel, Cam, Rob and Helen.
- There have been 8 completed DBS applications to the Diocese this year, so we currently have 24 volunteers with DBSs.
- There are 4 DBS applications currently in process
- No one has unsupervised contact with a potentially vulnerable person unless they have had a DBS check. Currently, those with child DBS are covered for vulnerable adults but next time they apply (after 3 years expiry) need to apply for combined adult / child.
- The Diocese are not able to offer face to face training to volunteers but will support the safeguarding team to do so. It is hoped to arrange a session in the summer.
- During the last year, there has been one safeguarding situation discussed within the Safeguarding Team. Diocese Safeguarding protocols were followed and an effective plan was put in place to support the individuals involved.
- There are Safeguarding posters outside the building in the main door notice board, on the moveable boards in the fellowship centre, on a pillar in the church, 1st floor meeting room (door to tower storage) and in the Youth room on cork board.. Also, information is available on the Church website.

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8. Optional Information

None.

9. Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Saviour's the membership of the PCC consists of the incumbent (our vicar), churchwardens, members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during the year May 21- May 22 with an average level of attendance of 12.

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10. Administrative Information

St. Saviour's Church is situated in Holland Road, Larkhall, Bath BA1 6QG, which is also the address for correspondence. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission.

PCC members who have served at any time from 9th May 2021 until the date this report was approved are:

Clergy			
Rev. Rob Densmore (Chair)			
Church Wardens			
Cathy Head	Sara Cooper (from 24th May 22)		
Deanery Synod Reps (elected until 2023)			
Belinda Thomas	Tony Parr	Ian Sharp (Until 25th Jan 22)	
Elected Members			
Huw Thomas (Treasurer)	Ruth Hattersley	Rachel Howlett	Chris Dance
Michael Akure (Until 22nd March 22)	Elona Cooper (Until 6th July 21)	Clare Younger	Cheryl Smith (Secretary)
Eunja Palmen	Pippa Bruce-Jones	Kian Febrer (from 25th Jan 22)	Rosi Lewis (from 24th May 22)
Lesley Grindrod (from 24th May 22)	Sheila Vernalls (from 24th May 22)		

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Appendix

Vicar's Report

We have come a long way since our last APCM. Key in that aspect has been gently returning to in person gatherings: on Sundays, in our missions, in Youth & Children, in Life Groups, in meetings, and in other settings. What has been interesting to reflect on is the sizable shift forward we have made as a global church - in advancing online missions, services and ministries. On reflection, what has been just as remarkable are the reflections church leaders have shared - on their congregations' strong desire to return to in person gatherings. We are, I think, still coming to terms with what all this means for us at St Saviours. But, like other churches, I have found that there simply is no replacement for in person contact, particularly on Sundays. We don't see the quality engagement from online platforms in the way that we do in person - and I think a great deal of this is down to non verbal - even spiritual - communication. We are spiritual beings - shaped and moulded by the Holy Spirit. And a big part of spiritual engagement is the commitment to be *with* people (in the same way that Jesus is committed to being God *with* us, in the flesh and blood). The digital diaspora that was created over the lockdowns seems to be fleeting. And so our challenge remains: to continue to think through how technology and remote access can enrich our shared life in person, rather than simply providing an alternative to that shared life.

There has been a great deal of energy and activity packed into this past year, since our last APCM. And my report will touch on some of those things. More importantly, however, is the work we've committed to over the past year - that has promoted the spiritual life of this church family.

The Vision

Key in this regard has been the launch of our church vision - a process that sought input from the Spirit through as many members of the church who were willing to participate. Our vision:

Transforming lives in Jesus' name

This vision is undergirded by 5 key statements:

- Journeying the way of the cross
- Sharing God's love, sharing life
- Living in the fulness of God
- Holding the door open
- Reaching out, gathering in

We have already started to flesh out what this vision statement means in our shared life at St Saviours. Some areas we have begun exploring already - other areas we have lots of room to grow into.

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Two of the key components of our vision are people and geography. We are a parish of 6,700 people and Larkhall, itself, only comprises a third of that parish. So the challenge for us is this: how do we faithfully live out our vision, mission and calling in the whole parish from Camden Road to Fairfield Avenue, from Midsummer Buildings to Snow Hill to Coxley Drive?

Finally, how do we work towards bringing all 6,700 people in this geography - to believe in Jesus Christ? This is the mission before us.

Sunday Service Structure

With the constraints of lockdown lifted, we had the challenge before us of how we might faithfully offer worship to God in this new season. The primary goal we felt Jesus pushing us towards - was to open our doors to a wider and more diverse demographic. We needed to meet the diverse needs of the people of this parish - including the unchurched. This is a challenge in any church setting, but we made the decision to create two services: the 9am and the 10:45. The 9am would be our more traditional, quiet, reflective, liturgical service, with traditional hymns. The 10:45 would be our modern charismatic service that focused on Holy Spirit ministry, with modern worship music. What has been fascinating to observe is how these two services continue to grow and take shape. We deliberately made decisions that did not tie us down to re-living the past; but we strove to make decisions based on God's calling on us as church, today, in our present context.

I am happy to say that both services, though different, are completely authentic - and have drawn in folks from the fringe.

In addition, we have launched new services during our Advent-Christmas period, as well as during our Easter period. It has been truly humbling to watch our Worship Leader, Eunja, plan and deliver Spirit led services in a variety of different contexts.

Life Groups

Life Groups - St Saviours' version of discipleship groups - continue to be a vital component of what we do and how we live. We currently have 8 Life Groups running - and these fall into two categories. Fulfill Life Groups are those that work to go deeper in faith; Access Life Groups are those that introduce people to faith. The majority of our active members are involved in a Life Group and several of these are also developing the next generation of Life Group leaders.

Grace Station

Grace Station is one of those qualitatively rich missional experiences - and Cam and I have enjoyed being personally part of this mission. What has been truly amazing to witness is how people passing through Larkhall will often stop, will often listen, will often talk, and will often be prayed for. I am not sure I ever thought I would lead a church that majored on praying with people in the streets - *every week.* But this is what we do - and I believe the impact has been tremendous. What's even better is watching our own Grace Station team really take this mission to heart - and to faithfully serve in this capacity week on week.

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We have worked over the past year to integrate Grace Station with existing ministries - like Prayer Ministry, for example. The added effect of this is a greater awareness of how the wider team is ministering. Additionally, it has been amazing to watch the discipleship circle widening. Some of those who only had the courage to show up a few times and hang back - are now openly and bravely praying with complete strangers on the street. And so we have discovered that Grace Station is also a vibrant school - to teach others how to do Holy Spirit ministry in a local context.

Toddler Ministry

Over the past year, we have invested a great deal in Toddler Ministry - simply because we are excited by what we see the Holy Spirit doing here. Where there was already a very strong foundation, we have explored what it might look like to practice Grace Station style ministry among parents of toddlers. Again, we were amazed at the results. We have made it our goal to get the team praying round the room. This happens before and after the session, where we pray about specific people and specific challenges, inviting Jesus to make breakthroughs in people's lives. And as important, we make a point of practising this 'in the room' - listening to and praying for parents. Our goal is to make sure every parent is prayed for - at some point - and to do this from a place of loving relationship. The team - led by Rachel Howlett - have already prayed dozens of folks through job interviews, through challenging child rearing seasons, through visa difficulties, house purchases, through illnesses and injuries and loss, through travel plans … you name it. The outcome has been truly amazing as we simply watch prayer after prayer being answered.

Off the back of our growing Toddler ministry (we had 83 people through the door at our last session), we have started an Access Toddler Life Group. We have an open lunch where we feed parents and kids; kids go off to play and we lead parents through our Access discipleship programme. Here we talk about faith, Jesus, the Bible, but also life challenges, questions about life and faith … It's been truly humbling to watch the blessing that has already come from this.

As always, we're working hard on refining pathways for people to come to faith - and for people to deepen their faith.

Some missions and ministries work straight away and others do not. Shortly after our last APCM, the Grace@4:30 team met to pray and discern what God might have in store for the Sunday afternoon slot for children and families. After praying through this, we acknowledged that the Spirit seemed to be moving in another direction. And so we faithfully followed and said goodbye to the Grace@4:30 service. This was a hard decision - but the blessing we've seen on the other side is that the Spirit has blessed our main Sunday service with more children and families. And so we're thankful for His guidance.

We have a great deal to be thankful for - but I would encourage us to keep the press on. We are only getting started in certain areas of mission, and I feel God is calling us to more!

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I appreciate your prayers and support in this season - and you continue to have ours …

Godspeed,
Rob and Cam

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Independent Examiner's Report to the PCC of St Saviour Bath

I report on the accounts for the year ended 31st December 2021 that are set out on pages 17 to 26.

Respective responsibilities of the PCC and Independent Examiner

The PCC is responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the church is not subject to audit and is eligible for independent examination it is my responsibility to:
• examine the accounts under section 145 of the 2011 Act;
• follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
• state whether particular matters have come to my attention.

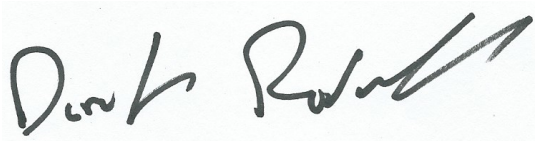
This report, including my statement, has been prepared for and only for the PCC as a body. My work has been undertaken so that I might state to the PCC those matters that I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to any other than the church and the PCC as a body for my examination work, for this report or for the statements that I have made.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.
An examination includes a review of the accounting records kept by the church 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 you 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 matters have come to my attention:
1. which give me reasonable cause to believe that in any material respect the requirements
• to keep accounting records in accordance with s.130 of the 2011 Act; or
• to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date: 19th October 2022
Derek Rodwell FCCA (Fellow of the Chartered Association of Certified Accountants)
Impact The Future Ltd, Bennett Verby, 7 St Petersgate, Stockport, Cheshire, SK1 1EB

Parochial Church Council of St Saviour, Bath
Statement of Financial Activities

For the year ending 31 December 2021

		2021			2020		
		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
	Note	£	£	£			£
INCOMING RESOURCES							
Voluntary Income	2a)	85,355	0	85,355	83,925	17,132	101,057
Incoming resources from church activities	2b)	2,709	0	2,709	9,022	268	9,290
Income from investment	2c)	3	7	10	96	41	137
Other incoming resources	2d)	1,903	0	1,903	781	0	781
TOTAL INCOMING RESOURCES		89,971	7	89,978	93,824	17,441	111,265
RESOURCES EXPENDED							
Church Activities	3	105,420	79	105,498	118,231	613	118,844
TOTAL RESOURCES EXPENDED		105,420	79	105,498	118,231	613	118,844
NET INCOMING/(OUTGOING) RESOURCES		-15,449	-72	-15,521	-24,407	16,828	-7,580
TRANSFERS BETWEEN FUNDS	1a)	6,053	-6,053	0	744	-744	0
NET MOVEMENT IN FUNDS		-9,396	-6,125	-15,521	-23,663	16,084	-7,580
BALANCES BROUGHT FORWARD AT 1st JAN 2021		25,577	12,150	37,727			
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2021		16,181	6,025	22,206			

Parochial Church Council of St Saviour, Bath
Balance Sheet at 31st December 2021

		2021	2020
FIXED ASSETS	Note	**£**	**£**
Tangible Fixed Assets	5a)	17,259	23,012
		17,259	23,012
CURRENT ASSETS			
Stock (Fair Trade goods)		0	400
Debtors	6	4,565	8,440
Cash at bank and in hand	7	8,264	22,427
		12,829	31,267
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	7,881	16,552
NET CURRENT ASSETS		4,948	14,715
Total assets less current liabilities		22,207	37,727
TOTAL NET ASSETS		22,207	37,727
REPRESENTED BY FUNDS			
Unrestricted			
General Fund	9a)	16,181	25,577
Restricted			
Community Hub Fund	9b)	0	6,110
Toddlers Fund	9c)	0	0
Bell Fund	9d)	5,277	5,293
Altar Frontal Fund	9e)	748	747
		22,206	37,727

Approved by the Parochial Church Council on 22nd March 2022 and signed on its behalf by:

Rev. Rob Densmore (Chairman):…. **. Date: ……2nd October 2022……**

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements

For the year ending 31 December 2021

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015.

The financial statements are prepared on an ongoing concern basis.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor to those that are informal gatherings that include church members (such as Day Club).

1a) **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on the fund unless its transfer to another fund is specifically consented by the original donors. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Restricted Funds include:

Toddlers Fund: This fund contains money generated by subscriptions and donations which is used for the running expenses of the Toddler Group and as such it was treated as restricted. An annual transfer was made from this fund to the General Fund as a partial contribution to the costs of the Fellowship Centre and the Youth and Children's worker. Some years ago the compulsory subscription was replaced with voluntary unrestricted donations. The decision was therefore taken by the PCC in 2020 to close this fund and transfer the balance to the General Fund which would support its operation in future without the need to make transfers between funds to cover hire and staff costs.

Altar Frontal Fund: This restricted fund was set up to hold a donation made during 2017 for the purchase of a new altar frontal. The frontal was purchased during 2018 but the fund has not been fully consumed so the fund has a balance remaining at the year end.

Bell Fund: This fund is restricted to the maintenance of the bell ringing activities of the church.

Community Hub Fund (Youth and Community Centre): A fund which was set up in 2006 for the provision of youth and community rooms at first floor level. The building work was completed during 2017 and the fund closed in 2021, when the associated Diocesan loan was repaid, with the balance transferred to the General Fund as agreed by the PCC and donors.

Unrestricted Funds are general funds which can be used by the PCC for ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

Unrestricted Funds include:

General Fund: for all income and expenses relating to the day to day running of the church. Donors to this fund make no restrictions as to the uses to which the fund should be applied.

Endowment Funds: The PCC does not own any Endowment Funds

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements

For the year ending 31 December 2021

1b) **Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross. Fees payable to the Diocese for weddings and funerals are excluded from these statements. Although these pass through the PCC's bank account they are not the PCC's property .

1c) **Resources expended**

Donations to other organisations are accounted for when paid over, or when awarded, if the award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

1d) **Fixed Assets**

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act 2011.

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2003 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2003 have been capitalised and depreciated in the accounts over their currently anticipated economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £1000 or on the repair of movable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years (PC, projectors, electric piano, sound and AV systems, photocopier and kitchen appliances) or 10 years (church noticeboard, boilers and solar panels). Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less a provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2021

	2 **INCOMING RESOURCES**	2021			2020		
		Unrestricted Funds	**Restricted Funds**	**TOTAL FUNDS**	**Unrestricted Funds**	**Restricted Funds**	**TOTAL FUNDS**
2a)	*Voluntary Income*	**£**	**£**	**£**	**£**	**£**	**£**
	Planned Giving:						
	Tax Efficient donations	41,781	-	41,781	38,325	11,718	50,043
	Other donations	27,622	-	27,622	26,511	2,135	28,646
	Income tax recoverable	12,150	-	12,150	11,200	2,964	14,164
	Collections at all services	2,780	-	2,780	2,526	-	2,526
	Sundry donations	989	-	989	5,330	315	5,645
	Grants received	33	-	33	33	-	33
		85,355	0	85,355	83,925	17,132	101,057
2b)	*Incoming resources from church activities*						
	Refreshments/Books/Miscellaneous	499	-	499	537	-	537
	Fair Trade Sales	451	-	451	5,268	-	5,268
	Church Lettings	184	-	184	1,754	-	1,754
	Feed in Tariff	964	-	964	807	-	807
	Contributions to Events	400	0	400	37	268	305
	Weddings/Funerals (excl. Diocesan fees)	211	-	211	619	-	619
		2,709	0	2,709	9,022	268	9,290
2c)	*Income from investment*						
	Dividends and interest	3	7	10	96	41	137
2d)	*Other incoming resources*						
	VAT on building works recoverable from LPWS	963	-	963	781	-	781
	Income from Insurance Claims	940	-	940	-	-	0
	TOTAL INCOMING RESOURCES	89,971	7	89,978	93,824	17,441	111,265

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2021

3 **RESOURCES EXPENDED**

	2021			2020		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities						
Outward Giving from General Fund	£	£	£	£	£	£
Amor/Littles	763	-	763	0	-	0
SAMS/CMS/Torrances (2020: Stokes)	700	-	700	2,000	-	2,000
Genesis Trust	700	-	700	1,978	-	1,978
Hope Christian Trust	700	-	700	1,020	-	1,020
Zambia Link	700	-	700	1,008	-	1,008
Christian Mission to Jews	700	-	700	1,008	-	1,008
Bath Youth for Christ	500	-	500	1,008	-	1,008
Julian House/BCHA	500	-	500	480	-	480
St Mark's School	500	-	500	1,000	-	1,000
Barnabas Fund	500	-	500	378	-	378
Hope for Justice	500	-	500	220	-	220
Oasis Pantry	500	-	500	0	-	0
Veronica Doyle-Davison	350	-	350	360	-	360
Care for Families	250	-	250	0	-	0
St Saviours Infants School	250	-	250	500	-	500
St Saviours Junior School	250	-	250	500	-	500
Bath CAN	200	-	200	200	-	200
Bath Deanery	100	-	100	280	-	280
Others	100	-	100	100	-	100
Christian Solidarity Worldwide		-	0	420	-	420
Marlbrook Team Council/Rose Cottage		-	0	126	-	126
Traidcraft Exchange		-	0	51	-	51
Sub-total	8,763	0	8,763	12,637	0	12,637
Total Outward Giving	8,763	0	8,763	12,637	0	12,637

The PCC has set a target of giving away 10% of the unrestricted money it receives. It had further been agreed to increase this target to 15% of unrestricted income for 2016-2020 as an act of thanksgiving for God's blessings to us in providing for the Community Hub. The relevant unrestricted income from notes 2a) to 2d) above comes to £87,626 of which 10% has been given out to the causes listed above.

In addition to this discretionary giving, a sum of £430 (£2,450 in 2020) in dedicated "appeal" collections was channelled through the PCC's bank account. Although this giving does not form part of the PCCs financial activity, the main appeals in the year were a £400 anonymous donation to a churchgoer and leaving gifts of £30 for Dave Parr of Swainswick parish.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2021

	2021			2020		
	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
Church Activities (continued)	£	£	£	£	£	£
Ministry						
Diocesan Parish Share	47,392	-	47,392	50,328	-	50,328
Clergy Expenses	1,327	-	1,327	2,385	-	2,385
Service Costs	595	-	595	599	-	599
Heating, lighting and water	4,060	-	4,060	4,638	-	4,638
General building and maintenance	6,023	-	6,023	4,930	-	4,930
Cleaning and gardening	3,113	-	3,113	1,703	-	1,703
Professional fees	750	-	750	342	-	342
Equipment	69	-	69	321	-	321
Depreciation	5,753	-	5,753	9,015	-	9,015
Insurance	3,022	-	3,022	3,012	-	3,012
Children's and Youth Work	12,090	0	12,090	11,722	353	12,075
Music	1,883	-	1,883	707	-	707
Mission	455	-	455	30	-	30
Refreshments/Wedding&Funeral/Misc. costs	993	-	993	558	-	558
Fair Trade cost of sales	400	-	400	6,656	-	6,656
Costs of Bell ringing	-	20	20	-	20	20
Office Expenses/Licences/Tech Expenses	3,017	-	3,017	1,685	-	1,685
Interest and Bank Charges	240	59	299	340	240	580
Secretarial	5,476	-	5,476	6,625	-	6,625
	105,420	79	105,498	118,231	613	118,844
TOTAL RESOURCES EXPENDED	105,420	79	105,498	118,231	613	118,844

4a) **STAFF COSTS**

Wages and salaries	16,507	17,976
Employer's pension contributions	144	159
	16,651	18,135

During the year the PCC employed a Parish Administrator and a Children & Youth Worker. Fees paid to occasional organists and speakers are not included above.

4b) *Payments to PCC members*

The following PCC members received payments from the PCC a) Mandy Dance for employment as Parish Administrator (gross salary £5,476; employer's pension contribution £NIL) and Rachel Howlett for employment as Children & Youth Worker (gross salary £11,031; employer's pension contribution £144), and b) Rob Densmore, Rachel Howlett, Belinda Thomas, Huw Thomas, Ruth Hattersley and Mandy Dance for re-imbursement of expenses incurred on behalf of the PCC. No other payments or expenses were paid to any other PCC member, key management personnel, persons closely connected to them or related parties. Our key management role is fulfilled by the rector, Rob Densmore, who is paid by the diocese and receives no remuneration or other benefits from the PCC.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2021

5 **FIXED ASSETS FOR USE BY THE PCC**

			£
5a)	Tangible fixed assets		
	Actual/Deemed Cost	at 1 January	82,375
		Additions during the year	0
		Disposals during the year	0
		at 31 December	82,375
	Depreciation	at 1 January	59,363
		Disposals during the year	0
		Charge for the year	5,753
		at 31 December	65,116
	Net Book Value	at 1 January	23,012
		at 31 December	17,259

At January 2022 the fixed assets comprised a laptop computer, projector, outdoor noticeboard, sound system, electric piano, various kitchen appliances, office photocopier, church boilers, south aisle solar panels and the audio-visual equipment in the Community Hub. No new fixed assets were acquired during the year.

5b) Investment fixed assets

The PCC does not own any investment assets.

6 **DEBTORS**	FUNDS £	FUNDS £
Income tax recoverable	3,092	7,638
Prepayments and accrued income	281	21
VAT recoverable	963	781
Other debtors	229	0
	4,565	8,440

7 **CASH AT BANK AND IN HAND**		
PCC General Account	8,264	22,402
Bell ringers Cash in Hand	0	25
	8,264	22,427

8 **LIABILITIES :**

8a) AMOUNTS FALLING DUE WITHIN ONE YEAR		
Accrued costs	7,790	3,919
Creditors	91	633
Diocesan Loan	0	12,000
	7,881	16,552

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2021

9 **FUND DETAILS**	Note	FUNDS £	FUNDS £
9a) GENERAL FUND			
Planned Giving		69,403	64,836
Collections		2,780	2,526
Sundry Donations/Legacies/Grants		1,022	5,363
Income Tax Reclaimed		12,150	11,200
Fair Trade sales		451	5,268
Refreshment sales		0	352
Fees for weddings and funerals		211	619
Hire charges		184	1,754
Feed in Tariff		964	807
Event contributions		400	37
Miscellaneous/interest/LPWS		2,405	1,062
TOTAL INCOME		89,971	93,824
Parish Share		47,392	50,328
Outward Giving		8,763	12,637
Children and Youth Costs		11,754	11,722
Fairtrade Costs		400	6,656
Heat Light Water		4,060	4,638
Maintenance and Equipment		6,427	5,592
Cleaning and Gardening		3,113	1,703
Professional Fees		750	0
Insurance		3,022	3,012
Clergy Expenses		1,327	2,385
Service Costs		595	599
Secretarial		5,476	6,625
Office Expenses/Licences/Tech Expenses		3,017	1,685
Wedding and Funeral Costs		256	155
Refreshment Costs		304	186
Mission		455	30
Music		1,883	707
Depreciation		5,753	9,015
Miscellaneous Costs		672	557
TOTAL EXPENSES		105,420	118,231
Transfer from Hub Fund	1a)	6,053	0
Transfer from Toddlers Fund	1a)	0	744
MOVEMENT IN FUND VALUE		-9,396	-23,664

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2021

	FUND DETAILS (continued)	Note	FUNDS £	FUNDS £
9b)	COMMUNITY HUB FUND			
	Planned Giving		0	13,853
	Bank Interest		2	10
	Donations		0	290
	Income tax reclaimed		0	2,964
	TOTAL INCOME		2	17,117
	Loan Interest		59	240
	TOTAL EXPENSES		59	240
	Transfer to General Fund	1a)	6,053	0
	MOVEMENT IN FUND VALUE		-6,110	16,877
9c)	TODDLERS FUND			
	Event Contributions		0	268
	Interest		0	4
	TOTAL INCOME		0	272
	Running Costs		0	353
	TOTAL EXPENSES		0	353
	Transfer to General Fund	1a)	0	744
	MOVEMENT IN FUND VALUE		0	-825
9d)	BELL FUND			
	Donations received		0	25
	Interest		4	24
	TOTAL INCOME		4	49
	ACR Subscription/Ringing World		20	20
	TOTAL EXPENSES		20	20
	MOVEMENT IN FUND VALUE		-16	29
9e)	ALTAR FRONTAL FUND			
	Interest		1	3
	TOTAL INCOME		1	3
	TOTAL EXPENSES		0	0
	MOVEMENT IN FUND VALUE		1	3

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS, BATH

England & Wales - Charity number 1129675

Accounts

Bath St Saviours Church
Meeting of Parishioners and Annual Parochial Church Meeting
Sunday 9th May 2021
Conducted on Zoom per guidance of Diocese of Bath and Wells
(In this instance, would the PCC secretary kindly make a note of names in attendance in lieu of in person signatures; and acknowledge any apologies)

1. Prayer
2. Apologies for Absence
3. **Annual Meeting of Parishioners**
    a. Minutes of previous year
    b. Election of Church Wardens
4. **Annual Parochial Church Meeting**
    a. Minutes of last year's APCM
    b. Reports
        i. Vicar's Report
        ii. Electoral Roll Report
        iii. PCC report
        iv. Safeguarding Report
        v. Church Ministries Reports
        vi. Buildings and Fabric Report
        vii. Finance Report
        viii. Deanery Synod Report
    c. Elections and Appointments
        i. Election of Deanery Synod Representatives (N/A)
        ii. Election of PCC members
        iii. Appointment of Independent Examiner
    d. Any Other Business
5. Prayer

presented by

The Parochial Church Council of the Parish of
Bath St Saviours

MINUTES OF THE ANNUAL PAROCHIAL MEETING
ST SAVIOUR'S BATH, held in ST SAVIOUR'S CHURCH and VIRTUALLY BY ZOOM ON SUNDAY 25th OCTOBER 2020 at 11.30am

Revd Densmore welcomed everyone and opened the meeting with prayer.

Election of two churchwardens
Cathy Head and Margaret Frankham were re-elected unanimously as churchwardens (proposed – Elona, seconded-Huw).

Present
18 members of the PCC and Revd Rob Densmore attended in church and members of the congregation attended in church and on zoom.

1. Apologies
None

2. Minutes of the meeting of 14th April 2019
Members were asked to approve the minutes of the meeting of 14th April 2019 as a true record of the proceedings. All agreed.

3. Presentation of the revised Electoral Roll
Dan Grabham presented report on the updating of the electoral roll. A summary of the report can be found in the Annual Report under Church Attendance. Revd. Densmore thanked Dan for overseeing the electoral roll.

4. Reports on the proceedings of the Parochial Church Council for the preceding year
The Chairman's and Secretary's report together with the Treasurer's report were published in the Annual Report, which was made available to all on the electoral roll prior to this meeting. Christine Green presented the Secretary's report and was thanked by Revd Densmore. (Copy of reports in secretary file).

5. Presentation of
a) Independently examined accounts to 31st December 2019
b) Statement of funds at 31st December 2019
Huw Thomas presented the Financial Report for the 2019 period. The full Financial Report was published in the 2019 Annual Report and was made available to all on the electoral roll prior to this meeting (copies of reports in secretary file). Revd Densmore thanked Huw Thomas, Gabrielle Chambers and Donal Wynne for preparing this report.
The Statement of Accounts was unanimously accepted.
Safeguarding – report provided by Eric leach.

6. Appointment of Independent Examiner
Accounts to be examined next year by John Ennor. Proposed by Huw Thomas, seconded by Eric Leach. Thanks are to be passed on to John Ennor for reviewing the accounts.

7. Report of the Fabric, Goods and Ornaments
Jeff Green presented the Fabric report and was thanked for his work in preparing Covid-19 risk assessments.

8. Report on the proceedings of the Deanery Synod
A report on Bath Deanery and its Synod is published alongside the Annual Report. The report was presented by Ian Sharp (copies of Deanery Synod minutes in secretary file).

9. Election of 15 people to the Parochial Church Council for one year
13 members were elected to the PCC for the forthcoming year:
Michael Akure – proposed by Ivor Vernalls, seconded by Huw Thomas
Gabrielle Chambers – proposed by Belinda Thomas, seconded by Dan Grabham
Elona Cooper – proposed by Cathy Head, seconded by Simon Marshall
Chris Dance – proposed by Elona Cooper, seconded by Huw Thomas
Mandy Dance – proposed by Bruce Lithgow, seconded by Dan Grabham
Dan Grabham - proposed by Rachel Howlett, seconded by Cathy Head
Christine Green – proposed by Elona Cooper, seconded by Huw Thomas
Ruth Hattersley – proposed by Simon Marshall, seconded by Chris Marshall
Rachel Howlett – proposed by Eric Leach, seconded by Ivor Vernalls
Kay Kebby-Jones – propose by Gabrielle Chambers, seconded by Dan Grabham
Eric Leach – standing down. Eric was thanked by Revd Densmore.
Huw Thomas – proposed by Dan Grabham, seconded by Tony Parr
Clare Younger – proposed by Christine Green, seconded by Tony Parr
All present were in favour of the above elections. Revd. Densmore thanked all returning members to the PCC and informed those present that a new standing committee was to be set up.

10. Election of lay representatives to Deanery Synod until 30 June 2023
Ian Sharp, Belinda Thomas and Tony Parr were re-elected as Deanery Synod representatives. Unanimously agreed.

11. Rector's address
Huw Thomas presented the Rector's report. He thanked everyone involved in church leadership, church services and activities throughout the interregnum and felt that the church
had grown as a team. Belinda and Huw Thomas were thanked for setting up the zoom services.

12. AOB
There was no other relevant business.

The meeting closed with prayer led by Ivor Vernalls. Revd Densmore thanked everyone and blessed the church.

Vicar's Report

Cam and I and the kids felt very welcomed as we undertook the 'cure of souls' at Bath St Saviours, with Swainswick and Woolley back in October 2020. My role as Rector officially began on 8 October and we have continually felt the love and support of all of you.

It has been something of an unusual time as we have adjusted to worship life and new church leadership during a pandemic. What has continually amazed me is the willingness of this church family to embark on this new journey with us - spiritually, missionally, evangelistically, pastorally.

In that time, I feel we have inherited so much of the prayers and hard work of predecessors, including the team that held it all together during the vacancy (which I understand was longer than expected). We have also inherited a great deal from the hard work and inspiration of our Youth and Children worker, Rachel Howlett. In fact, her programmes, initiatives and networking have been one of the biggest reasons we have been able to launch Grace@4:30 (for example) so quickly and effectively.

Having helped lead a church in vacancy before coming here, I am so aware of the fatigue that can set in. But what has surprised me is the eagerness and enthusiasm of this church family to press into a new season. And of course, what the new incumbent does not always get to see are the long-term investments in church life that so many devote themselves to.

People often ask me, 'isn't it hard to take over a church during a pandemic?' and 'can't you wait for things just to go back to normal?'. I would be very reluctant to say yes to either of these questions and simply leave it at that.

In fact, I don't believe there has ever been a better time to get started on this journey. We have all hit the ground running and endeavoured to respond to God's call to be 'the church' in Larkhall. As you all will know by now, for me, this means a wholehearted devotion to the mission of Jesus Christ. It fills my heart with great joy to feel this resonate with the hearts of St Saviours church family.

In the midst of lockdown(s) we were roughly 48 strong on the ground (those attending online services regularly). In the building with social distancing (and with those joining in on zoom), we stand at about 60 strong 'on the ground'. And so that puts us in the 'small church' category. I thank God for this every day, not because I don't want the church to grow in numbers, but because of the strong, tight core Jesus has entrusted to me to lead this church into new ventures.

I like to be honest about our challenges – and leadership team, wardens, youth and children team and PCC have reacted well to this approach to things. While finances are under control, we still faced significant debt when I first arrived here – from the building project

undertaken some years ago. We have been blessed to have steady hands at the financial helm, through the guidance of our finance team. But we do have to face the fact that that debt has significantly limited our ability to spend in other areas. It has also been a visible worry for several of our leadership. God has encouraged us to problem solve in creative ways. I am still using my mobile phone to stream all our services to Zoom! However, I am confident that the remainder of this debt, which is due to be paid off within the next year, will not pose a problem for our growth.

I have also sensed a real hunger for the Holy Spirit in this place and have done my best to respond, by shaping services to include more Holy Spirit and testimony time. That change is big for any church – and critical for us as we set a path for the future. As I write this, we have not yet completed our first visioning session. But the very prospect excites me beyond words. The Holy Spirit desires to release spiritual gifts in this place (Romans 12:6-8; 1 Corinthians 12:8-10), to make disciples, to watch leaders grow, to pick out new leaders and to see His will come to fruition in this piece of geography we call Larkhall.

Such is the feel of this church as I stand before you now; we are proving to be a city on a hill: "You are the light of the world. A city on a hill cannot be hidden" (Matthew 5:14). What the Spirit of Jesus continues to show us is what Matthew talks about prior to this verse. The city on the hill is not a proud city in the way we think of them. This city on a hill is made up of the poor in spirit, the mourners, the humble, those who thirst for righteousness, the merciful, the pure in heart, the peacemakers – and so in some ways this city stands apart from the proud city of Bath.

And that's important. I believe this church is to be set apart, to lead with the humility (but conviction) of Jesus Christ, in the Gospel way - through our actions, our words and our lives. Such are the intangibles of church growth and development.

But, in addition, there are also some very tangible additions that we've seen over the last 6 months (which we can be proud of in a 'non puffed up' way):

- The addition of online database **ChurchSuite**, which is GDPR compliant that helps leaders manage ministries, communications, leave, work hours, teams, rotas and reminders in a safe and effective way
- The opening up of our **online services** to the public
- The start-up of a monthly **newsletter** to share news across the benefice
- The start-up of **'PA evangelism'** during lockdown, in which several of our church family took part in sharing messages of hope and the Gospel around the parish on a public address system
- The growth of our **Worship Team**, with the appointment of Eunja Palmen as our Worship Leader
- The start-up of Christmas and Easter **outdoor services**
- The approval of plans to install **4G** in the church (installation is now underway), which will upgrade our internet connection; the upgrade to A/V programmes like **Worship Extreme** that help us present worship songs, media and Bible verses on screen

- The approval of a budget to purchase **audio and video streaming equipment** that will upgrade and expand our online presence
- The start-up of **Life Groups**. We currently have 7 up and running, with joined up agendas and studies
- The start-up of **Grace@4:30**, our service for children and families – led by Rachel Howlett, Rachael Markham and me - which has now run three services (two online, one in person), with our fourth happening this evening
- The start-up of a **Pastoral Care Team**, led by Ivor Vernalls, which has been working right through the lockdowns to provide care for those in the community
- The start-up of a **Prayer Ministry Team**, led by Ruth Hattersley, and which has led weekly prayer ministry on Tuesdays all throughout the lockdown
- The start-up of our first mission project, **Little Bags of Joy**, which has now given away 100 bags in Larkhall and beyond; helped us engage with countless neighbours, allowed us to pray with people, and have conversations. Several families have made their way to Grace@4:30 as a direct result of this mission.
- The start-up of **Give Joy**, a weekly hospitality mission led by Belinda Thomas, Rachel and Edward Leigh-Wood, which has enabled us to serve coffee and cake to the public, to share the good news of Jesus Christ, and to pray with people. *One session in and someone has already come to faith as a direct result of this ministry.*

On top of this, we have been growing the number of those preaching in services. To date, we have had nearly 500 'listens' to our talks online, which are now listed on iTunes podcasts. People around the world have tuned in, from the US to the UK, to India, Germany, Indonesia, Maldives, Netherlands, Mexico, Thailand, Canada, Pakistan, Egypt, Russian Federation, Mongolia, Togo, France, South Korea, Bangladesh, Australia, Angola and South Africa.

We have also been growing leaders. To date, we have 11 people (not me!) leading the frontline ministries of this church. And we want to raise up more.

All in all, we have so much to celebrate. The evangelism, teaching, preaching, mission and prayer that we have engaged in are leading us on to more of the same.

And please don't worry, I'll be putting my picture up soon on the 'who's who' board by the door … because we do indeed plan on staying.

- Rob Densmore, Rector

Electoral Roll Report – Dan Grabham, Electoral Roll Officer

We currently have 126 people on the St. Saviour's Electoral Roll of whom 65 are non-resident in the parish and 61 are resident in the parish.

PCC Report – Christine Green, PCC Secretary

The PCC met on 4 occasions, virtually via Zoom, due to COVID-19 pandemic restrictions, with an average attendance of 15 members.

The Leadership team met between PCC meetings, and matters needing to be discussed were brought to the PCC.

In addition to Finance and Fabric which were on each PCC agenda, the following matters were discussed:

- Mission and evangelism proposals for lockdown – Little Bags of Joy, Coffee/cake table
- 4.30 Grace service
- CCLI
- Reflection on current parish and benefice
- Church tech, 4G
- Reopening of church following lockdown
- Church credit card
- Church garden beautification

The members of the PCC have been:

Revd Rob Densmore

Cathy Head (Church Warden)
Margaret Frankham (Church Warden)

Belinda Thomas
Tony Parr
Ian Sharp
(Deanery Synod reps- elected until 2023)

Elected members:
Gabrielle Chambers
Kay Kebby-Jones
Huw Thomas (Treasurer)
Dan Grabham
Ruth Hattersley
Rachel Howlett
Chris Dance
Amanda Dance (Parish Administrator)
Michael Akure
Elona Cooper (Safeguarding Officer)
Clare Younger
Christine Green (PCC Secretary)

Safeguarding Report – Elona Cooper

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

We currently have 34 church members cleared by the Disclosure and Barring Service (DBS). These include clergy, lay readers, church wardens and anyone who pre the Pandemic worked with our children's or youth groups.

2 new DBS applications have been made by people who have a key role in the Grace service. Our Pastoral Care team will also need to have DBS clearance before they can undertake home visits.

Pastoral Care Team Report – Ivor Vernalls

The PCT was set up during the Interregnum and then formally established in the Autumn of 2020. The team is led by Ivor Vernalls who has the support of Kay Kebby-Jones, Hilary Taylor, Elona Cooper, Margaret Frankham, Chris Marshall and Elaine Courtney. Between them they maintain contact with a number of Church members and friends who are unable to attend services in Church or on Zoom. Some have been forced to isolate because of their health problems. Each member of the team is encouraged to contact specific members as well as be available to pick up individual referrals.

As a team, about thirty people received flowers for Mothering Sunday and Easter cards and many more were sent Christmas Cards. All of these were well received. Some of those without email addresses are also sent hard copies of the Message Newsletter. As lockdown is lifted it may be possible to visit some of our contacts with extra needs.

Life Groups Report – Rev Rob Densmore

We currently have 42 people attending 7 different life groups meeting in different homes around Larkhall and the surrounding area. They meet on different days and at different times. At the moment these are exclusively on zoom, but it is the hope that in the future a good many will be hosted in homes and some hosted in church. These groups are a vital source of support & encouragement to many, especially during a difficult season; and they help people to feel part of the church family at St Saviours.

Worship Team Report – Eunja Palmen

Our 10:30am service remains a reflective but charismatic service, with room for both liturgy and testimony of the Holy Spirit. Music is led on the guitar or piano by a variety of musicians. The organ is occasionally played.

Over the last several months we have enabled a variety of worship leaders to lead, which along with preaching and teaching, complete the spectrum of worship offered on Sunday.

We continue to promote servant hearted leadership on team, with an emphasis on providing an opportunity for people to meet with the Holy Spirit during worship.

It has also been affirming to showcase the talents of many individuals, including several of our youth.

We are intentional in our language and our attitude - intentional about making communal worship truly accessible and participatory, especially to people who don't speak 'church'. If you don't know the songs, the words on the screen should help you along and we value strong applicable Bible teaching, prayer and time for the Holy Spirit to work amongst us.

Schools Report – Rachel Howlett

School's work continues online through pre-recorded assemblies at our three parish schools. In this time, we have also tried to share with our schools how much we appreciate their hard work through sending cards and gifting each class plants. Through discussions with governors, the ethos committee and staff Rob and I are prayerfully considering what can be done to support school staff and pupils pastorally after a tough year.

Youth and Children Work Report – Rachel Howlett

In a year of changing regulations and lockdowns children and youth work has had to continually adapt at short notice.

Youth Group
Youth group has been primarily meeting online with a core group of around 10 this last year. Over these last months, youth group has resumed meeting in person whenever regulations allowed. Led by Pippa Bruce-Jones and me, it has been great to welcome five new faces this year. Highlights have been seeing the youth lead some of the sessions, produce drama for the Alice Park Nativity, get involved in creating the online Grace services and all gather to pray on the steps for one of the members before their shoulder operation. We continue to offer a range of activities and food when rules allow!

Toddlers
We have used social media like Facebook to conduct story and song time and, as well as other activities through lockdown/s. Of course, we find that nothing quite compares to meeting in person, even with limited numbers, no coffee or snacks and facemasks!

Due to the prolonged church closure last year many of the toddler group are now at full time school or nursery and the group is made up of almost entirely new faces. The demand for this group means it books out quickly and we hope to be allowed to include more families soon. Although as we move into this new season, we are looking for quality encounters with these parents and children, to talk about faith and to pray – and the current numbers work well in facilitating this.

We also welcomed Kelly Edmunds and Cam Densmore onto the team with Rosie Napier and me. The focus currently is very much on building relationships with this new group as we consider a parents lunchtime Alpha or what God is calling us to next through these relationships.

Sunday morning groups
Creche, Junior Church and Offspring remain closed at present, though it has been great to welcome some children back into church since Easter and activities are being provided at the back or side of the main church.

Grace@4:30 Service Report – Revd Rob Densmore and Rachel Howlett

With the launch of Grace@4:30 during lockdown, we anticipated the need to reach children and parents with an easy, accessible entry to the story of Jesus Christ through church. So much of this has been built on Rachel Howlett's work over the past several years – in building connections with children and families and in providing access points for this demographic in church. Grace is one such access point. What we have learned throughout lockdown is that there is a growing trend (which started before the pandemic) of new attendees engaging less and less with formal church services in the building. Yet, there is growing interest to be part of something centred around this demographic. Our goal is to be able to translate Jesus Christ among this group and to allow the Holy Spirit to bring these people fully into the church family.

The first two Grace services were short-ish videos which we posted online (Facebook and YouTube). They each were viewed over 100 times, the first some 200 times between both platforms. This was a learning curve as we approached creating content for children. We shortened spoken interviews, focused on exciting stories and provided hands on activities. On 25 April we launched our first in person Grace service, with a spring BBQ, live music and activities and games for children.

At the start of this Grace planning process, PCC approved my request to bring on Rachael Markham as our Grace worship leader. She has added a great deal, not just in terms of music, but in the visioning and planning process that has gone into these services.

We currently have a mixed economy of outside and inside services. More parents and children prefer the garden setting so we try and make this a lively space by providing fire pits, props (like our wooden cross) and string lights. On 25 April, we had 40 children and parents and friends attend. And we look forward to growing this number!

Prayer Ministry Report – Ruth Hattersley

Our Prayer Ministry was one of the first ministries launched upon Rob's arrival at St Saviours. It involved intentional training into prayer in the power of the Spirit, with a focus on aiming towards specific outcomes: healing, deliverance, coming to faith and deepening of faith. Led by Ruth, Rosie Napier regularly assists, along with support from Eunja Palmen

and Rachel Howlett. There are plans underway to introduce wider Prayer Ministry training across the whole church – with the goal of equipping every member to be a leader and discipler in prayer. Prayer Ministry has seen quite a few people come through its doors. It has altered its times in different seasons, alternating between morning hours and evening hours on a Tuesday.

Little Bags of Joy Mission Report – Ruth Hattersley

13 March marked our launch of the Little Bags of Joy mission – an initiative aimed at reaching out to our local community in an act of love with 'no strings attached'. What we had observed over the lockdowns was a heightened sense of isolation, worry and mental health concerns. Little Bags of Joy was designed to be a love offering from the church to the community, with the express desire to remind people that they are not alone and that the church is there for them. We distributed some 50 bags that first weekend. On 17 April, we hosted another round in which we distributed another 50 bags, this time to different addresses. Each part of the parish was subdivided and assigned to one of our 7 Life Groups. Life Group leaders organised their own groups and collected bags. We prayed together before each outing. While the first outing as aimed at 'getting our feet wet', the second outing was more targeted. Life Groups were challenged to pray for and with the people they came across. This led to prayers of healing for total strangers; long listening conversations to those not like us; and encouraged at least two young families to join us at our Grace service (and they came!); and led to one young person getting involved in our youth programme. We are planning a third round of distribution soon.

Give Joy Mission Report – Belinda Thomas, Edward and Rachel Leigh-Wood

It is ambitious to launch two mission projects in close proximity to each other, but we felt that actually the Little Bags of Joy and Give Joy were very closely related. They aimed to spread love from the church to the local community, through the offering of a gift, a listening ear and prayer. The concept behind Give Joy, ultimately, was very straightforward. On Tuesdays from 10:00-11:30 a covered table is placed in the gated entrance by the east end of the church; here passers-by can easily be greeted by our team without our team crossing over into public spaces. We simply engage in intentional conversation with passers-by, offering them coffee/tea and cake. In many cases, we also offer prayer. 4 May was our launch of this mission and it was a pleasant surprise to see so many people stop and chat. The team prayed with several people and smiles and laughter were abundant. One guest – Chris – stop and spoke with the team for quite a long time. During this time, he was open about the life challenges he was facing; and during this time he gave his life to Jesus Christ. The team is aware that such journeys – coming fresh into faith – can be exceedingly challenging, so it is great to be able to offer some of our other ministries and services for him to plug into. It's also significant that, in many important ways, the Give Joy mission is joined up with our Prayer Ministry mission, which runs at the same time on Tuesdays. It's envisioned that those who need more prayer can go into the church once they've engaged with the Give Joy team.

Buildings and Fabric Report – Jeff Green
General

The Church infrastructure is in a generally satisfactory condition, with little deterioration in fixtures, fittings and structure occurring during the recent Covid 19 (CV19) lockdown period. While the church has been empty, regular scheduled and unscheduled checks have been made and logged. Repairs, both major and minor, have been carried out, as detailed below.

Exterior and Grounds

Quarterly visual inspections of the external facings of the Church and grounds reveal no major infrastructural issues. Loose concrete on the steps has been repaired and the area made safe. Loose railings on the main entrance from St Saviours Road were cemented into place and the top of the wall repointed. The front door has recently been repainted but the foot of the right hand door is worn and will shortly need repair / replacement. Paintwork on the red doors to the rear of the church, and to the kitchen, is beginning to peel away: sanding down and repainting, will protect / prolong the life of the doors. Visual inspection of the roof, completed during the reporting period, revealed no major issues.

Interior

Quarterly visual inspections of the interior of the Church and grounds reveal no new major infrastructural issues. However, two known (and previously reported) issues continue to be of some concern:

- Although the cracking in the wall on the northern side of the church (above the choir pews) does not appear to have deteriorated, the damaged areas extend over several meters and must be closely monitored.

- The water damage above the first window on the upstairs pews (left hand side), now extends over a wide area. It is recommended that both areas continued to be monitored carefully for the signs of any further deterioration.

Part of the ceiling collapsed in the South Aisle in November 2020. A claim was made through the building insurance policy. Two quotes were obtained for the work and Ellis and Co repaired the damaged ceiling. As part of the claim the organ was cleaned by Walkers of Devizes.

The remaining ceiling area appear to be in a satisfactory condition, although there is some cracking in the plaster in some areas. This appears to be superficial, but, given the collapse described above, continual close monitoring of these areas will be necessary.

Boilers were serviced in February 2021. At the same time a new Flue Plume kit and condense trap was installed on each boiler. A local repair was carried out to the trapdoor accessing the boiler area.

The tower infrastructure appears to be sound. The wooden access stairway from belfry to trapdoor is not considered to be sufficiently robust to allow the safe passage of more than two persons at a time. For this reason, it is recommended that no further casual visits to the tower be made until the stairs have been cleared for use by a specialist inspector. In addition, there is an infestation of flying insects within this section of the tower – it is not thought that they constitute a health hazard, or present a risk to the integrity of the structure. However, they could cause alarm to casual visitors. The top of the tower was swept for recently swept for debris and hazard tape has been applied to the metal stanchions. Trip hazard remains a feature of the platform at the top of the tower.

The flooding / wearer ingress issues previously reported in the crypt appear to have been resolved. The crypt area is in a satisfactory condition. Hazardous materials have been removed, but there is still large amount of surplus equipment and builders material which needs to be cleared.

A log of minor repairs is kept in the kitchen pantry cupboard. Most of these repairs have been carried out in-house. However, the following repairs remain outstanding:

- Loose brass railings to the pulpit. This will require specialist attention. In the interim, they have been marked as unsafe.

- Some of the windows in the main church area cannot be closed / opened, due to corrosion. Lubricant has been applied but was not effective. However, as these windows are not an emergency exit, and could not be used to illegally access the church, their repair is not considered to be a priority.

- Despite local repairs, the sliding doors between the fellowship centre and the church do not fully shut.

- The skirting board around the new parquet floor in the entrance foyer is crumbing in places.

- Some paintwork is crumbling in both the lower and upper areas of the church.

Health and Safety

Scheduled and non-scheduled checks of emergency lighting, fire alarm, and fire-fighting equipment checks have been completed and logged throughout the reporting period, by both contractors and the HSW officer. Two of the emergency lights are unserviceable but, because there is sufficient redundancy in the system, this risk can be carried.

The COSHH policy has been reviewed.

Most of the actions arising from the fire safety action plan (based on the Nov 19 fire risk assessment inspection) have been taken, although there are some remaining tasks. A manual version of the plan, with details of actions completed, is on the Fire file in the pantry cupboard.

Covid Risk assessments have been completed for a range of church reopening scenarios. It is recommended that risk assessments continue to be completed, where appropriate, until all CV19 restrictions are withdrawn.

The following HSW actions are outstanding :

- Safe working practices for the evacuation of disabled persons from the first floor needs to be documented.
- The food safety policy needs to be reviewed
- A fire evacuation drill needs to take place
- Fire marshals need to be appointed and trained
- The contents of First Aid kits need to be checked

The HSW officer resigned in March 2021; full notes, including a schedule of mandatory checks, were produced for his successor and a verbal brief will be given when the identity of the new HSW officer is known.

Finance Report – Huw Thomas, Treasurer

INCOME

The PCC's total income for 2020 at £111,265 was 24% (£35,380) lower than last year.
Income into the **unrestricted** General Fund saw a decrease of 23.2% (£28,366). Whilst the income from planned giving and other donations was up £4,824, sundry donations and legacies were down and there was a significant fall in income from church lettings, fairtrade and events.
Income into **restricted** funds showed a 28.7% (£7,015) decrease which was due to lower planned giving and no income generated from events.

EXPENDITURE

Total expenditure, at £118,844 saw a decrease in expenditure of 15.2% (£21,322) the main savings were parish share and reduced Fairtrade.
The overall excess of expenditure over income in 2020 led to a decrease in the value of the PCC's total funds of £7,580. As a result of this, the church's total funds decreased in value from £45,307 to £37,727 although this valuation includes £23,012 of fixed assets (boilers, solar panels, audio-visual equipment etc).

IN-YEAR MOVEMENT IN FUNDS

The **General Fund** decreased in value by £23,664 to £25,577. When the effect of fixed asset depreciation is excluded, the underlying "cash" deficit was £14,649. The main contributors to this worsening position were: a reduction in collections and donations / legacies (£15,105), a lower contribution from weddings and funerals (£1,274), lower fundraising (£1,388) and lower lettings (£4,514). In addition the decision was taken to reduce the value of fair trade

stock held by £1900 to better reflect the immediate prospect of realising this value. The effect has been to increase costs and reduce General Fund value by £1900. These adverse variances were counteracted in part by higher planned giving (£4,824).

The **Toddlers Fund** has been closed and the funds of £744 transferred to the General Fund.

The **Community Hub Fund** increased in value during the year by £16,877 to £6,110, and the diocesan loan had a balance outstanding of £12,000 at the year end. The PCC plan to repay the loan in accordance with its terms by the end of 2021.

The **Bell Fund** increased slightly in value during the year although regular ringing activities have largely ceased.

The **Altar Frontal Fund** increased in value slightly from interest payments there was no expenditure in the year.

RESERVES

The PCC is required to formulate and disclose its policy on "reserves", i.e. the level of funds which are freely available at any time. The PCC has adopted a policy to maintain reserves of £33,500 which is based upon 2 months of average general expenditure to cover variability in the timing of outgoings and a £12,500 lump sum to cover unforeseen short term building maintenance needs. As it has no investments or property assets, the PCC defines reserves as the total value of its unrestricted funds less fixed assets. Using this definition reserves were therefore at £2,565 on 31 December 2020, leaving a £30,935 shortfall against the target level of reserves.

COMMENT

The decrease in income from hire charges, events and weddings and funerals because of national lockdowns due to Covid 19 has had a significant effect in 2020, as has the reduction in Collections due to the church building being closed for a significant proportion of the year.

- We completed in 2020 the 5 years of enhanced level of discretionary outward giving targeted by the PCC.
- The 2018 quinquennial survey identified £38,000 of building repairs required in the medium term. Whilst the fabric of the church is generally in good order there are items of expenditure we should be planning to undertake in the medium term.
- The congregational pledges required to pay off the diocesan loan are now complete and the majority of those giving pledges have elected to continue their giving and to divert this into the General Fund.

Registered Charity No: 1129675

Parochial Church Council of St Saviour, Bath

Financial Statements

For the year ending 31 December 2020

Prepared for the PCC by:	Mr. Huw Thomas (PCC Treasurer) Walnut Lodge Charlcombe Lane Bath
Examined by Independent Examiner:	Mr. Steve Bruce-Jones Cole Style Farm Bruton, Somerset
For presentation to PCC for approval from:	22nd March 2021
For display on Notice Board from:	10th May 2021 (following consideration by APCM on 9th May)

Parochial Church Council of St Saviour, Bath
Independent Examiner's Certificate

I report to the trustees (PCC members) on my examination of the financial statements of the PCC for the year ending 31st December 2020.

Responsibilities and basis of report

As trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the PCC's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

a) accounting records were not kept in respect of the PCC as required by section 130 of the Act; or

b) the financial statements do not accord with the accounting records; or

c) the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) regulations 2008 other than any requirement that the statements give a 'true and fair' view which is not a matter considered as part of an independent examnation.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the

Signed: S. Bruce-Jones Date: 7th May 2021

Steve Bruce-Jones

Cole Style Farm, Cole, Bruton, Somerset, BA10 0PJ

Parochial Church Council of St Saviour, Bath
Statement of Financial Activities

For the year ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	2019 £
INCOMING RESOURCES					
Voluntary Income	2a)	83,925	17,132	101,057	117,420
Activities for generating funds	2b)	0	0	0	1,633
Incoming resources from church activities	2c)	9,022	268	9,290	26,760
Income from investment	2d)	96	41	137	282
Other incoming resources	2e)	781	0	781	550
TOTAL INCOMING RESOURCES		93,824	17,441	111,265	146,645
RESOURCES EXPENDED					
Church Activities	3a)	118,231	613	118,844	140,166
Generation of voluntary income	3b)	0	0	0	0
Fundraising costs	3c)	0	0	0	0
TOTAL RESOURCES EXPENDED		118,231	613	118,844	140,166
NET INCOMING/(OUTGOING) RESOURCES		-24,408	16,828	-7,580	6,479
GAINS AND (LOSSES) ON INVESTMENTS	5b)	0	0	0	0
TRANSFERS BETWEEN FUNDS	1a)	744	-744	0	0
NET MOVEMENT IN FUNDS		-23,664	16,084	-7,580	6,479
BALANCES BROUGHT FORWARD AT 1st JAN 2020		49,241	-3,934	45,307	
BALANCES CARRIED FORWARD AT 31ST DECEMBER 2020		25,577	12,150	37,727	

Parochial Church Council of St Saviour, Bath
Balance Sheet at 31st December 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible Fixed Assets	5a)	23,012	32,027
Investment Assets	5b)	0	0
		23,012	32,027
CURRENT ASSETS			
Stock (Fair Trade goods)		400	3,536
Debtors	6	8,440	4,313
Short term deposits	7	0	0
Cash at bank and in hand	7	22,427	36,369
		31,267	44,218
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	16,552	30,938
NET CURRENT ASSETS		14,715	13,280
Total assets less current liabilities		37,727	45,307
LIABILITIES (DUE OVER ONE YEAR)	8b)	0	0
TOTAL NET ASSETS		37,727	45,307
REPRESENTED BY FUNDS			
Unrestricted			
General Fund	9a)	25,577	49,241
Restricted			
Community Hub Fund	9b)	6,110	-10,767
Toddlers Fund	9c)	0	825
Bell Fund	9d)	5,293	5,264
Altar Frontal Fund	9e)	747	744
		37,727	45,307

Approved by the Parochial Church Council and signed on its behalf by:

Rev. Rob Densmore (Chairman):..... **Date:** 7 May 2021.....

The notes on pages 4 to 11 form part of these accounts.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements

For the year ending 31 December 2020

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015.

The financial statements are prepared on an ongoing concern basis.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor to those that are informal gatherings that include church members (such as Day Club).

1a) **Funds**

Restricted Funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year is carried forward as a balance on the fund unless its transfer to another fund is specifically consented by the original donors. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Restricted Funds include:

Toddlers Fund: This fund contains money generated by subscriptions and donations which is used for the running expenses of the Toddler Group and as such it was treated as restricted. An annual transfer was made from this fund to the General Fund as a partial contribution to the costs of the Fellowship Centre and the Youth and Children's worker. Some years ago the compulsory subscription was replaced with voluntary unrestricted donations. The decision was therefore taken by the PCC in 2020 to close this fund and transfer the balance to the General Fund which would support its operation in future without the need to make transfers between funds to cover hire and staff costs.

Altar Frontal Fund: This restricted fund was set up to hold a donation made during 2017 for the purchase of a new altar frontal. The frontal was purchased during 2018 but the fund has not been fully consumed so the fund has a balance remaining at the year end.

Bell Fund: This fund is restricted to the maintenance of the bell ringing activities of the church.

Community Hub Fund (Youth and Community Centre): A fund which was set up in 2006 for the provision of youth and community rooms at first floor level. The building work was completed during 2017 and the fund will remain open until the associated loan from the Diocese is repaid in 2021.

Unrestricted Funds are general funds which can be used by the PCC for ordinary purposes. Funds designated for a particular purpose by the PCC are also unrestricted.

Unrestricted Funds include:

General Fund: for all income and expenses relating to the day to day running of the church. Donors to this fund make no restrictions as to the uses to which the fund should be applied.

Endowment Funds: The PCC does not own any Endowment Funds

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements

For the year ending 31 December 2020

1b) **Incoming Resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross. Fees payable to the Diocese for weddings and funerals are excluded from these statements. Although these pass through the PCCs bank account they are not the PCC's property .

1c) **Resources expended**

Donations to other organisations are accounted for when paid over, or when awarded, if the award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

1d) **Fixed Assets**

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by the Charities Act

Movable church furnishings held by the Rector and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. For inalienable property acquired prior to 2003 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2003 have been capitalised and depreciated in the accounts over their currently anticipated economic life on a straight line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, on individual items under £1000 or on the repair of movable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years (PC, projectors, electric piano, sound and AV systems, photocopier and kitchen appliances) or 10 years (church noticeboard, boilers and solar panels). Individual items of equipment with a purchase price of £1000 or less are written off when the asset is acquired.

Investments

Investments are valued at market value at 31 December

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less a provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2020

	2 INCOMING RESOURCES	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020	2019
2a)	*Voluntary Income*	£	£	£	£
	Planned Giving:				
	Tax Efficient donations	38,325	11,718	50,043	48,877
	Other donations	26,511	2,135	28,646	30,565
	Income tax recoverable	11,200	2,964	14,164	14,875
	Collections at all services	2,526	-	2,526	4,368
	Sundry donations	5,330	315	5,645	13,702
	Grants received	33	-	33	33
	Legacies	-	-	0	5,000
		83,925	17,132	101,057	117,420
2b)	*Activities for generating funds*				
	Fundraising events	-	-	0	1,633
2c)	*Incoming resources from church activities*				
	Refreshments/Books/Miscellaneous	537	-	537	1,573
	Fair Trade Sales	5,268	-	5,268	13,204
	Church Lettings	1,754	-	1,754	6,268
	Feed in Tariff	807	-	807	955
	Contributions to Events	37	268	305	2,847
	Weddings/Funerals (excl. Diocesan fees)	619	-	619	1,913
		9,022	268	9,290	26,760
2d)	*Income from investment*				
	Dividends and interest	96	41	137	282
2e)	*Other incoming resources*				
	VAT on building works recoverable from LPWS	781	-	781	550
	Income from Insurance Claims	-	-	0	0
	TOTAL INCOMING RESOURCES	93,824	17,441	111,265	146,645

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2020

3 RESOURCES EXPENDED	Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020	2019
3a) ***Church Activities***	£	£	£	£
Outward Giving from General Fund				
SAMS/CMS/D Stokes	2,000	-	2,000	2,220
Genesis Trust	1,978	-	1,978	1,992
Hope Christian Trust	1,020	-	1,020	1,020
Zambia Link	1,008	-	1,008	1,008
Bath Youth for Christ	1,008	-	1,008	1,008
Christian Mission to Jews	1,008	-	1,008	1,008
St Mark's School	1,000	-	1,000	2,500
St Saviours Junior School	500	-	500	500
St Saviours Infants School	500	-	500	500
Julian House/BCHA	480	-	480	480
Christian Solidarity Worldwide	420	-	420	504
Barnabas Fund	378	-	378	504
Veronica Doyle-Davison	360	-	360	360
Bath Deanery	280	-	280	0
Hope for Justice	220	-	220	500
Bath CAN	200		200	200
Marlbrook Team Council/Rose Cottage	126	-	126	438
Traidcraft Exchange	51	-	51	291
Others	50	-	50	255
Forever Friends	50		50	200
Sub-total	12,637	0	12,637	15,488
Outward Giving from Toddlers				
Care for the Family	-	0	0	60
Total Outward Giving	12,637	0	12,637	15,548

The PCC has set a target of giving away 10% of the unrestricted money it receives. It has further been agreed to increase this target to 15% of unrestricted income for 2016-2020 as an act of thanksgiving for God's blessings to us in providing for the Community Hub. The relevant unrestricted income from notes 2a) to 2d) above comes to £87,626 of which 14.4% has been given out to the causes listed above. Over the 5 years of the period of increased giving the cumulative proportion of unrestricted income distributed has been 15% as agreed.

In addition to this discretionary giving, a sum of £2,450 (£1,406 in 2019) in dedicated "appeal" collections was channelled through the PCC's bank account. Although this giving does not form part of the PCCs financial activity, the main appeals in the year were gifts for the Densmores (£2,100) and Ivor Vernalls Gift (£350).

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)

For the year ending 31 December 2020

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020	2019
	Church Activities (continued)	£	£	£	£
	Ministry				
	Diocesan Parish Share	50,328	-	50,328	56,658
	Clergy Expenses	2,385	-	2,385	2,165
	Service Costs	599	-	599	563
	Heating, lighting and water	4,638	-	4,638	4,514
	Buildings and Maintenance				
	General building and maintenance	4,930	-	4,930	4,977
	Cleaning and gardening	1,703	-	1,703	3,239
	Professional fees	342	-	342	450
	Equipment	321	-	321	264
	Depreciation	9,015	-	9,015	9,007
	Insurance	3,012	-	3,012	2,958
	Children's and Youth Work	11,722	353	12,075	11,968
	Music	707	-	707	1,384
	Mission	30	-	30	667
	Refreshments/Wedding&Funeral/Misc. costs	558	-	558	3,031
	Fair Trade cost of sales	6,656	-	6,656	10,299
	Costs of Bell ringing	-	20	20	20
	Office Expenses	1,685	-	1,685	2,546
	Interest and Bank Charges	340	240	580	1,000
	Secretarial	6,625	-	6,625	8,908
		118,231	613	118,844	140,166
3b)	*Generation of voluntary income*	0	0	0	0
3c)	*Fundraising costs*	0	0	0	0
	TOTAL RESOURCES EXPENDED	118,231	613	118,844	140,166

4a) **STAFF COSTS**

Wages and salaries (including NI/pension cost)	18,135	19,024

During the year the PCC employed a Parish Administrator and a Youth, Children and Families Worker. Fees paid to occasional organists and speakers are not included above.

4b) *Payments to PCC members*

The following PCC members and related parties received payments from the PCC a) Mandy Dance for her employement as Parish Administrator and b) Rachel Howlett, Belinda Thomas, Huw Thomas, Gabrielle Chambers, Cathy Head, and Mandy Dance for re-imbursement of expenses incurred on behalf of the PCC. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2020

5 FIXED ASSETS FOR USE BY THE PCC

			£
5a)	Tangible fixed assets		
	Actual/Deemed Cost	at 1 January	82,375
		Additions during the year	0
		Disposals during the year	0
		at 31 December	82,375
	Depreciation	at 1 January	50,348
		Disposals during the year	0
		Charge for the year	9,015
		at 31 December	59,363
	Net Book Value	at 1 January	32,027
		at 31 December	23,012

At January 2021 the fixed assets comprised a laptop computer, projector, outdoor noticeboard, sound system, electric piano, various kitchen appliances, office photocopier, church boilers, south aisle solar panels and the audio-visual equipment in the Community Hub. No new fixed assets were acquired during the year.

5b) Investment fixed assets

The PCC does not own any investment assets.

6 DEBTORS

	2020	2019
	£	£
Income tax recoverable	7,638	3,171
Prepayments and accrued interest	21	21
VAT recoverable	781	726
Other debtors	0	395
	8,440	4,313

7 CASH AT BANK AND IN HAND

PCC General Account	22,402	36,309
CBF Deposit Account	0	0
Fairtrade cash in hand	0	50
Toddlers Cash in hand	0	0
Bell ringers Cash in Hand	25	10
	22,427	36,369

8 LIABILITIES :

8a)	AMOUNTS FALLING DUE WITHIN ONE YEAR		
	Accrued costs	3,919	6,530
	Creditors	633	408
	Diocesan Loan	12,000	24,000
		16,552	30,938
8b)	AMOUNTS FALLING DUE BEYOND ONE YR	0	0

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2020

9 FUND DETAILS	Note	2020 £	2019 £
9a) GENERAL FUND			
Planned Giving		64,836	59,995
Collections		2,526	4,368
Sundry Donations/Legacies/Grants		5,363	18,626
Income Tax Reclaimed		11,200	11,380
Fair Trade sales		5,268	13,204
Refreshment sales		352	1,538
Fees for weddings and funerals		619	1,893
Hire charges		1,754	6,268
Fundraising		0	1,388
Feed in Tariff		807	955
Event contributions		37	1,828
Miscellaneous/interest/LPWS		1,062	746
TOTAL INCOME		93,824	122,189
Parish Share		50,328	56,658
Outward Giving		12,637	15,488
Children and Youth Costs		11,722	11,232
Fair trade costs		6,656	10,299
Heat Light Water		4,638	4,514
Maintenance and Equipment		5,592	5,240
Cleaning and gardening		1,703	3,239
Insurance		3,012	2,958
Clergy Expenses		2,385	2,165
Service costs		599	563
Secretarial		6,625	8,908
Office Expenses		1,685	2,546
Wedding and funeral costs		155	275
Refreshment costs		186	1,935
Mission		30	667
Music		707	1,384
Depreciation		9,015	9,007
Miscellaneous costs		557	1,685
TOTAL EXPENSES		118,231	138,763
Transfer from Toddlers Fund	1a)	744	0
MOVEMENT IN FUND VALUE		-23,664	-16,574

Parochial Church Council of St Saviour, Bath
Notes to the Financial Statements (continued)
For the year ending 31 December 2020

	FUND DETAILS (continued)	Note	2020 £	2019 £
9b)	COMMUNITY HUB FUND			
	Planned Giving		13,853	19,447
	Fundraising		0	245
	Bank Interest		10	77
	Donations		290	50
	LPWS VAT reclaim		0	0
	Income tax reclaimed		2,964	3,495
	TOTAL INCOME		17,117	23,314
	Equipment		0	0
	Building Costs		0	0
	Loan Interest		240	586
	TOTAL EXPENSES		240	586
	MOVEMENT IN FUND VALUE		16,877	22,728
9c)	TODDLERS FUND			
	Event Contributions		268	1,019
	Interest		4	5
	TOTAL INCOME		272	1,024
	Running Costs		353	736
	Outward Giving		0	60
	TOTAL EXPENSES		353	796
	Transfer to General Fund	1a)	744	0
	MOVEMENT IN FUND VALUE		-825	228
9d)	BELL FUND			
	Wedding fees		0	20
	Donations received		25	59
	Interest		24	33
	TOTAL INCOME		49	112
	Maintenance/Tower costs		0	0
	ACR Subscription/Ringing World		20	20
	TOTAL EXPENSES		20	20
	MOVEMENT IN FUND VALUE		29	92
9e)	ALTAR FRONTAL FUND			
	Donations		0	0
	Interest		3	5
	TOTAL INCOME		3	5
	Project Costs		0	0
	TOTAL EXPENSES		0	0
	MOVEMENT IN FUND VALUE		3	5

Deanery Synod Report – Belinda Thomas, Ian Sharp and Tony Parr

- Nomination and election of new Lay Dean, Pippa Page

Pippa is passionate about the churches in the Bath area working together to love the people of our city and to share His message when the opportunity arises.is involved in leading services and preaching at All Saints, and occasionally at other churches. She is also a member of the Music Worship Team. During the week she works as an Occupational Therapist in the field of Dementia Research, aiming to find ways to improve treatment and support for those with dementia and their families. Pippa is married to Robert and they have two grown up daughters. Pippa was elected with the full support of Synod.

- New Area Dean: Revd Stephen Girling

Stephen joined the Abbey's clergy team in April 2015 and has a particular responsibility for the outreach of the Abbey to visitors and in serving the city. After five years as a defence scientist, Stephen was ordained as a priest in the Church of England in 1991 and has served in suburban and rural parishes, his last post being Vicar of Crofton Parish in Fareham, Portsmouth. He is married to Diane and they have four children.

- Commissioning prayers for Stephen Girling and Pippa Page.
- Thanks to Jeremy Key-Pugh, outgoing Lay Dean and Mathew Frankum, outgoing Area Dean. Gifts and cards have been sent to both on behalf of Synod.
- Archdeacon Adrian Youings gave a summary of the Deployment Report and the budgetary challenges facing the Church in the Diocese of Bath and Wells.

- Area Dean Revd Stephen Girling spoke about the way ahead

'Shaping a culture of Prayerfulness, Hospitality and Innovation'

Prayerfulness - submitting to God's working among us as a church and in the city and villages.

Hospitality - looking for Christ in the other, being vulnerable to the other so they see Christ in us. Especially the other who is very different from us.

Innovation - taking risks, learning from failure, building on what is fruitful because that's where God is working.

> Stephen shared that his tenure will be less about planning and strategy for working together and with other churches and more about shaping the culture of church according to the above priorities.

With regard to the **Deanery Mission and Pastoral Group** (DMPG) Stephen shared his vision for 'watchmen and women' from 5 sectors of the Deanery - Central, NW, NE, SW, SE, to watch for God's working within and without the church in that sector and to feed into the DMPG to give a sense of the big picture and help with planning as and when needs and

opportunities are foreseen or arise. Nominations will be sought for election of one lay and one ordained member of each sector at the first Synod of 2021.

- **Sharing in mission with the wider church (stories from our eucumenical partners)**

Pippa Page our Lay Dean interviewed 3 guests:
Pastor Kenny Nelson, Bath Elim Church
Paul Wakely, Father's House Bath
Jonathan Horsfall, Life Church Bath

- What's going on, what do you perceive
- What do you think God wants to do in Bath, in the way of mission?

The overriding theme of all their responses was for the church in Bath to have unity. God wants to unite us as one in strategy and in mission for reaching the lost and encouraging one another, moving us forward to the glory of God.

- **Update from Bath College Chaplain, supporting faith and pastoral care**

Nigel Rawlinson (Assistant Area Dean) interviewed Eden Hunter, Chaplain at Bath College. We were encouraged by his stories about planting seeds among the students and working with the student pastoral team.
Here is a link to an interview with Eden from Bath College website.

- **Elections to Deanery Mission and Pastoral Group (DMPG)**

Objective of this group is for 'watchmen and women' from 5 sectors of the Deanery - Central, NW, NE, SW, SE, to watch for God's working within and without the church in that sector and to feed into the DMPG to give a sense of the big picture and help with planning as and when needs and opportunities are foreseen or arise.

Members elected:

Michael Farrier (Emmanuel)
Kara Maylor (Bathford)
Richard White (St Michaels, Twerton)
Mela Gillard (St Barts)
Dilwen Miller (Bathwick)
Brenda Wall (Christchurch)

Post Meeting Note, Other DMPG members
Ex-officio:

Nigel Rawlinson - Assistant Area Dean
Mike Taylor - Rural Ministry Advisor

Sally Buddle - Deanery Evangelism Enabler
Tim Buckley - Assistant Area Dean
Stephen Girling - Area Dean
Pippa Page - Lay Dean

Co-opted:

Rachel Leigh-Wood, Secretary

- **A letter has been sent to all the Treasurers about Bath Deanery annual subscriptions and support for Bath College Chaplaincy**

Incumbents were asked to make sure the letter was responded to.

- **Date of Summer meeting** - TBA