

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 Wynnne, 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**

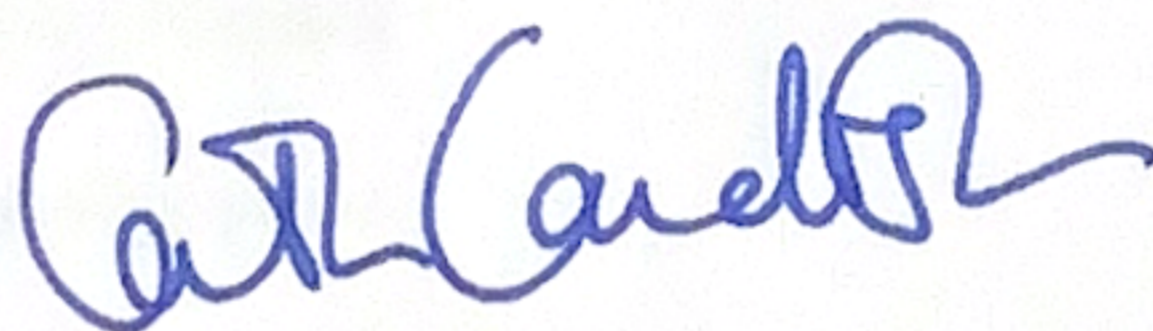
Steve Bruce-Jones was appointed. Proposed by Cheryl Smith, seconded by Mandy Dance. All in favour.

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

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 examination.

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							
<i>Voluntary Income</i>	2a)	80,607	277	80,884	85,544	9,766	95,310
<i>Incoming resources from church activities</i>	2b)	2,857	0	2,857	2,810	0	2,810
<i>Income from investment</i>	2c)	9	173	182	0	304	304
<i>Other incoming resources</i>	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							
<i>Church Activities</i>	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		<u>9,041</u>	<u>6,673</u>	<u>15,714</u>			

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

		2024	2023
	Note	£	£
FIXED ASSETS			
Tangible Fixed Assets	5a)	0	5,752
		<u>0</u>	<u>5,752</u>
CURRENT ASSETS			
Debtors	6	0	3,713
Cash at bank and in hand	7	15,714	10,190
		<u>15,714</u>	<u>13,903</u>
LIABILITIES (DUE WITHIN ONE YEAR)	8a)	0	11,290
		<u>0</u>	<u>11,290</u>
NET CURRENT ASSETS		<u>15,714</u>	<u>2,613</u>
Total assets less current liabilities		<u>15,714</u>	<u>8,365</u>
TOTAL NET ASSETS		<u>15,714</u>	<u>8,365</u>
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
		<u>15,714</u>	<u>8,365</u>

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) <i>Voluntary Income</i>						
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) <i>Incoming resources from church activities</i>						
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) <i>Income from investment</i>						
Dividends and interest	9	173	182	0	304	304
2d) <i>Other incoming resources</i>						
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
	£	£	£	£	£	£
<i>Church Activities</i>						
<i>Outward Giving from General Fund</i>						
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
	<u>8,303</u>	<u>11,298</u>

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	<u>82,375</u>
Depreciation	at 1 January	76,623
	Disposals during the year	0
	Charge for the year	5,752
	at 31 December	<u>82,375</u>
Net Book Value	at 1 January	5,752
	at 31 December	<u>0</u>

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 £
	0	2,569
	0	694
	0	450
	0	3,713

Income tax recoverable
Prepayments and accrued income
VAT recoverable

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)		2024	2023
	Note	£	£
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

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09th April 2025

Richard H W Beath BSc FCCA

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