

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	27 th 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

1. Introduction

This report is compiled in accordance with the guidance provided on the Church of England Parish Resource website : <https://www.pariahresources.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

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

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.

It's 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

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.

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.

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 and 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.

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.

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.

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

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.

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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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.

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!

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

Godspeed,
Rob and Cam

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.

A handwritten signature in black ink, appearing to read 'Derek Rodwell', with a stylized flourish at the end.

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		
	Note	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	Unrestricted Funds	Restricted Funds	TOTAL FUNDS
		£	£	£			£
INCOMING RESOURCES							
<i>Voluntary Income</i>	2a)	85,355	0	85,355	83,925	17,132	101,057
<i>Incoming resources from church activities</i>	2b)	2,709	0	2,709	9,022	268	9,290
<i>Income from investment</i>	2c)	3	7	10	96	41	137
<i>Other incoming resources</i>	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							
<i>Church Activities</i>	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		<u>16,181</u>	<u>6,025</u>	<u>22,206</u>			

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

		2021	2020
	Note	£	£
FIXED ASSETS			
Tangible Fixed Assets	5a)	17,259	23,012
		<u>17,259</u>	<u>23,012</u>
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
		<u>12,829</u>	<u>31,267</u>
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	7,881	16,552
		<u>7,881</u>	<u>16,552</u>
NET CURRENT ASSETS		4,948	14,715
Total assets less current liabilities		<u>22,207</u>	<u>37,727</u>
TOTAL NET ASSETS		<u>22,207</u>	<u>37,727</u>
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
		<u>22,206</u>	<u>37,727</u>

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	Restricted	TOTAL	Unrestricted	Restricted	TOTAL
		Funds	Funds	FUNDS	Funds	Funds	FUNDS
		£	£	£	£	£	£
2a)	<i>Voluntary Income</i>						
	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)	<i>Incoming resources from church activities</i>						
	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)	<i>Income from investment</i>						
	Dividends and interest	3	7	10	96	41	137
2d)	<i>Other incoming resources</i>						
	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

Church Activities

Outward Giving from General Fund

	Unrestricted Funds £	2021 Restricted Funds £	TOTAL FUNDS £	Unrestricted Funds £	2020 Restricted Funds £	TOTAL FUNDS £
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	Restricted	TOTAL	Unrestricted	Restricted	TOTAL
	Funds	Funds	FUNDS	Funds	Funds	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
	<u>16,651</u>	<u>18,135</u>

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 reimbursement 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	<u>82,375</u>
Depreciation	at 1 January	59,363
	Disposals during the year	0
	Charge for the year	<u>5,753</u>
	at 31 December	<u>65,116</u>
Net Book Value	at 1 January	<u>23,012</u>
	at 31 December	<u>17,259</u>

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	<u>229</u>	<u>0</u>
	<u>4,565</u>	<u>8,440</u>

7 CASH AT BANK AND IN HAND

PCC General Account	8,264	22,402
Bell ringers Cash in Hand	<u>0</u>	<u>25</u>
	<u>8,264</u>	<u>22,427</u>

8 LIABILITIES :

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

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

9 FUND DETAILS		FUNDS	FUNDS
	Note	£	£
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)		FUNDS	
	Note	£	£
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