

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOURS IFORD (WINCHESTER)

England & Wales - Charity number 1130676

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIORS IFORD (WINCHESTER), ST SAVIOURS IFORD PCC
Status	Registered
Legal form	Previously excepted
Registered	2009-07-22
Register	View on the Charity Commission register

Contact

Address St. Saviours Church
32 Colemore Road
Bournemouth
BH7 6RZ

Phone 01202430078

Email office@stsaviours.net

Website www.stsaviours.net

Activities

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

Activities: Church of England - Religious Activities in Iford Bournemouth

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Bournemouth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£158,252	£181,593	-	-
2024-12-31	£146,670	£182,220	-	-
2023-12-31	£137,554	£187,655	-	-
2022-12-31	£253,824	£173,305	-	-
2021-12-31	£139,839	£126,110	-	-
2020-12-31	£128,305	£124,153	-	-

Trustees

Name	Role	Appointed
Alan William Salsbury		2024-06-03
Christopher Quentin Dale		2023-07-05
JANET IRENE MOORE		2016-05-10
Laura Lisa Simkins		2024-06-03
Matthew Charles William Woodings		2026-04-26
Nicholas Richards		2020-09-08
PATRICIA TERESA JANE SMART		2011-06-15
Susan Lorraine Ricketts		2025-06-23
Victoria Anne Woodings		2023-07-05

Accounts

THE PARISH OF ST. SAVIOUR'S, IFORD

(part of the United Benefice of Holdenhurst & Iford)

FINANCIAL STATEMENTS AND ANNUAL REPORT

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31st DECEMBER 2025

**St Saviour's Church is situated at 32 Colemore Road, Bournemouth,
BH7 6RZ**

Vicar:

The Revd. Canon Andy McPherson
The Vicarage
53a Holdenhurst Avenue
Bournemouth, Dorset
BH7 6RB

Banker:

National Westminster Bank plc
57 High Street
Christchurch, Dorset
BH23 1BB

Investment Banker:

Central Board of Finance of the Church of England
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Independent Examiner:

Mr Peter Miles

Charity Commission Registration No. 1130676

ST. SAVIOUR'S PAROCHIAL CHURCH COUNCIL

Annual Report for 2025

**Members of the Parochial Church Council from 1st January 2025
until the date this report was approved:**

Incumbent:	Revd. Canon Andy McPherson
Churchwardens:	Mr Alan Salsbury (elected 2024 APCM) Mrs Pat Smart (re-elected 2024 APCM)
Asst. Wardens:	Mr Stephen Farrant (resigned March 2026) Mrs Janet Moore Mrs. Christine Moyes
Lay Chair:	Mrs Patricia Smart (elected 2025)
Treasurer:	Nick Richards (re-elected 2023)
Assistant Treasurer:	VACANCY
Secretary:	Mrs Janet Moore (elected 2024)
Deanery Synod Reps:	Mrs Pat Smart (elected 2023) Mr Geoff Pollard (elected 2023 resigned Jan 2026) Mrs Jan Pollard (elected 2025 resigned Jan 2026) Two vacancies
Electoral Roll Officer:	Mrs Margaret Shelton
Elected Representatives:	Mrs. Angela Cattell (co-opted 2025) Mr Chris Dale (elected 2023) Mrs Caz Gatehouse (re-elected 2023 resigned Nov 2025) Mr Jez Ferguson (re-elected 2023 resigned Nov 2025) Mrs Jan Moore (re-elected 2024) Mrs Laura Simpkins (elected 2024) Mrs Vicky Woodings (elected 2023)

Five vacancies

Structure, Governance and Management of the PCC

The method of appointment of PCC Members is set out in the Church Representation Rules, 2020. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

A meeting of the full Parochial Church Council is normally held every two months. A number of sub-committees exist to administer areas of work such as Finance, Pastoral Care and World Mission. During 2025 the PCC met five times in total, all meetings were held in person at St Saviour's. Matters were also dealt with by correspondence outside of the meetings and in accordance with the rules

Objectives and Activities

St. Saviour's Parochial Church Council is required to co-operate with the incumbent, Revd. Andy McPherson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Saviour's Church, Hall & Link buildings.

- The PCC will continue to work towards the partnership with St. Christopher's Church, including development of joint plans and projects.
- We will support the work of outreach within the community, especially building links with the elderly and residential homes.
- We will continue to encourage the growth of work among young families, youth and children, including encouraging children and young people to join in with our activities. We will offer a regular Messy Church, groups such as Parent, Carer & Toddlers. We also organise community events such as the Light Party, Messy Easter and Christingle.
- We are committed to Pastoral Care under the auspices of Pastoral Care Team supporting those within the church family including the housebound and less regular at church. We offer a very active Prayer Chain as well as support with practical needs, and cards, and small gifts/flowers at Christmas, Mothering Sunday, Easter and Harvest.

- We plan to build upon the development of Homegroups, encouraging opportunities for prayer, teaching and building relationships in a variety of settings. We offer training and support to Homegroup Leaders and potential Homegroup Leaders.
- It is our overall aim to bring Christ into more people's lives through our witness to the faith, particularly through Alpha Courses, and help people deepen their faith through different courses.

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- We aim to help the whole congregation at St Saviour's to engage with global mission. We aim to support our mission partners both financially and in prayer.
- We continue with outreach to the local community through our "Open Link" activities and regular concerts.

Achievements and Performance

Church Attendance:

It was reported at last year's APCM that the total number of parishioners on the electoral roll of the church was 105. This was a decrease from the proceeding year's figure of 191. A few people joined during the year but we lost several of our long standing members through various reasons. The full revision of the Electoral Roll took place last year.

The 10:30 am Sunday Services continued on a regular basis in 2025 and a 9.00 am monthly traditional HC on the first Sunday of the month has continued but unfortunately without the benefit of Hugh Ashley who has retired from playing the organ due to failing health. The average weekly attendance during 2025 was 76 adults and 5 under 16s. There is still an option of accessing services online as these are recorded and provided via YouTube, and throughout the year we have received thanks from those who join us in this way. The mid-week traditional Holy Communion service continues to be held on a Wednesday morning and is regularly attended by approximately 10-15 people. Messy Church has continued through the year with an average of 15 children and 25 adults and Messy Christmas was very well attended.

Several special services and events have taken place throughout the 2025 year, including a well-attended Easter Sunday Service and a Messy Good Friday trail and an evening Passion service on Good Friday.

There were also a number of services held over the Christmas period including an outdoor Carol Service, a Christingle service, Midnight Communion and a Service on Christmas day, all of which were well attended. Sadly our heating boiler failed towards

the end of the year making it necessary to have temporary heating over Christmas. Unfortunately the boiler is beyond repair so at present services are held in the Hall.

PCC Review of the Year:

The PCC began at almost full strength after 2025 APCM but unfortunately towards the end of this period has become depleted.

The PCC met on five occasions during the year in the Link with some urgent decisions being managed electronically. There have been various matters discussed during the year, especially the very difficult decision to offer redundancy to our Children's/family

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Worker and Youth Worker. A decision made after much prayer and consultation. The number of children and young people attending had been declining although outreach work in our secondary schools had continued. Together with our worrying financial situation there was no alternative. Our financial situation has slightly improved but we are still in danger of a deficit having lost some of our regular givers.

We have vacancies for Deanery Synod and PCC and hope that Church family members will volunteer to fill these roles. The time, effort, work and interest given by our loyal PCC is very much appreciated. We welcomed Sue Ricketts to the PCC and have valued her input. We meet bi monthly on a Monday evening and the meetings last about two hours. Please pray that more volunteers feel able to come forward.

Our first meeting of 2025 in January received updates on Christmas services, LED replacement of the Church Lighting; Proposed monthly concerts; the proposed partnership with St Christopher's; Fabric and Pastoral Care. Information being investigated for a camera doorbell for the Link. A Display board was prepared for the Link giving details of activities and people at St Saviour's

At the March meeting, PCC discussed the Staff Review; the successful monthly concerts with approx. 60 attending. Future partnership with St Christopher's is gaining momentum. Plans for a Passover supper and a visit from Bishop Kosea.

The June meeting after the APCM decided to continue with the monthly concerts as these not only create funds but also outreach. A VE day cream tea was planned. Pondering on the Church roof was waiting for a Diocesan grant. Work was in obedience due to seagulls nesting there. Spring Fair was successful. Sadly the Preschool had insufficient numbers to continue and had given notice to vacate on 4th July. This income would be missed

September's meeting received the sad news that our Church/family's worker Caz and our Youth Worker, Jez, felt unable to accept reduced hours and therefore would take redundancy. Laura Simpkins accepted 16 hour contract as Administrator. During the summer a complete and major "spring clean" of the whole premises took place carried out by volunteers. Thanks were expressed to everyone who contributed. Safeguard and DBS reports were received. Plans for Harvest lunch. Altar flowers could be sponsored. Partnership plans going forward.

Our last meeting of 2025 in November confirmed redundancy notices to Children/Family Worker and Youth Worker which saddened everyone. St Saviour's is still short of a designated Health and Safety Officer but Sue Ricketts has undertaken restructuring so that all needs are met. PCC were informed by Treasurer that St Saviour's had a CMF holiday for the last three months of 2025 and reduced payments for 2026. Serious problems with the gas boiler heating the Church with large repair bills. Christmas services planned; Pastoral care lists updated Two PCC members taking on children's work on a Sunday morning. PCC heard of various hall bookings confirmed to replace some of Pre school rents.

Unfortunately the gas boiler failed in December and beyond repair. The Diocese will not approve a new gas boiler in line with their environmental aims. An industrial heater

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was provided to enable services over the Christmas period.

Due to compassionate leave we have been continuing without the presence of Revd Andy McPherson and this has been missed. We continue to pray for Andy and Mel especially as they enter retirement.

At all our meetings the Treasurer, Nick /Richards, gave detailed reports on the St Saviour's finances and kept us up to date with our funds, stressing the need for more income. Safeguarding officer, Bev Mills also gave regular reports.

All PCC meetings have been well attended and we are thankful to members for their support, work, loyalty and their Christian Faith. Thanks also to our retired clergy, churchwardens and all those in the Church family who continue to support.

Jan Moore
PCC Secretary

Churchwardens Report 2025

This year has been a very varied one for us as Churchwardens with no two weeks following the same pattern. Our thanks go out to Andy and Mel for many inspiring services until bad health meant they had to stand back in recent times. A very big thanks also to our retired clergy and staff members and the volunteers without whose help life would be very difficult. Thanks also to the welcome team, for their warmth and welcoming attitude, also Steve for the multitude of jobs that he undertakes in his wonderful helpful manner, we would be lost without all these super people.

This year has been busy with many events taking place, three specials in Particular; A Passover meal with our Jewish friends with lots of singing and dancing. A well, attended truly delicious V.E. Day Cream Tea and in the summer a visit by Bishop Kosea and his wife Grace, from Uganda, part of a UK

visit organised by TDT one of our mission partners, which included a visit to Winchester Cathedral and taking part in an inauguration . A first for a Ugandan Bishop to be included, such a wonderful day.

Other outreach events that help us connect to the local community have been our Mothering Sunday Service, Easter Trail, Messy Church, Outside Christmas Carols and other Christmas services. Big Breakfast down at St John's one to raise money for Christian Aid week and another for The Children's Society. Fund raising events held were a Quiz, Spring and Christmas Fayres and monthly Concerts featuring various local artists, which are proving to be popular. This year due to our financial situation and the lack of children at the Sunday morning services, it was with a heavy heart that we had to make the decision

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to say goodbye to our Youth and Children's ministers..

We have had a zoom meeting with the Archdeacon, meetings with the Area Dean and a number of meetings with the Churchwardens of St Christopher's about our proposed partnership with them, things are progressing slowly. We have also set up a monthly Partnership Prayer Meeting, taking it in turns to host these that have been well attended.

We pray that as we grow and reach out to others we keep our warmth, caring. and welcoming attitude for which we are known.

Yours in Christ,
Pat Smart,
Church Warden

Fabric Report

In terms of the general fabric of the Church there has been no major repair work necessary. In the past year general maintenance has taken place to include removing the old timber shed and replacing it with a metal one.

There are still outstanding issues with pointing, in particular on the piers of the roof and it is hoped we can address this in 2026, funds willing. We applied for quick wins grants to have the 'ponding issues' on the flat roofs alleviated. At the time of writing, I was hoping that this work will finally be carried out by the end of April or early May at the latest and the entire cost will be met (including architects fees) by the diocese. But this is still to be settled.

Our major issue which is currently ongoing is the lack of heating in the Church, with the failure of our boiler in early November. The resulting chilling of the Church, as a result has caused a serious deterioration of the fabric of the interior walls with plaster and paint failing and of more concern a good deal of mould/fungal growth from the chilled and damp environment.

We have bought a dehumidifier which is currently running 24/7 and has reduced the

humidity from 85% to 64-67% hoping it will reach 55% at some point. It has prevented the mould from encroaching further and a lot of the mould has been removed using alcohol.

On the request of the Diocese we have had an energy assessment carried out in early March and the report is due by early April. This report will be submitted to the diocese who will respond and advise us on suggestions as to how we heat the Church going forward. As the C of E is determined to be carbon free by 2030 a new gas boiler is unlikely to be possible, and if it is deemed to be the ONLY way to heat the Church efficiently the diocese will offer no financial help but will suggest opportunities to apply for external grants.

Alternatives to gas may be available, we hope, and if carbon neutral we will be entitled to grants to cover the costs, which I genuinely hope will include restoration of the fabric of the Church interior as well.

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A diocesan visit took place in early March; the situation was seen as grave; there was every indication that they would look at our needs sympathetically.

An update is that we cannot afford the solutions provided in the assessment report and at the end of April we are in the inevitable situation of having, currently, only a replacement gas boiler as our only viable option for heating the Church. We are implementing a three-year plan for the carbon neutral option. Hoping we can achieve this with external funding. Replacement boiler cost likely to be in region of £30,000 to £40,000. The fabric repairs will also be down to us.

The LED lighting was completed in 2025 with the office, link and corridors being the final areas to have the lights upgraded and the funding has been spent. Our saving on electricity is between 40 & 50% of 2024 spend as a result.

In 2025 The entire outward facing window of the Church were cleaned inside and out and the increase in light into the Church is significantly improved.

The Church floor, after our 2025 spring clean, has been wax polished with three coats of hard-wearing non-slip wax. An additional coat is planned before we redress the Church. The general improvements to the environment from having done this work on the floor and windows is appreciated by all.

In addition, the exterior window frames (with the exception of the rose window and the Nave stained glass window) have been painted black as requested in the quinquennial of 2024.

Gutters on the exterior of the hall have been cleaned thoroughly, and the plan is to purchase downpipe filters to prevent leaves, toys and balls from entering and blocking the rainwater from draining correctly.

Our general maintenance requirements have resulted in the following reports in 2025 Lightning conductor earth failure has been identified and repaired.

Fire extinguishers, that were passed their use by date, have been replaced when servicing on the fire alarm system was done.

The link auto doors have had their two services a year carried out and we are

advised that the outer doors 'belt' is nearing end of life and may fail or need replacing in the near future.

On a more prosaic and possibly interesting level our small wild garden planted in 2025 finally, after a very dry summer, proved successful and we have now created a new much larger wild garden adjacent to the car park near the waste bins. Seeded in the last couple of weeks we look forward to seeing them flower and attracting insects etc. In addition, one of the last projects to be carried out by our youth teams was the building of a 'bug hotel' in the form of St Saviours Church. This is adjacent to the new wild garden.

There are other areas of rotting vegetation and wood to encourage wildlife adjacent to and near the wild gardens. All of this has been done for environmental reasons

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and to help us achieve a higher Eco Church Rating for which we currently hold silver

The gardens are looking in good condition thanks to the efforts of the 'gardening team'.

Outside of these major issues the intention is, during 2026, to revisit the quinquennial report and address some of the simpler items found; doing the work ourselves, within the skillset of our Church congregation and their willingness to volunteer.

Alan Salisbury
Churchwarden

SAFEGUARDING REPORT 2025-2026

No safeguarding issues have arisen since the last PCCAGM Report and no requests for advice have been made to the Diocesan Safeguarding Team or referrals made to any other body.

Some reminders which are especially important if your role involves children, young people or vulnerable adults -

INDIVIDUALS -

make sure you have had the necessary DBS checks (see Carol Allen)

If anyone starts to speak about something that you think may be a Safeguarding issue (or if you have any concerns) -

- stop the conversation; explain you cannot treat it as confidential and will have to speak to the SGO.
- make a written record of the conversation (verbatim as far as possible) with date and time to give to the SGO.
- speak to the SGO as soon as possible.

GROUP LEADERS -

- new groups - obtain permission for group to be established from PCC.
- all groups - ensure risk assessments and descriptions of responsibilities are in place. Copies to SGO.
- ensure helpers have necessary DBS checks and are aware of their responsibilities.
- encourage helpers to complete necessary safeguarding courses
- know protocols for dealing with safeguarding concerns and ensure helpers are aware of these.
- compile a list of names and addresses of group members.
- liaise with SGO if necessary.

Bev Collum-Mills (SGO)

April 2026

ST. SAVIOUR'S PCC

FINANCIAL STATEMENTS

FOR THE YEAR ENDING
31ST DECEMBER 2025

ST. SAVIOUR'S PCC

INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDING
31ST DECEMBER 2025

			<u>Year ended</u>		<u>Year ended</u>
			<u>31 Dec 2025</u>		<u>31 Dec 2024</u>
INCOMING RESOURCES					
VOLUNTARY GIVING					
Regular Giving					
Parish Giving Scheme	57,250		54,719		
Other	19,818	77,068	21,793		76,513
	<hr/>		<hr/>		
Collections					
Cash	12,945		7,891		
Card Transactions	14,442	27,387	14,879		22,770
	<hr/>		<hr/>		
Other Donations		11,500			1,970
Gift Aid Recovered		20,580			19,939
Legacies		8,057			845
Grants		0	144,592		0
					<hr/>
					122,037
INVESTMENT INCOME					
Interest		45			1,446
Dividends		822			1,047
Gains/Losses on Shares		-862	5		1,114
					<hr/>
					3,606
CHURCH ACTIVITIES					
Church Hall Lettings		11,818			18,472
Fees		1,837	13,655		2,556
					<hr/>
			0		0
OTHER INCOME					
					<hr/>
			158,252		146,670
TOTAL INCOME					
					<hr/> <hr/>
RESOURCES EXPENDED					
FUND RAISING COSTS					
					0
CHURCH ACTIVITIES					
Missionary & Charitable Giving		15,021			14,584
Common Mission Fund		35,516			49,243
Salaries, Pensions & Nat. Ins.					
Youth/ Family Workers	68,379		51,002		
Office Staff	9,118		8,316		
Cleaner	6,067	83,563	5,460		64,778
	<hr/>		<hr/>		
Clergy Expenses		3,937	138,037		4,464
					<hr/>
					133,069
CHURCH EXPENES					
Mission & Evangelism Costs		0			472
Running Expenses					
Church	11,514		8,974		
Hall	5,765		2,983		
Office & Admin.	5,778	23,057	7,428		19,385
	<hr/>		<hr/>		
Utility Bills		9,928			14,007
Costs of Trading - Fees to WDBF		1,120	34,104		2,254
					<hr/>
			9,451		11,272
MAJOR REPAIRS					
OTHER EXPENDITURE Defib			0		1,760
					<hr/>
			181,593		182,220
TOTAL EXPENDITURE					
					<hr/> <hr/>
NET EXPENDITURE FOR THE PERIOD					
			-23,341		-35,549
					<hr/> <hr/>

ST. SAVIOUR'S PCC

BALANCE SHEET

AS AT 31ST DECEMBER 2025

	<u>As at</u>		<u>As at</u>	
	<u>31 Dec 2025</u>		<u>31 Dec 2024</u>	
FIXED ASSETS				
Church Hall		355,502		355,502
"The Link" Extension		355,148		355,148
		<hr/>		<hr/>
		710,650		710,650
INVESTMENTS		9,009		29,049
CURRENT ASSETS				
<u>Debtors:</u>				
Income Tax Recoverable	5,203		3,754	
Church Hall Rents Due	0	5,203	1,250	5,004
		<hr/>		<hr/>
Bank Current Account		22,720		16,265
CBF Deposit Account		493		448
Cash in Hand		10	28,426	10
		<hr/>		<hr/>
TOTAL ASSETS		748,085		761,426
<u>Less</u>				
CURRENT LIABILITIES				
<u>Creditors:</u>				
Common Mission Fund		0		0
Loans		10,000	10,000	0
		<hr/>		<hr/>
TOTAL NET ASSETS		738,085		761,426
		<hr/> <hr/>		<hr/> <hr/>
REPRESENTED BY:-				
PARISH ASSETS				
Net Assets b/f as at 1 January 2025		761,426		796,975
<u>Add</u>				
Net Expenditure for the Year to Date		-23,341		-35,549
		<hr/>		<hr/>
Net Assets c/f as at 31 December 2025		738,085		761,426
		<hr/> <hr/>		<hr/> <hr/>
ASSETS				
Restricted		2,704		8,778
Unrestricted		735,381		752,648
		<hr/>		<hr/>
		738,085		761,426
		<hr/> <hr/>		<hr/> <hr/>

Independent Examiner's Report to the PCC of St. Saviours, Iford, Bournemouth.

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 1 to 3, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 (the Act').

Respective responsibilities of the PCC and examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you 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.

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.

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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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.

.....

Mr Peter A Miles
35 Swanmore Road Bournemouth Dorset BH7 6PD

Dated 26 February 2026

Accounts

THE PARISH OF ST. SAVIOUR'S, IFORD

(part of the United Benefice of Holdenhurst & Iford)

FINANCIAL STATEMENTS AND ANNUAL REPORT

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31st DECEMBER 2024

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Vicar:

The Revd. Canon Andy McPherson
The Vicarage
53a Holdenhurst Avenue
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BH7 6RB

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Independent Examiner:

Mr Peter Miles

Charity Commission Registration No. 1130676

ST. SAVIOUR'S PAROCHIAL CHURCH COUNCIL

Annual Report for 2024

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Treasurer:	Nick Richards (re-elected 2023)
Assistant Treasurer:	VACANCY
Secretary:	Mrs Janet Moore (elected 2024)
Deanery Synod Reps:	Mrs Pat Smart (elected 2023) Mr Geoff Pollard (elected 2023) Vacancy
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- We will support the work of outreach within the community, especially building links with the elderly and residential homes.
- We will continue to encourage the growth of work among young families, youth and children, including supporting the work of the St. Saviour's Youth & Children's Teams. We will offer a regular Messy Church, outreach to local schools, clubs such as the Furnace and Lego club, and groups such as Parent, Carer & Toddlers. We also organise community events such as the Light Party, Messy Easter and Christingle, as well as summer holiday activities.
- We are committed to Pastoral Care under the auspices of Pastoral Care Team supporting those within the church family including the housebound and less regular at church. We offer a very active Prayer Chain as well as support with practical needs, and cards, small gifts or flowers at Christmas, Mothering Sunday, Easter and Harvest.
- We plan to build upon the development of Homegroups, encouraging opportunities for prayer, teaching and building relationships in a variety of settings. We offer training and support to Homegroup Leaders and potential Homegroup Leaders.
- It is our overall aim to bring Christ into more people's lives through our witness to the faith, particularly through Alpha Courses, and help people deepen their faith through different courses.
- We aim to help the whole congregation at St Saviour's to engage with global mission. We aim to support our mission partners both financially and in prayer.

Achievements and Performance

Church Attendance:

It was reported at last year's APCM that the total number of parishioners on the electoral roll of the church was 190. This was an increase from the proceeding year's figure of 189. Several new members joined the church during the year and there were also a few removed. This year is the full Revision of the Electoral Roll and details of the number on roll will be presented to the APCM.

The 10:30 am Sunday Services continued on a regular basis across 2024 and a 9.00am monthly traditional HC on the first Sunday of the month has benefited from Hugh Ashley's return on the organ. The average weekly attendance during 2024 was 89 adults and 14 under 16s. There is still an option of accessing services online as these are recorded and provided via YouTube, and throughout the year we have received thanks from those who join us in this way. Following the changes introduced due to Covid, the mid-week traditional Holy Communion service continues to be held on a Wednesday morning and is regularly attended by approximately 10-15 people.

Several special services and events have taken place throughout the 2023 year. Several services and events took place over Easter including a well-attended Easter Sunday Service and a Messy Good Friday trail and an evening Passion service on Good Friday. A family event was planned to mark the King's Coronation. A Full-immersion Baptism and a joint Confirmation Service with St Christophers also took place during 2023.

There were also a number of services held over the Christmas period including an outdoor Carol Service, two Christingle services, Midnight Communion and a Service on Christmas day, all of which were well attended.

PCC Review of the Year:

The PCC was almost at full strength after 2024 APCM for which we were grateful. We met on five occasions during the year in person in the Link. Due to changes to church representatives' rules, the PCC is also able to conduct business by correspondence if required. Matters considered by the PCC during the year have been many, varied and challenging.

The PCC continues to have vacancies after being well supported last APCM. We still have one vacancy for Deanery Synod and are thankful to our two representatives in this role. We appreciate the time and interest given to the PCC by those members involved and welcomed Laura Simpkins and Angela Cattell last May. Anyone who is on the Electoral Roll may stand as a PCC member and I would encourage anyone interested in doing so to speak to Andy, the Wardens or any PCC member. We meet bi-monthly usually on a Monday evening and meetings usually last two hours.

Our first meeting of 2024 in February received an update on Christmas Services, the work of the Pastoral Care team; Vision group service; Safeguarding, fire marshals and fabric.

Easter Services were discussed and the purchase of a defibrillator. Idea to have the link open every day was approved. Two members of the Pastoral Care team will prepare a display for the Link denoting everything that happens at St Saviour's.

At the April meeting the defibrillator purchase was confirmed with a plaque "in memory of Alan Piesse". Easter services were well attending and plans put in place for the APCM in May. We were sorry that Christine Moyes was standing down as churchwarden after 13 years and the meeting paid tribute to her hard work and steadfastness during this time. PCC Secretary Claire Johnstone was standing down as were PCC members Steve Farrant, Alison Mayne and Bev Mills

The Annual Accounts were adopted. We were grateful to Alison Killen who is donating her own piano to the Church. Bev Mills to continue as safeguarding officer and Steve Farrant will continue as assistant warden. A new list of communion assistants will be reviewed and training given.

The June meeting welcomed the new members to the PCC including the co-option of Angela Cattell. Jan Moore was elected as PCC Secretary and Laura Simpkins as deputy PCC Chair. The Diocese are to confirm qualifications required for an independent examiner for our accounts. A Finance monitoring group was set up separate to the Finance committee to monitor finance. Replacing church and link lights with led was discussed and prices will be considered. Ideas to raise income included concerts

September considered quotations for led lighting, cost should be matched by Diocese under Going for Green initiative. Faculty to be requested for church. Roof repairs' quotation considered. Future plans unveiled for parishes joining together eg St Christopher's and St Saviour's. This will involve Pastoral Measures.. Christmas service dates confirmed.

An extraordinary meeting of the PCCs of St Christopher's and St Saviour's was held in St Saviour's Church on 11th November together with Archdeacon Ven Jean Burgess, the Area Dean, Rev Canon Michael Smith and Jayne Tarry Pastoral Secretary WDBF.

Our last meeting on 2024 in November received a report on the Extraordinary meeting of the PCCs on 11th November and the amalgamation of these parishes seemed to be gaining positive feedback. Due to work pressures Matt Woodings resigned at this meeting and was thanked for his valuable knowledge and input to the PCC

Christmas Services were discussed.

At all our meetings the Treasurer, Nick, gave detailed finance statements and stressed the need for more income. Hopefully some ideas such as concerts, etc, talks from Royal Bournemouth Hospital will generate some extra income.

Bev Mills gave regular Safeguarding updates during the year.

PCC meetings have been well attended and we are thankful to all members for their work, loyalty and Christian faith.

Jan Moore, PCC Secretary

Churchwardens report 2024

The job is very varied and mostly quite enjoyable, no two weeks are the same. Our grateful thanks go to Andy and Mel for our many inspiring services, especially given that they have not enjoyed the best of health in recent times. Also a big thanks to the retired clergy who fill in so admirably, and all staff members and volunteers without whom we couldn't manage to do our own tasks.

Many people have remarked about the warm friendly welcome they receive when they first come here either, visiting friends, relatives or house hunting in the area and have been very pleased to come back and join us. Thank you to them and to the Welcome Team for doing a grand job.

This year has been busy with many events taking place. One of the biggest undertakings was a 'Go To Green' initiative, which encouraged matched funding, so to this end we enjoyed, an Auction of Promises a Curry night, and an Art and Craft Fayre. Many of the church family got involved and attending with many non-church members which always makes for a lively mix.

Other outreach events that help keep us connected to the local community have been our Mothering Sunday Service, Easter Trail, Messy Church, Outside Christmas Carols, the NHS Event - on Hip Surgery, all which have proved very popular.

Other events have included, A Big Breakfast down at St John's raising funds for Christian Aid Week in May and in Oct one for the Children's Society. Being a Polling Station, twice, Local and then General Elections.

We also held two special really fun Quiz evenings, one to support Ella, a young church member on her mission to Guatemala, which she gave a very informative talk on, on her return. And the other was to kick start our fund raising for a Heart Defibrillator, which has now been successfully fitted to the church wall.

We pray that as we grow and reach out to others we keep our warmth and welcoming attitude in all that we do.

Yours in Christ,
Pat Smart, Church Warden

Fabric report 2024

Another year where a lot of issues arose that needed handling and general repairs or maintenance. We have a real debt of gratitude to Steve Farrant who is always relied on to step up at whatever time of day or night to deal with requirements as they arise. Willing and able going forward it is the intention that there should be a 'team' of men able to assist on a lot of the general rearranging and setting up for events held throughout the year. This team would be similar to the 'gardening team' which, over the past three years, have made a huge difference to the appearance of the 'Church grounds'.

The ongoing financial challenges that we face continue, and while general maintenance and essential repairs are being undertaken it is always a fine balance of need and necessity. Grants are being applied for, as we find availability, but our precarious accounts are a hindrance as ALL grantees require to see the latest financial report and accounts, ours do not make good reading.

The Defibrillator which had been funded by donations was installed in April and has been utilised once since installation.

The urinals, in the men's toilets in the hall, which were operated electronically had failed and needed attention. The work was not done until 2025 for several reasons not least contractors not supplying prices for the work,

As part of general repairs and maintenance a number of fire extinguishers were replaced as they were 'out of date' for safe use. External pointing of the west wall was agreed and scaffolding was erected for this work to be done. The link doors were serviced. The lightning conductor was serviced and some earth points required replacement/updating. Both boilers (church and hall/link) were serviced and passed with no major issues; albeit the Church boiler is rapidly reaching 'end of life'.

We had been inordinately successful in our Give to Go Green campaign, allowing us to do far more than we had originally planned and the first element of changing the lights in the building to 'LED' began with the Hall in December.

We instigated an energy audit, paid for by the diocese, to evaluate our current energy footprint, make suggestions on how we may reduce it by changing the way we heat the buildings, this is of course subject to financial strength, which we currently lack.

The quinquennial inspection was carried out and a report followed which identified a number of issues that were deemed URGENT and a structured plan to address these is in hand. In many cases the report identified items which had carried over from the previous report. An issue on some of these items is that, while they appear to be straightforward, they require a Faculty approval from the Diocese for us to proceed with the work.

A Salsbury/P Smart Churchwardens

Safeguarding Report 2024

St Saviour's Safeguarding Policies and Procedures have continued to follow those recommended by the Diocese of Winchester. The Safeguarding Team (Safeguarding and DBS Officer) receive regular news and update emails from the Diocesan Safeguarding Team. The Team have also attended updating meetings run locally by the Diocesan Safeguarding Team. The St Saviour's Safeguarding Self Audit is under regular review and updated and submitted to the Diocese Team as necessary. There are regular reminders about Safeguarding and the protocols to be followed in the church newsletter.

The Safeguarding Team have continued to encourage as many people as possible to complete the appropriate online training courses (available through the Diocesan website).

It is advised that anyone with responsibilities or a group leadership role in the church does this. The possibility of an in-house training session was also advertised through the church newsletter, but so far only one person has expressed an interest in participating in this.

Over the last year, we have contacted the Diocesan Team on one occasion for advice. The answer given was very helpful and, as other agencies were already involved, no further action was needed by the church. No outside agencies have been contacted.

Bev Collum-Mills, Safeguarding Officer

Electoral Report (final report submitted at APCM)

At the time of the last APCM, the number of names on the Electoral Roll was 190. During the year, no names have been added. Sadly, Anita Cottell, a long-standing member of St Saviour's, died in April.

This year a complete revision of the Electoral Roll is required, which happens every six years, so we have attempted to contact all existing people on the Roll to encourage them to apply for their names to be put on the new Roll if they are still eligible.

At the time of writing this report, I cannot give numbers as application forms are in the process of being received. However, a verbal report will be given at the APCM.

Margaret Shelton Electoral Roll Officer

Financial Report

Notes to accompany the annual accounts for 2024.

Introduction

This review of finances is to be read in conjunction with the statement of accounts for 2024.

Summary

St Saviour's received £146,670 in 2024 and spent £182,220, meaning we spend £1.25 for every £1 of income. The shortfall of £35,550 was met from our cash reserves which consequently reduced from £86,324 to £50,776.

84% of our income comes from donations and gift aid from the congregation, the rest mainly from hiring out the church hall and also from investments. The largest single expenditure of £64,778 was on non-clergy salaries (clergy are paid by Winchester Diocese), followed by the money we paid to the diocese, £49,243, then £44,664 running and maintaining the church and the hall including £14,004 for utilities, and £14,584 in charitable donations.

Compared to last year our income has increased by over £7,000 due to higher giving and rents and our spending has decreased by over £5,000 due to reduced utility bills and a lower contribution to the diocese. Despite this we still had a significant deficit again that cannot be sustained.

Income and Expenditure

Incoming Resources

Our main source of income was donations through the Parish Giving Scheme (PGS), at £54,719. Gift Aid worth £19,939 reclaimed from these and other donations. Other regular giving included standing orders, cheques and payroll giving.

£7,891 in cash was collected and £17,879 was donated by card.

Exceptional items included under "collections" included the Generous November appeal (£9,020), fundraising for the Give to Go Green appeal to install modern LED lighting (£6,504), donations to the Arts and Craft group (£1,000), Ella Shelton's Guatemala mission (£940), Christian Aid Week (£327) and a further legacy payment from the estate of the late Peter Turner of £840.

Investment return was £3,606, down from £6,399 in 2023. Our investments are all held through Church, Charities and Local Authorities Investment Management Ltd (CCLA), the largest charity asset manager in Britain, who provide investments specifically aligned with the Church of England's beliefs. Over the year we emptied our deposit account to pay for general expenditure and

also withdrew from our investment account, hence a reduced income as we have less money invested.

Letting the church hall produces a significant income, £18,472 in 2024. Fees charged for mostly funerals plus weddings generated £2,556, some of this is paid to the diocese – see cost of trading under “Resources Expended” below, and some covers clergy travelling expenses.

After deducting legacies, donations from the congregation are up 11% or £16,493 on last year, with card transactions increasing by over £10,000, almost entirely due to Give to Go Green and Generous November.

Resources Expended

Charitable donations and tithing totalled £14,584, of which £12,342 came from general church funds and the rest from special collections.

From general funds we gave £6,000 to Wycliffe – translating the Bible into the Yakar language of southern Russia, £3,500 to Teso Development Trust working in Uganda, £500 each to Mission Aviation Fellowship, Ella Shelton and Christian Aid plus smaller amounts to Compassion, CityGate Church Christmas Hampers, Open Doors, Daniel Hayward (former Moorlands student) and the Children’s Society. Some of these recipients also had special collections in addition.

Common Mission Fund (£49,243) is the payment we make to Winchester Diocese who pay our vicar. Retired clergy do not receive any salary.

Staff costs were £64,778, slightly up on last year. Our staff consist of Caroline Gatehouse and Jeremy Ferguson our children and Youth ministers, Laura Simpkins part-time in the office and our cleaner Mrs Boichuk.

Clergy expenses – travel, phone, office costs etc were £4,464.

Mission costs were lower at £472, running costs for the church and hall were up £1,767 at £19,385, this includes insurance, licences, IT, stationery, printing and miscellaneous items.

Utility bills showed a welcome reduction of over £4,000 to £14,007, despite increased gas consumption.

Balance Sheet

The church hall and “The Link” are valued at £710,650 for accounting purposes. The value of our investments with CCLA decreased by over £8,000 to £29,049.

Under “Current Assets” £3,754 was due from gift aided donations and £1,250 in rents. There was £16,265 in our current account and £448 in the Central Board of Finance (CBF) deposit account held through CCLA (down from £40,602 last year), plus £10 in the safe, making a total of £21,727 – down from £49,177 the previous year. This money has been withdrawn over the year as expenditure has exceeded income to the amount of £35,550.

There are no liabilities – all our payments to creditors are up to date – and so the year ended with net assets of £761,426. A new feature for 2024 is the presence of restricted funds. This is money given for a specific purpose that has not been spent. The £8,778 is made up of £6,264 from Give to go Green to be spent in 2025 on more efficient electrical items, £1,268 left over from defibrillator fund-raising, £1,000 for the Arts and Crafts group, and smaller amounts that were paid in January 2025 to CityGate church and to the Children’s Society. These restricted funds can only be spent on the projects for which they were given and are not available to spend on anything else.

Nick Richards
Treasurer

ST. SAVIOUR'S PCC

FINANCIAL STATEMENTS

FOR THE YEAR ENDING
31ST DECEMBER 2024

ST. SAVIOUR'S PCC

INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDING
31ST DECEMBER 2024

				<u>Year ended</u>			<u>Year ended</u>
				<u>31 Dec 2024</u>			<u>31 Dec 2023</u>
INCOMING RESOURCES							
VOLUNTARY GIVING							
	Regular Giving						
	Parish Giving Scheme	54,719		48,294			
	Other	21,793	76,513	23,331		71,625	
		<hr/>		<hr/>			
	Collections						
	Cash	7,891		5,187			
	Sum-Up	14,879	22,770	3,474		8,661	
		<hr/>		<hr/>			
	Other Donations		1,970			4,474	
	Gift Aid Recovered		19,939			18,548	
	Legacies		845			9,450	
	Grants		0	122,037		0	112,757
			<hr/>			<hr/>	
FUND RAISING	Light Show			0			140
INVESTMENT INCOME							
	Interest		1,446			2,182	
	Dividends		1,047			1,498	
	Gains/Losses on Shares		1,114	3,606		2,721	6,399
			<hr/>			<hr/>	
CHURCH ACTIVITIES							
	Church Hall Lettings		18,472			15,763	
	Fees		2,556	21,028		3,804	19,567
			<hr/>			<hr/>	
OTHER INCOME	Refunds of CCLI & Waste Disposal			0			698
				<hr/>		<hr/>	
TOTAL INCOME				146,670		139,562	
				<hr/>		<hr/>	
RESOURCES EXPENDED							
FUND RAISING COSTS				0		0	
CHURCH ACTIVITIES							
	Missionary & Charitable Giving		14,584			16,880	
	Common Mission Fund		49,243			52,000	
	Salaries, Pensions & Nat. Ins.						
	Youth/ Family Workers	51,002		51,243			
	Office Staff	8,316		6,748			
	Cleaner	5,460	64,778	5,625		63,616	
		<hr/>		<hr/>			
	Clergy Expenses		4,464	133,069		5,130	137,625
			<hr/>			<hr/>	
CHURCH EXPENES							
	Mission & Evangelism Costs		472			559	
	Running Expenses						
	Church	8,974		7,985			
	Hall	2,983		2,499			
	Office & Admin.	7,428	19,385	7,134		17,618	
		<hr/>		<hr/>			
	Utility Bills		14,007			18,106	
	Costs of Trading - Fees to WDBF		2,254	36,118		857	37,140
			<hr/>			<hr/>	
MAJOR REPAIRS				11,272			12,294
OTHER EXPENDITURE	Defib			1,760			596
				<hr/>		<hr/>	
TOTAL EXPENDITURE				182,220		187,655	
				<hr/>		<hr/>	
NET EXPENDITURE FOR THE PERIOD				-35,549		-48,093	
				<hr/>		<hr/>	

ST. SAVIOUR'S PCC

BALANCE SHEET

AS AT 31ST DECEMBER 2024

	<u>As at</u>		<u>As at</u>	
	<u>31 Dec 2024</u>		<u>31 Dec 2023</u>	
FIXED ASSETS				
Church Hall	355,502		355,502	
"The Link" Extension	355,148		355,148	
	<hr/>	710,650	<hr/>	710,650
INVESTMENTS		29,049		37,147
CURRENT ASSETS				
<u>Debtors:</u>				
Income Tax Recoverable	3,754		2,590	
Church Hall Rents Due	1,250	5,004	2,008	4,598
	<hr/>		<hr/>	
Bank Current Account		16,265		3,967
CBF Deposit Account		448		40,602
Cash in Hand		10	21,727	10
		<hr/>		<hr/>
TOTAL ASSETS		761,426		796,975
<u>Less</u>				
CURRENT LIABILITIES				
<u>Creditors:</u>				
Common Mission Fund		0		0
Other Accruals		0	0	0
		<hr/>		<hr/>
TOTAL NET ASSETS		761,426		796,975
		<hr/> <hr/>		<hr/> <hr/>
REPRESENTED BY:-				
PARISH ASSETS				
Net Assets b/f as at 1 January 2024		796,975		845,068
<u>Add</u>				
Net Expenditure for the Year to Date		-35,549		-48,093
		<hr/>		<hr/>
Net Assets c/f as at 31 August 2024		761,426		796,975
		<hr/> <hr/>		<hr/> <hr/>
ASSETS				
Restricted		8,778		
Unrestricted		752,648		
		<hr/>		
		761,426		
		<hr/> <hr/>		

Independent Examiner's Report to the PCC of St. Saviours, Iford, Bournemouth.

This report on the financial statements of the PCC for the year ended 31 December 2024, which are set out on pages 1 to 3, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 (the Act').

Respective responsibilities of the PCC and examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you 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.

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.

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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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.

.....

Mr Peter A Miles
35 Swanmore Road Bournemouth Dorset BH7 6PD

Dated 20 February 2025

Accounts

THE PARISH OF ST. SAVIOUR'S, IFORD

(part of the United Benefice of Holdenhurst & Iford)

FINANCIAL STATEMENTS AND ANNUAL REPORT

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31st DECEMBER 2023

St Saviour's Church is situated at 32 Colemore Road, Bournemouth, BH7 6RZ

Vicar:

The Revd. Andy McPherson
The Vicarage
53a Holdenhurst Avenue
Bournemouth, Dorset
BH7 6RB

Banker:

National Westminster Bank plc
57 High Street
Christchurch, Dorset
BH23 1BB

Investment Banker:

Central Board of Finance of the Church of England
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Independent Examiner:

Mr Peter Miles

Charity Commission Registration No. 1130676

ST. SAVIOUR'S PAROCHIAL CHURCH COUNCIL

Annual Report for 2023

Members of the Parochial Church Council from 1st January 2023 until the date this report was approved:

Incumbent:	Revd. Canon Andy McPherson
Churchwarden:	Mrs Christine Moyes (re-elected 2023 APCM) Mrs Pat Smart (elected 2024 APCM)
Asst. Wardens:	Mr Stephen Farrant Mrs Pat Smart Mrs Bev Collum-Mills
Treasurer:	Nick Richards (elected at the 2020 APCM)
Assistant Treasurer:	VACANCY
Secretary:	Mrs Claire Johnston
Deanery Synod Reps:	Mr Neil Baker (Resigned January 2023) Mrs Pat Smart Mr Geoff Pollard (elected 2023)
Electoral Roll Officer:	Mrs Margaret Shelton
Elected Representatives:	Mr Stephen Farrant (co-opted 2017) Mrs Caz Gatehouse (elected 2020) Mrs Jan Moore (re-elected 2021) Mr Richard Priestley (elected 2019 - resigned January 2023) Mr Jez Ferguson (elected 2020) Mrs Alison Mayne (elected 2023) Mrs Vicky Woodings (elected 2023) Mr Matt Woodings (elected 2023) Mr Chris Dale (elected 2023) VACANCY VACANCY VACANCY

Structure, Governance and Management of the PCC

The method of appointment of PCC Members is set out in the Church Representation Rules, 2020. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

A meeting of the full Parochial Church Council is normally held every two months. A number of sub-committees exist to administer areas of work such as Finance, Fellowship and World Mission. During 2023 the PCC met 4 times in total, all meetings were held in person at St Saviour's. Matters were also dealt with by correspondence outside of the meetings and in accordance with the rules

Objectives and Activities

St. Saviour's Parochial Church Council is required to co-operate with the incumbent, Revd. Andy McPherson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Saviour's Church, Hall & Link buildings.

- The PCC will continue to explore links with Holdenhurst Parish and St. Christopher's Church, including development of joint plans and projects.
- We will support the work of outreach within the community, especially building links with the elderly and residential homes.
- We will continue to encourage the growth of work among young families, youth and children, including supporting the work of the St. Saviour's Youth & Children's Teams. We will once again offer a regular Messy Church, outreach to local schools, clubs such as the Upper Room, and groups such as Parent, Carer & Toddlers. We also organise community events such as the Light Party, Craft and Cringle, as well as summer holiday activities.
- We plan to build upon the development of Homegroups, encouraging opportunities for prayer, teaching and building relationships in a variety of settings. We offer training and support to Homegroup Leaders and potential Homegroup Leaders.
- It is our overall aim to bring Christ into more people's lives through our witness to the faith, particularly through Alpha Courses, and help people deepen their faith through different courses.
- We aim to help the whole congregation at St Saviour's to engage with global mission. We aim to support our mission partners both financially and in prayer.

Achievements and Performance

Church Attendance:

It was reported at last year's APCM that the total number of parishioners on the electoral roll of the church was 189. This was an increase from the preceding year's figure of 181. A number of new members had joined the church during the year and there were also a few removed. Details of the number on roll will be presented to the APCM.

The 10:30 Sunday Services continued on a regular basis across 2023 and an earlier 9.00am traditional service had also been reintroduced during 2023 on a monthly basis. The average weekly attendance during 2023 was 80 adults and 9 children. There were still options for accessing services online as these were recorded and provided via YouTube. Following the changes introduced due to Covid, the mid-week traditional Holy Communion service continues to be held on a Wednesday morning and is regularly attended by approximately 10-15 people.

Several special services and events have taken place throughout the 2023 year. Several services and events took place over Easter including a well-attended Easter Sunday Service and a Messy Good Friday trail and an evening Passion service on Good Friday. A family event was planned to mark the King's Coronation. A Full-immersion Baptism and a joint Confirmation Service with St Christophers also took place during 2023.

There were also a number of services held over the Christmas period including an outdoor Carol Service, two Christingle services, Midnight Communion and a Service on Christmas day, all of which were well attended.

PCC Review of the Year:

The PCC met a total of 4 times during 2023, all meetings were held in person in the Link. It is noted that with the changes made to church representation rules the PCC is also able to conduct business by correspondence if required. The PCC has considered many different matters over the course of the year.

The PCC continues to have a number of vacancies after being well under the allocated number for a number of years. However, several new appointments to the APCM were welcomed at last year's APCM in May 2023. A new appointment to the Deanery Synod of MR Geoff Pollard was also welcomed last year which leaves one remaining vacancy for this position. All of those who have contributed to the PCC over 2023 are very appreciated. Those newly elected to the PCC in 2023 were Vicky and Matt Woodings, Chris Dale and Alison Mayne. All other PCC members remain the same following the 2023 APCM. Anyone on the electoral roll may stand as a member of the PCC and I would urge anyone interested in doing so to speak to Andy as soon as possible. The PCC is only required to meet 4 times a year. Meetings don't last any more than two hours and are usually held on a Monday evening.

The PCC began 2023 with a meeting in January. The meeting opened with an update on the work of the pastoral care team who had been busy over the Christmas period providing support and gifts over the Christmas period. The prayer chain was well established and had provided support to a number of people. It was noted that there was an aim to provide pastoral support through gifts and cards at Easter, Harvest and

Christmas and Mothering Sunday. The meeting also considered support for clergy. The meeting reviewed the Christmas Services and agreed these had been well received. The meeting also considered dates for a number of events over the coming year, including the Coronation, a full immersion baptism service, and a confirmation service with St Christophers.

The next meeting of the PCC last year was held in March and considered a number of different issues including the plans for services over the Easter period and displaying the cross at the Holdenhurst Avenue end of the Church grounds. The PCC also reviewed the finance reports and annual reports for the forthcoming APCM. It was reported that the current financial situation was positive, but this was due to a large legacy donation. The meeting considered a number of issues concerning the fabric of the church which included the completion of pointing, the Church organ, the renewal of Church lighting and the replacement of a tree in the grounds.

The PCC met for the third time of 2023 in July and welcomed several new members following their appointments at the APCM in May. An update was provided on the fundraising efforts for the installation of a defibrillator at the Church, which were going well and further fundraising ideas were discussed. A number of finance matters were approved including tithing to Wycliffe, Teso and ICN; an increase in the fees for hall rentals, preparation of a budget and increasing utilities costs. The PCC also considered emergency work which needed to be done on a parapet wall. Dates for several services and events in the coming months were noted. Matter on safeguarding were highlighted and volunteers involved with messy church were urged to take part in the diocese safeguarding course.

The PCC held its next meeting in October. The PCC initially considered the use of funds raised, which totalled nearly £3000 to install a defibrillator. The PCC considered its first report from the Vision Group. It was felt that a radical review of what the Church was doing was needed. It was agreed that an external consultant should be appointed to help drive things forward and facilitate bringing forward and shaping new ideas. Plans for the Taste Life course beginning in November and the Alpha Course starting in the new year were also discussed. The PCC also considered the financial situation and subsequently agreed a policy for dealing with legacies. The PCC also considered plans for Christmas Services in its last meeting of the year.

Claire Johnston, PCC Secretary

CHURCH WARDEN REPORT 2023

Church Warden as opposed to 'an assistant'. The job is very varied and mostly quite enjoyable, no two weeks are the same. Our grateful thanks go to Andy and Mel for our many inspiring services, and to the retired clergy that fill in so admirably, also all staff members and volunteers without which we couldn't manage to do our own tasks.

Many people have remarked about the warm welcome they receive when they first come here either when visiting friends or relatives or house hunting and have been very pleased to come back and join us.

This year has been busy with many events taking place. One of the biggest and happiest of course was our Coronation Party in May with so many of our church family involved and attending with many non-church members which always makes for a lively mix.

Other outreach events that help keep us connected to the local community have been our Mothering Sunday Service, Easter Trail, Messy Church, Outside Christmas Carols, Art and Craft Sale, the NHS Event all which have proved very popular. Other events have included Full Immersion Baptism and Joint Confirmation service with St Christopher's. A Big Breakfast down at St John's raising funds for Christian Aid Week and a really fun Quiz evening to kick start our fund raising for a Heart Defibrillator .

We pray that as we grow and reach out to others we keep our warmth and welcoming attitude in all that we do.

Yours in Christ, Pat Smart - Church Warden

Fabric Report for 2023

A challenging climate of higher costs remained as a result of the increased cost of living which has pushed up the prices for materials, labour and transport when engaging contractors. Coupled with this, is the challenge of funds available to pay for the works undertaken. Following on from 2022 when the major works of completion of replacement of all church doors, refurbishment of the hall floor and commencement of the pointing works to the church building we have proceeded on the basis of prioritising the works that have been needed to be done and, in some instances, the work has been phased in with a view to reducing the amounts to be paid out at any one time. Happily contractors have been agreeable to this way of working and many have been surprised to learn that our church does not receive funds to maintain our buildings and grounds other than those raised from income received from our church family and from the occasional legacy or gift that can be used.

Periodic and statutory building checks have been done which, in themselves, generated additional costs. The church boilers both required work when the annual gas safety check was carried out. Also it was advised that twelve fire extinguishers were reaching their expiry date and were in need of replacement. These works were unexpected but necessary and made for more challenges to financial budgeting.

Unfortunately, the remedial roofing works remain unfinished due, in most part, to the very wet weather. Upon inspection, it was found that some roof battens were missing. These will be replaced together with the parapet wall being rebuilt as required by the Diocese. This will be secured along with a second small wall to prevent any future collapse. We remain vigilant regarding any leaks and ingress of water. Any that have

been identified have been repaired. This is an ongoing task due to the design of the church and the structure of the roof which allows for leaks to happen especially in strong winds and very heavy rain which we have experienced over recent months. However, the good news is that, generally, the contractors employed have all said that, in their opinions, our buildings are in good shape with no urgent works identified.

Once again, our sincere thanks go to Steve Farrant for all his hard work in helping to support the upkeep of our buildings and grounds together with the gardening team. Thank you all for what you do. Their willing and helpful hearts do help to keep our maintenance costs down considerably. Following the departure of our previous cleaner, we were delighted that the post has been filled by Oksana who came to Bournemouth with her family from Ukraine. Oksana is doing a wonderful job in keeping us clean and tidy throughout the week and our grateful thanks go to her.

Looking ahead, the next Quinquennial Inspection is due to take place in September 2024. This will be preceded by the continuation of the pointing work, subject to funds being available for this. In addition, we know that the church lighting system is in need of review and replacement to allow for the use of LED bulbs, which will require replacement less often and will help to reduce electricity costs. We have seen a very large increase in our utility bills including the standing charges as well as our usage which we monitor regularly.

Financially, we are aware that we are coming to the end of the benefit of the previous legacies and gifts which have come to us and enabled all the above works to take place albeit in a careful way. We do thank our church family for all their regular giving, however, moving forward, this will need to increase so that we can continue as good stewards and keep our buildings in good order. This may be by increased regular giving where this is possible and by fund raising for the continued work of the church at St Saviour's.

We pray that, with God's help, our church remains in this place in order that we continue to be a place of welcome, refuge and often an oasis for many in a troubled and troubling world.

Christine Moyes, Church Warden

Safeguarding: 2023 - 2024

St Saviour's Safeguarding Policies and Procedures have continued to follow those recommended by the Diocese of Winchester. The Safeguarding Team (Safeguarding Officer and DBS Officer) receive regular news and update emails from the Diocesan Safeguarding Team. They have also attended updating meetings run locally by the Diocesan Safeguarding Team. The St Saviour's Safeguarding Self Audit has been recently updated and submitted to the Diocese Team. There are regular reminders about Safeguarding on the church newsletter.

Over the past year, there have been no Safeguarding issues and no referrals made to the Diocesan Team or outside agencies.

Bev Collum-Mills, Safeguarding Officer

Children's and Families Work

Kidz Ablaze: At the moment we have one group on a Sunday for 3 year olds up to those in school year 5 (age 10) and another, ran by Jez for year 6 - 9 - which I'll let Jez tell you about!!

We have 18 children on our register, with a few extra who come along when visiting grandparents. Unfortunately, with the business of family life, they never turn up at the same time so we usually end up with much lower numbers! This makes it quite tricky sometimes with planning!

We continued to use the Heartshapers material but unfortunately, this has stopped being published for the UK so we are now using some material brought in a bundle from the Sunday School Store. We adapt this to suit the children in our group. We started in January with 'Roar into 2024', looking at different Bible characters and how their story can help us to be bolder in sharing our faith.

Do have a look at the boards in the hall. You will find a display on each one that covers what we have been looking at over a month, with some of the crafts we have done. Leading up to Easter, we were looking at prophecies about Jesus in the Old Testament and how we see them coming true in the New Testament!

Sarah Francombe continues to take a turn leading the group, with myself leading the other weeks. We have started to meet once a month, to chat over what has been happening in the group and to pray together about the work. Please join with us in praying for our children and families, that they will grow stronger in their faith and able to share that with their friends. We would also pray for more families to join us each Sunday so that our children can grow strong friendships with others who share their faith.

I would like to finish by giving my thanks to Sarah for all she puts into the group and to our band of helpers who come along to support us - we couldn't run it without you!

Parent, Baby and Toddler Group: Our toddler group meets on a Tuesday afternoon from 1.15pm till 2.30pmish! Carol Allen and Sandra Baglin run the group with me, with Steve Farrant coming along each week to help us set up and clear away. A huge thank you to them all for their help and support.

We put out a variety of toys and activities, having them on rotation so that the same toys aren't out all the time. There is an area with soft mats for the baby toys - this is the area the parents seem to sit around and chat, when not involved in an activity with their child. As some of the older ones are now at nursery, they have started to sit still long enough to join in with an activity and so crafts have become more popular, so we do them more often.

After refreshments, we tidy up and have a song time. This has been followed with a short time of energy burning - we empty out a bag of foam footballs!! The children love throwing and kicking them around. Even the very tiny ones! I brought them some smaller balls but they would rather have the big ones!!

We have had new families join us so our numbers have grown. It's lovely to see the new mums being welcomed into the group and joining in the conversations. Also seeing some of the families come along to things like Messy Church and our Good Friday event. We

pray that over the coming months we will get opportunities to share our faith and to bring these families into the life of the wider church.

Messy Church: I would like to start with a big thank you to all those on our Messy Church team. They are a great bunch of people who help to create a good and welcoming atmosphere.

As families arrive, they are welcomed at the Link entrance and make their way into the hall where all the crafts and activities are set out. With a good mix of crafts, games and activities, there is plenty to keep everyone occupied and the café acts as a good place to sit and chill - although I think it's the cakes that bring the children there!

We finish in the church with our Celebration. This is where we come together, praise God with action songs, look at the Bible story for the day and pause to think about it's meaning for us today - we use different things over the months, including puppets, drama, video, games and visual illustrations.

It has been great to have enough people on the team to do all these things and especially good to see more of our teenagers getting involved.

Numbers vary each month depending on what other things are going on but we continue to have good numbers - even on the lowest weeks. And things like our Messy Christingle and Messy Easter, have been particularly well attended.

Messy Church is a great place to bring along friends and relatives that are not used to church, as there is a great fun and informal feel to it. We have a good mix of our church families with those families who come along with no other church connection.

Pray that Messy Church will continue to grow, that friendships will be made, there will be opportunities over the tables to talk about our faith, that the message of God's love will come through clearly through our Celebrations. That God will use it to reach many people in our area and we will see lives being transformed by God's love.

Light Party: 31st October saw us holding our Light Party with another adventure with our Mini-neon puppets and friends. This time we were under the sea searching for a bright light. We met sharks, crabs, lobster and mermaid and much more on the adventure to explain that God's love is the brightest light!

We again had a booking system which as well as making it easier on the night as people arrived, has meant we can send out invites to other events, such as Christingle, Messy Church and Good Friday.

With another fantastic team of volunteers, we were able to have plenty of crafts linked into the theme, a café, bouncy castle and other activities going on through the evening. Not to forget our BBQ which always goes down well!!

There was again, a lovely atmosphere where people were relaxed and enjoying all the fun that was going on!!

Hants And Dorset Christian Youth Camps: Having missed a year due to my back issues, I returned to camp last year in a new role - Team Pastor. This was a new role on our particular camp (Explorer for 9-12 year olds) and it was a privilege to come alongside the team to encourage and support them during the week.

They had a superb week, looking at God's Creation and our responsibility to look after it. There were several new leaders who got stuck in and gelled well with those who had been coming for several years. The feedback from the campers was amazing and we pray that what God started in their lives that week has continued through the years.

Please pray for this year's camp, for God to work again in amazing ways in the children's lives, for Eden as she takes on the role of Overall leader (she is responsible for the whole week) and for my role as I return once again as Team Pastor.

A huge thank you to all of you who help, in whatever way, to enable all the different groups and events to run and be a success!! Your help is greatly appreciated and valued.

Caz Gatehouse, Children's Minister

ELECTORAL ROLL REPORT FOR APCM 12TH MAY 2024

At the time of the APCM last year, there were 189 names on the Electoral Roll.

7 new people have come on to the ER during the year.

Sadly, during the year 3 of our members have died. Let us stand for a moment to remember them and give God thanks for their lives.

Finally, three of our members have moved away from Bournemouth, one to Poland and two to Australia.

To summarise, we started off with 189 names. We added 7 new people, and 6 people were removed. So, the total as at today's APCM is 190.

Every six years a complete revision of the ER takes place, and this is happening next year. Next spring, everyone on the current ER will receive a letter (or email) asking them to complete an application form if they wish to be included on the new Electoral Roll.

Margaret Shelton
Electoral Roll Officer
12th May 2024

St Saviour's APCM 2024

Notes to accompany the annual accounts for 2023.

Introduction

This review of finances is to be read in conjunction with the statement of accounts for 2023.

Summary

St Saviour's received £139,562 in 2023 and spent £187,655. The shortfall of £50,101 £48,093 was met from our cash reserves which consequently reduced from £101,488 to £47,169.

80% of our income comes from donations and gift aid from the congregation, the rest mainly from hiring out the church hall and from investments. The largest single expenditure of £63,616 was on non-clergy salaries (clergy are paid by Winchester Diocese), followed by the money we paid to the diocese, £52,000, then £48,108 running and maintaining the church and the hall including £18,106 for gas, electricity and water, and £15,224 in charitable donations.

Income and Expenditure

Incoming Resources

For 2023 our main source of income was donations through the Parish Giving Scheme (PGS), slightly down on 2022 at £48,294. Gift Aid from the PGS was over half the total £10,548 reclaimed. Other regular giving included standing orders, cheques and payroll giving.

£5,187 in cash was collected and £3,474 was donated by card listed under "Sum -Up", the name of our payment processor.

Non-regular income included charity collections for the Turkish/Syrian earthquake appeal and donations for our defibrillator totalling £4,474, Gift Aid, and a further legacy payment from the estate of the late Peter Turner of £9,450. Income from the Light Party is also shown as £140 under "Fund-Raising".

Investments made a good return over the year generating £6,399. Our investments are all held through Church, Charities and Local Authorities Investment Management Ltd (CCLA), the largest charity asset manager in Britain, who provide investments specifically aligned with the Church of England's beliefs. Our money is split between a deposit account and an investment fund. The increase in interest received last year is mainly due to us having more money on deposit. The increase in dividends and share value is partly due to increased investments and partly to better market returns.

Letting the church hall produces a significant income, £15,763 in 2023. Fees charged for mostly funerals plus weddings generated £3,804, some of this is paid to the diocese – see cost of trading under "Resources Expended" below, and some covers clergy travelling expenses.

Finally, there was an insurance claim of £698 for damage to the sliding doors, making a total income of £137,554, compared to £253,824 in 2022.

2022 had a legacy of £90,000 and a single donation of £40,000. Subtracting these gives the underlying income of £123,824. Similarly deducting the legacy from 2023 gives an underlying income of £128,104, making a modest increase of 4% mostly due to investment returns.

Regular giving and collections reduced by £6,596 or 7.5%. This has a number of causes, including giving not keeping up with inflation and fewer people giving.

Resources Expended

In 2023 we tithed 11% of our income, £15,224. We gave £10,000 to Wycliffe – translating the Bible into the Yakar language of southern Russia, £2,750 to Teso Development Trust working in Uganda, £625 to International Care Network helping refugees in Bournemouth, £575 to Embrace the Middle East, helping relieve suffering in Gaza, £303 to the Children's Society, £300 to Open Doors supporting persecuted Christians and £46 to Citygate food hampers appeal. Special

collections for the Children's Society, food hampers and the Turkish/Syrian earthquake appeal raised £1,656, making a total of £16,880.

Common Mission Fund (£52,000) is the payment we make to Winchester Diocese who pay clergy. Staff costs were £63,616, slightly up on last year. Our staff consist of Caroline Gatehouse and Jeremy Ferguson our children and Youth ministers, Laura Simpkins part-time in the office and our cleaner Mrs Boichuk. We no longer pay a musical director.

Clergy expenses – travel, phone, office costs etc were also higher at £5,130.

Mission costs were lower at £559, as were running costs at £7,985 and £2,499 for the church and hall respectively, though office and admin costs were higher at £7,134. This category covers insurance, licences, IT, stationery, printing and miscellaneous items.

The cost of gas and electricity more than doubled to £18,106 despite our consumption hardly changing. The church is part of an “energy basket” of other churches administered on behalf of the C of E in order to provide us with better prices fixed for a year, however costs have tripled since 2021 and this unwelcome burden was mainly responsible for our total expenditure increasing to £187,655.

Major repairs were made to the church building with re-pointing and a collapsed parapet wall.

This is part of an ongoing programme of maintenance and cost £12,294.

Finally, costs for the Light Party were £592, £247 was collected from ticket sales and donations – this is not shown separately but is included in “other donations”.

Balance Sheet

The church hall and “The Link” are valued at £710,650 for accounting purposes. The value of our investments with CCLA increased by over £5,000 to £37,147.

Under “Current Assets” £2,590 was due from gift aided donations, this is received monthly from the PGS and quarterly from other donations. There was £3,967 in our current account and £40,602 in the Central Board of Finance (CBF) deposit account held through CCLA, plus £10 in the safe, making a total of £47,169 – down from £101,488 the previous year. This money has been withdrawn over the year as expenditure has exceeded income to the amount of £48,093.

ST. SAVIOUR'S PCC

FINANCIAL STATEMENTS

FOR THE YEAR ENDING
31ST DECEMBER 2023

ST. SAVIOUR'S PCC

INCOME AND EXPENDITURE ACCOUNTS
FOR THE YEAR ENDING
31ST DECEMBER 2023

				<u>Year ended</u>			<u>Year ended</u>
				<u>31 Dec 2023</u>			<u>31 Dec 2022</u>
INCOMING RESOURCES							
VOLUNTARY GIVING							
	Regular Giving						
	Parish Giving Scheme	48,294		48,799			
	Other	23,331	71,625	28,092		76,891	
		<hr/>		<hr/>			
	Collections						
	Cash	5,187		8,225			
	Sum-Up	3,474	8,661	1,766		9,991	
		<hr/>		<hr/>			
	Other Donations		4,474			44,110	
	Gift Aid Recovered		18,548			17,082	
	Legacies		9,450			90,000	
	Grants	0	112,757			0	238,074
		<hr/>		<hr/>			
FUND RAISING	Light Show			140			0
INVESTMENT INCOME							
	Interest		2,182			961	
	Dividends		1,498			987	
	Gains/Losses on Shares		2,721	6,399		-3,161	-1,213
		<hr/>		<hr/>		<hr/>	
CHURCH ACTIVITIES							
	Church Hall Lettings		13,755			15,593	
	Fees		3,804	17,559		1,370	16,963
		<hr/>		<hr/>		<hr/>	
OTHER INCOME	Insurance Claim			698			0
		<hr/>		<hr/>		<hr/>	
TOTAL INCOME				<hr/>		<hr/>	253,824
				<hr/>		<hr/>	
RESOURCES EXPENDED							
FUND RAISING COSTS							
				0			0
CHURCH ACTIVITIES							
	Missionary & Charitable Giving		16,880			21,258	
	Common Mission Fund		52,000			46,000	
	Salaries, Pensions & Nat. Ins.						
	Youth/ Family Workers	51,243		51,658			
	Musical Director	0		2,000			
	Office Staff	6,748		4,224			
	Cleaner	5,625	63,616	4,624		62,506	
		<hr/>		<hr/>		<hr/>	
	Clergy Expenses		5,130	137,625		3,974	133,738
		<hr/>		<hr/>		<hr/>	
CHURCH EXPENES							
	Mission & Evangelism Costs		559			2,189	
	Running Expenses						
	Church	7,985		9,071			
	Hall	2,499		3,381			
	Office & Admin.	7,134	17,618	4,585		17,037	
		<hr/>		<hr/>		<hr/>	
	Utility Bills		18,106			7,639	
	Costs of Trading - Fees to WDBF		857	37,140		0	26,865
		<hr/>		<hr/>		<hr/>	
MAJOR REPAIRS				12,294			12,702
OTHER EXPENDITURE	Light Show			596			0
		<hr/>		<hr/>		<hr/>	
TOTAL EXPENDITURE				<hr/>		<hr/>	173,305
				<hr/>		<hr/>	
NET EXPENDITURE FOR THE PERIOD				<hr/>		<hr/>	80,519
				<hr/>		<hr/>	

ST. SAVIOUR'S PCC

BALANCE SHEET

AS AT 31ST DECEMBER 2023

	<u>As at</u>		<u>As at</u>	
	<u>31 Dec 2023</u>		<u>31 Dec 2022</u>	
FIXED ASSETS				
Church Hall		355,502		355,502
"The Link" Extension		355,148		355,148
		<hr/>		<hr/>
		710,650		710,650
INVESTMENTS		37,147		32,930
CURRENT ASSETS				
<u>Debtors:</u>				
Income Tax Recoverable	2,590		1,294	
Other Prepayments	0	2,590	0	1,294
	<hr/>		<hr/>	
Bank Current Account		3,967		9,774
CBF Deposit Account		40,602		90,420
Cash in hand		10		0
		<hr/>		<hr/>
TOTAL ASSETS		794,967		845,068
<u>Less</u>				
CURRENT LIABILITIES				
<u>Creditors:</u>				
Common Mission Fund		0		0
Other Accruals		0	0	0
		<hr/>		<hr/>
TOTAL NET ASSETS		794,967		845,068
		<hr/> <hr/>		<hr/> <hr/>
REPRESENTED BY:-				
PARISH ASSETS				
Net Assets b/f as at 1 January 2023		845,068		764,549
<u>Add</u>				
Net Expenditure for the Year to Date		-50,101		80,519
		<hr/>		<hr/>
Net Assets c/f		794,967		845,068
		<hr/> <hr/>		<hr/> <hr/>

Independent Examiner's Report to the PCC of St. Saviours, Iford, Bournemouth.

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 1 to 3, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 (the Act').

Respective responsibilities of the PCC and examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you 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.

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.

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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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.

.....
Mr Peter A Miles
35 Swanmore Road Bournemouth Dorset BH7 6PD

Dated 6 March 2024

Accounts

THE PARISH OF ST. SAVIOUR'S, IFORD

(part of the United Benefice of Holdenhurst & Iford)

FINANCIAL STATEMENTS AND ANNUAL REPORT

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31st DECEMBER 2022

**St Saviour's Church is situated at 32 Colemore Road, Bournemouth,
BH7 6RZ**

Vicar:

The Revd. Andy McPherson
The Vicarage
53a Holdenhurst Avenue
Bournemouth, Dorset
BH7 6RB

Banker:

National Westminster Bank plc
57 High Street
Christchurch, Dorset
BH23 1BB

Investment Banker:

Central Board of Finance of the Church of England
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Independent Examiner:

Mr Peter Miles

ST. SAVIOUR'S PAROCHIAL CHURCH COUNCIL

Annual Report for 2022

Members of the Parochial Church Council from 1st January 2022 until the date this report was approved:

Incumbent: Churchwarden:	Revd. Canon Andy McPherson Mrs Christine Moyes (re-elected 2022 APCM)
Deputy Churchwardens:	Mr Stephen Farrant Mrs Pat Smart
Treasurer:	Nick Richards elected at the 2020 APCM
Assistant Treasurer:	Mr Chris Thorpe (Resigned March 2022)
Secretary:	Mrs Claire Johnston
Deanery Synod Reps:	Mr Neil Baker (Resigned January 2023) Mrs Pat Smart VACANCY
Electoral Roll Officer:	Mrs Margaret Shelton
Elected Representatives:	Mr Stephen Farrant (co-opted 2017) Mrs Caz Gatehouse (elected 2020) Mrs Jan Moore (re-elected 2021) Mr Richard Priestley (elected 2019 – resigned January 2023) Mr Jez Ferguson (elected 2020) VACANCY VACANCY VACANCY VACANCY VACANCY VACANCY VACANCY

Structure, Governance and Management of the PCC

The method of appointment of PCC Members is set out in the Church Representation Rules, 2020. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

A meeting of the full Parochial Church Council is normally held every two months. A number of sub-committees exist to administer areas of work such as Finance, Fellowship and World Mission. During 2022 the PCC met 5 times in total, all meetings were held in person at St Saviour's.

Objectives and Activities

St. Saviour's Parochial Church Council is required to co-operate with the incumbent, Revd. Andy McPherson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Saviour's Church, Hall & Link buildings.

- The PCC will continue to explore links with Holdenhurst Parish and St. Christopher's Church, including development of joint plans and projects.
- We will support the work of outreach within the community, especially building links with the elderly and residential homes.
- We will continue to encourage the growth of work among young families, youth and children, including supporting the work of the St. Saviour's Youth & Children's Teams. We will once again offer a regular Messy Church, outreach to local schools, clubs such as the Upper Room, and groups such as Parent, Carer & Toddlers. We also organise community events such as the Light Party, Craft and Christingle, as well as summer holiday activities.
- We plan to build upon the development of Homegroups, encouraging opportunities for prayer, teaching and building relationships in a variety of settings. We offer training and support to Homegroup Leaders and potential Homegroup Leaders.
- It is our overall aim to bring Christ into more people's lives through our witness to the faith, particularly through Alpha Courses, and help people deepen their faith through different courses.
- We aim to help the whole congregation at St Saviour's to engage with global mission. We aim to support our mission partners both financially and in prayer.

Achievements and Performance

Church Attendance:

It was reported at last year's APCM that the total number of parishioners on the electoral roll of the church was 181. This was an increasing from the proceeding years figure of 174. A number of new members had joined the church during the year and there were also a few removed. Since the last APCM a further 15 had been added to the electoral roll in 2022 and 7 had been removed from the roll. This leaves the number on the Electoral Roll to have increased to 189.

Last year marked a return to a more usual pattern of services in that we agreed that All-Age Family Services were re-established but to occur termly. Attendance numbers on Sunday mornings had been steadily rising since services resumed. The average weekly attendance during 2022 was 80 adults and 12 children. There were still options for accessing services online as these were recorded and provided via YouTube and were still regularly accessed by an average of 15 people. Following changes due to Covid in Easter 2021 the mid-week traditional Holy Communion service continues to be held on a Wednesday morning and is regularly attended by 15-20 people.

Several special services and events have taken place throughout the 2022 year. Several services and events took place over Easter including a well-attended Easter Sunday Service and a Good Friday Trail around the church. There was an All-age Service and special event following held in the grounds to mark the Queen's Platinum Jubilee. About 45 people attended a 'Vision' for the church morning took place in the autumn. There were also a number of special services held over the Christmas period including an outdoor Carol Service, two Christingle services, Midnight Communion and a Service on Christmas day, all of which were well attended.

Review of the Year:

The PCC met a total of 5 times during 2022, thankfully all meetings back in person in the Link. With changes made to church representation rules the PCC is also able to conduct business by correspondence if required. The PCC has considered many different matters over the course of the year.

The PCC now has a large number of vacancies following the resignation of Richard Priestly and also the resignation of Neil Baker as the Deanery Synod representative. The appreciation of the PCC goes to both for their work and commitment during their time on the PCC. All other PCC members remain the same following the 2022 APCM. Anyone on the electoral roll may stand as a member of the PCC and I would urge anyone interested in doing so to speak to Andy as soon as possible. The PCC is only required to meet 4 times a year. Meetings don't last any more than two hours and are usually held on a Tuesday evening.

The PCC began the year with a meeting in January. The first main item of business was reviewing the recent Christmas services which had generally been very well attended. The open-air Carol Service was very well received, and a number of people attended from the local community, and this appears to have now become a regular 'fixture' in St Saviour's Christmas schedule. There had also been Christingle services, a midnight communion and a service on Christmas day. The meeting also considered an update on the work of the pastoral care team. It was noted that there was an aim to provide pastoral support for a number of people through gifts and cards at Easter, Harvest and Christmas. The meeting also considered dates for a number of events over the coming year, including the Platinum Jubilee, the full immersion baptism service, the confirmation service and plans to re-establish messy church on a regular basis. Revd Andy also outlined his plans for his sabbatical.

The next meeting of the PCC was held in March and considered a number of different issues including pastoral support provided to those in times of great need, a review of the recent baptism service and future service plans and the availability of online services. It was agreed that the online services should be continued as these were still accessed by a number of people and were very much appreciated. Consideration was given to the conditions on hall bookings, and it was agreed that only baptismal parties should be able to book the hall on a Sunday. Limits on numbers for different types of events were also considered. The PCC also considered the plans for the Jubilee celebrations as well as reviewing the finance and annual reports for the APCM.

The PCC met for the third time of 2022 in May. This meeting was ably Chaired by Christine Moyes, as Lay Vice-Chair as Revd Andy had already begun his period of study leave. This meeting agreed the appointment of the Independent Examiner for the financial accounts. The meeting reviewed the relaunch of Messy Church which had taken place in March. The event had gone very well with approximately 80 people in attendance. Easter Services were also reviewed, and it was agreed that the easter trail worked well in the way it had been set out in different areas. The meeting also considered the financial situation and tithing. There was also a number of updates on matters of fabric including pointing and fence replacement. The meeting also considered and approved the St Saviour's Safeguarding Action Plan.

The PCC held its next meeting in September. A major item of consideration at this meeting was the impact of the cost-of-living crisis, including the impact on the church on increases in utility bills. It was noted that advice on reducing costs had been provided which the church was following. It was agreed that the link should be promoted as a 'warm place' when it was open. The meeting also considered arrangements for a 'giving month' and staffing issues included Laura Simpkins appointment part time in the office being made permanent and the retirement of Hugh Ashley. An update on safeguarding concerns was received as well as an update on pastoral care. The PCC also considered arrangements for installing a defibrillator at the Church.

The PCC then met again for the final time for the year in November. The meeting discussed matters of Finance, Fabric, and Safeguarding. The meeting reviewed the Light Party event which had been attended by approximately 150 people and had gone very well thanks to all those who had volunteered. The meeting also considered plans for the Christmas services including outside carols and Christingle services. The meeting also considered the recent legacy

gift left to the church and there was considerable discussion concerning St Saviour's contribution to the Common Mission Fund. There were concerns raised that the diocese did not update figures on an annual basis to calculate this but the attendance at St Saviour's was approximately two thirds of what it was prior to Covid. The meeting confirmed the work to pointing on the church to begin in the new year and received an update on pastoral care. The meeting finished by considering the need for an appeal for funds for the defibrillator.

Claire Johnston, PCC Secretary

Fabric report for 2022

2022 was a very busy year of regular maintenance and repairs with some challenges along the way. Following the Covid-19 outbreak there has been considerable increases in the cost of work mainly due to upturns in the costs of fuel and materials. Also, at times, it has been difficult to agree work schedules and keep to these due to full worklists or unavailability of contractors.

We are so grateful for the services and faithfulness of Steve Farrant who continues to provide his support on a voluntary basis. Thanks to Steve for all your help and efforts to keep us well maintained in a speedy and efficient manner. There is no doubt that Steve is an invaluable member of the team and saves the church considerable sums by the work that he does. Thanks also to Kev Vaughan for his vigilance and help in keeping all our buildings clean and safe and our garden team consisting Duncan, Robin and Dave who keep us looking neat and tidy. So many in our local community have commented on how much they enjoy walking through our grounds and the peace they have found there.

Apart from the regular schedule of safety checks for boilers, fire protection and electrical supplies there have been some sizeable jobs to complete. I am pleased to say we have now completed the replacement of all the church doors and the main hall floor has been cleaned and resurfaced with wonderful results. In addition, the pointing works have now begun and remedial electrical supply works completed to ensure we comply with required safety standards. The outside lighting has also been improved.

Looking ahead, we aim to continue with the pointing work programme and, with our energy usage and the environment in mind, replacement of the church lighting will take place on a phased basis.

Without the significant financial gifts and legacies made to the church, we would have been unable to end the year in such a positive position. Our thanks to everyone for your continued regular giving which supports all the works needed to keep our buildings in a good and safe order.

Christine Moyes

Church Warden's Report

It has been wonderful to welcome many of our church family back to church and we are now enjoying a regular attendance similar to pre-Covid figures. Of course, there have been some changes with the loss of some but also in gaining new members. Many have commented on the warm welcome they have received on visiting us for the first time and how easily they have become full-time members of the St Saviour's family. We continue to provide services for our on-line community which are well received and appreciated.

Our grateful thanks go to Andy and Mel for continuing to lead us and for the inspired programme of services, teaching and outreach events. Andy was able to enjoy a time of sabbatical in the early summer. During this time, services were covered by retired and visiting clergy and we are very grateful to them.

Outreach continues to be our priority and finding ways to connect with our local community. Outside events have taken place including a celebration of the Queen's Platinum Jubilee and a Christmas Carol Service. Sadly, this year also marked our beloved Queen's passing and a special service took place to give thanks for her amazing life of service to our Country.

St Saviour's has always had a great heart for mission and continued support has never been needed more by our partners as much of the world are challenged by war, climate change and the increase in the cost of living.

A Vision Day helped us to focus on the future. Outreach will continue to be key with a programme of events and activities to attract new members of all ages including young families and youth.

The year ended on a high with all our Christmas services well attended. What a joy to see our church full again!

We give thanks to God for all that He has done for us and for our strong, loving church family and their willingness to give and to serve in the name of our Lord.

Christine Moyes

Children's and Families Work

Kidz Ablaze: We have continued through the year to have one Kidz Ablaze group on a Sunday morning, for 3 year olds up to those in school year 5, using

the Heartshaper material and supplementing it with crafts and other activities to suit the wider age range.

Unfortunately, our team has shrunk at the beginning of 2023 with Neil and Rachel Baker and Richard Priestley, for different reasons, having made the decision to move on from St. Saviour's. We thank them for the many years that they have been involved in teaching the children of St. Saviours, their enthusiasm and dedication as they have shared God's love with our younger members. I would also like to take the opportunity to thank Sarah Francombe (the cake lady!) who continues to lead the group with me and all of our volunteers who take turns to help in the group!!



The aim is to grow the team with 2 or 3 more people to lead as well as a few more helpers so that we can split the group for some of the morning to do different activities targeted more to the ages. As more families join us, we would then aim to split into 2 groups again for the whole of the session.

I am aiming to make more use of the display boards we have in the hall, displaying some of the things we have been doing and looking at. Some of you may have seen the pictures of our Nativity, which we acted out last term. So when you have grabbed your coffee after the services, why not come and have a look and see what the children have been doing?

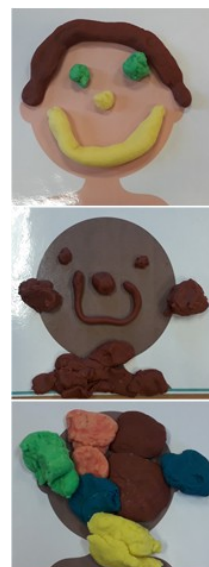
In 2023 we have started a Kidz Ablaze Newsletter. This is monthly and puts onto one page all the things that are happening for our families, including dates for Messy Church, and any other news.

Please pray for people to join the team, as either a leader or helper. For our children, that they will form good friendships with the other children in the group and that they will deepen their understanding of Jesus and we will see them growing in their faith. Remember too to pray for their parents, that they will know God's leading in how they disciple and share their faith with their children at home, day by day.

Parent, Baby and Toddler Group: Our toddler group meets on a Tuesday afternoon from 1.15pm till 2.30pm. There are 3 of us on the team - myself, Carol Allen and Sandra Baglin. Steve Farrant also helps with setting up and clearing away.

We set the room out with a variety of toys and activities, changing them slightly each week. We also have an area with soft mats and baby toys for those with tiny ones to play on. Recently we have reintroduced our craft time again as well as thinking of some more sensory play activities. One of these was our playdoh faces. It has been lovely to see some of those, whose mums didn't think they would sit still long enough, gradually having a go at the crafts.

It has been great to see new families come along and see how they have been welcomed, not just by us the team, but by the other parents who attend.



We pray that over the coming months we will get opportunities to share our faith and to bring these families into the life of the wider church.

Messy Church: March 2022 saw our re-launch of Messy Church after lockdown. It was a great success with all the normal crafts and activities as well as a bouncy castle to celebrate!! We started with a series called 'God is...', looking at different aspects of God.



Since then, we have had our Messy Church monthly, including Messy Easter (our Good Friday Event) and a Messy Christingle, and have continued to have good numbers. We have a great team who come along each time and help create a good atmosphere when our families arrive, welcoming them as they come through the doors and on into the hall. With a bigger team we have been able to be more creative in our 'Celebration' times and have had many appearances from our puppet friends!



Messy Church is a great place to bring along friends and relatives that are not used to church, as there is a great fun and informal feel to it. I love to see the mix of our church families with those families who come along with no other church connection, as well as grandparents with their grandchildren.

Pray that Messy Church will continue to grow, that friendships will be made and through those there will be opportunities to share our faith. Pray for wisdom as we prepare and plan each session and that God will use it to reach many people in our area and we will see lives being transformed by God's love.

Light Party: 31st October saw us holding our Light Party with another adventure with our Mini-neon puppets and friends. This time the 'Dark Man' was trying to stop them from sharing the light and we saw 3 of them locked up in a tower whilst the others went on a search and rescued them!



We again had a booking system which as well as making it easier on the night as people arrived, has also enabled us to do some follow up and send out invites to other events, such as Christingle, Messy Church and Good Friday.



With another fantastic team of volunteers, we were able to have plenty of crafts linked into the theme, a café, bouncy castle and other activities going on through the evening. Not to forget our BBQ which always goes down well!! There was again, a lovely atmosphere where people were relaxed and enjoying all the fun that was going on!!

A huge thank you to all of you who help, in whatever way, to enable all the different groups and events to run and be a success!! Your help is greatly appreciated and valued.

Youth report 2022

Furnace

Perhaps the biggest encouragement of the last year has been the reigniting of furnace (if you'll pardon the pun!) in September I was strongly questioning the viability of the group and whether it needed to be rebranded or relaunched or perhaps stopped entirely for a while, as most weeks we were only getting 1 or 2 young people, since then we have seen amazing growth in the group, at the minute we are regularly getting about 7 young people per week but in busier weeks it can be 8 or 9. This is partially because of our schools connections with some coming from Avonbourne but also people being brought in through the church. The group is made up of diverse backgrounds and beliefs and this leads to amazing and fruitful discussions within the group.

The format of the group is that we tend to spend 45 mins with free time for young people to play pool or table football etc then spend 30-45mins in group discussion/ group games, then the final 30 mins playing games in the downstairs hall. In our current series we have been working through the basic questions of faith, loosely following the themes of youth alpha asking questions like "is there more to life than the stuff we fill it with?" "Does God exist?" & "Who is Jesus" (the short answers to which were; yes, yes and God, respectively!) and the nature of the group lends itself to positive, gospel sharing opportunities which I have found extremely encouraging.

Core

Core remains in a transition period at the minute. In September we lost a large section of the group to university and since then the group has felt very small, and in normal weeks we are regularly getting 4 young people. (Making a more than healthy 1:1 ratio of leaders to youth) In the last year we have finished our series working through the book of Revelation and are moving on to Johns' other works, currently we are picking out the major themes of his gospel and then after easter we will be looking at his letters. (Incidentally if anyone wants some light bed time reading, I have well over a hundred pages of notes on Revelation which you'd be more than welcome to work your way through, so come see me if you would like a copy)

In recent weeks we have seen a couple of new people coming to the group so I am hopeful that we may be seeing some growth there. We are looking at networking with other churches with the hope of doing group events that build inter-church connections and there are currently plans in the works to do regular combined groups with St Paul's Throop as well as a weekend away trip with Immanuel.

Schools' work

We are currently regularly involved with two schools in the area (Avonbourne and St Peters) but have also been involved with events at other schools and connecting with people there. In terms of our regular schools work we are running a youth alpha at St Peters each week, where we see about 20-30 people each week, and then we are running a big questions club at Avonbourne each Wednesday where we get 15-20 young people.

Encouragements and Challenges looking ahead

The last year has been a very challenging year in a lot of different ways. As most of you will know I have been struggling with some health issues which have impacted how much I have been able to do and what I can commit to, so some of the things which we would hope to be doing have had to be put to one side. None the less, God is good (all the time!) and it has been a year filled with encouragements, we have seen steady growth across the board through our groups and our involvement in schools is showing positive fruit. In particular I am so encouraged by furnace and the way that group has been changing and growing in a way which I hope doesn't stop any time soon. I'm also encouraged by our schools work and the way which we are getting to share amazing biblical ideas with young people, many of whom are part of the 95% who aren't connected with a church.

One of the challenges is our lack of female leaders. Our regular leadership team is currently made up of 4 males (including our 2 moorlands students) which is not ideal for what we are running. This is particularly an issue as I feel that at some point in the future it would be prudent to run some sort of workshop series on the biblical idea of sex, but this wouldn't be appropriate with all male leaders so at the minute isn't possible. Besides this, ideally, we would want a female leader who the young people already know and have a relationship with, outside of said workshop and would therefore be more willing to share with or ask questions of. So, if you feel you may be able to commit to helping with our groups and building a relationship with the young people, (even if not every week) we have some incredible young women who would strongly benefit from seeing experienced female Christians, whom they can be discipled by.

I am also encouraged by the possibility of working with other churches, the benefit to our school's work (aside from getting to talk about Jesus in schools) is that I have gotten to network well with other youth leaders in the area and this is leading to some exciting prospects of working together, so keep an eye out for our publicity of "core on tour" where we will be doing various joint events with other churches.

Jez Ferguson, Youth Minister

Financial Review for year end 2022

Introduction

This review of our finances is to be read in conjunction with the statement of accounts for 2022. The format this year is slightly different from last year to make it clearer, 2021's figures have been recalculated to make comparisons easier.

Balance Sheet

2022 saw a net income of £80,519. We received £253,824 and spent £166,687, ending the year with £133,124 in cash and accessible investments, plus £1,294 owed from HMRC. Fixed assets comprising the Link and church hall were valued at £710,650 (same as last year) giving total assets of £845,068. This is an increase of £73,704 on 2021. We also have no liabilities as the pension arrears have been settled.

Income

Looking at our income last year compared to 2021 we received £253,824 up £87,137 from £166,687 of which £238,074 was from donations and £16,963 from hall hire and investments. (£123,011 and £12,837 in 2021). Our shares declined in value, wiping out the previous year's gains but use of the hall has increased.

We had a legacy from the late Peter Turner of £90,000 and an extremely generous donation of £40,000 from one of our parishioners. Deducting these extraordinary items leaves donations and gift aid of £108,074 compared with 2021's £123,011, a reduction of 12%.

Most people now give regularly using the Parish Giving Scheme (PGS), and most of these people have index-linked their donations. New donations by standing order are no longer accepted and those people still using this method are encouraged to change to the PGS. Last year PGS donations were £48,799 plus gift aid of £10,936 (the gift aid total in the accounts includes other donations), compared with £41,926 in 2021 with £9,758 gift aid.

Expenditure

As our income increased we were able to give more (£21,258) to charities; we aim to give away around 10% of our income. Last year we supported Wycliffe Bible translators, Teso Development Trust in Uganda, Samaritans' Purse relief in Ukraine, the Disasters Emergency Committee appeal for the floods in Pakistan, Samara's Aid, Compassion, and The Children's Society.

Our contribution to the Winchester Diocese was unchanged at £46,000, less than their request.

The largest expenditure was on staff. We employ a children's minister (Caroline Gatehouse) and a youth minister (Jeremy Ferguson) full-time plus a part-time cleaner (Kevin Vaughan) and office co-ordinator (Laura Simpkins). During the year our Musical Director Phil Smith left and was not replaced. Total staff costs were £62,506, which included outstanding pension contributions of £11,258. In addition clergy expenses were £3,974.

Ongoing maintenance and running costs for the church and hall were £26,865 including the cost of our outreach events such as Messy Church, the Light Party, Christingle etc (£2,189). Much work is done for free by the many people who give their time to help with gardening, flowers, groups, music and maintenance, without their dedication these costs would be far far higher. Major expenditure covered the last set of new external doors, resealing the hall floor, electrical work and repairs to the link's sliding doors; these items totalled £12,702.

Gas and electricity prices increased substantially from November, with water and waste disposal our utilities cost £7,639, an increase of £1,743 or 30%.

Expenditure totalled £173,305 for 2022, an increase of £20,367 on 2021 which is mainly due to our increased giving, up £8,893 and major repairs costing £12,702.

Conclusion

St Saviour's is in a good position financially at present. If we are to continue as we are then this will require more money. The best way to give to the church is to use the PGS, we receive all the money donated plus gift aid. Donations can be index-linked, please look at your finances and consider whether you could increase your giving and index-link it as many people do.

Nick Richards, Treasurer

ST. SAVIOUR'S PCC
FINANCIAL STATEMENTS
FOR THE YEAR ENDING
31ST DECEMBER 2022

ST. SAVIOUR'S PCC

INCOME AND EXPENDITURE ACCOUNTS

FOR THE YEAR ENDING
31ST DECEMBER 2022

	<u>Year ended</u>		<u>Year ended</u>	
	<u>31 Dec 2022</u>		<u>31 Dec 2021</u>	
INCOMING RESOURCES				
VOLUNTARY GIVING				
Regular Giving				
Parish Giving Scheme	48,799		49,610	
Other	28,092	76,891	30,163	79,773
	<hr/>		<hr/>	
Collections				
Cash	8,225		3,977	
Sum-Up	1,766	9,991	0	3,977
	<hr/>		<hr/>	
Other Donations		44,110		20,535
Gift Aid Recovered		17,082		18,726
Legacies		90,000		0
Grants	0	238,074	0	123,011
		<hr/>		<hr/>
FUND RAISING		0		0
INVESTMENT INCOME				
Interest		961		2
Dividends		987		877
Gains/Losses on Shares		-3,161	-1,213	3,132
		<hr/>		<hr/>
CHURCH ACTIVITIES				
Church Hall Lettings		15,593		10,891
Fees		1,370	16,963	1,946
		<hr/>		<hr/>
OTHER INCOME				
Government Job Retention Scheme			0	26,828
			<hr/>	<hr/>
TOTAL INCOME		253,824		166,687
		<hr/> <hr/>		<hr/> <hr/>
RESOURCES EXPENDED				
FUND RAISING COSTS				
			0	0
CHURCH ACTIVITIES				
Missionary & Charitable Giving		21,258		12,365
Common Mission Fund		46,000		46,000
Salaries, Pensions & Nat. Ins.				
Youth/ Family Workers	51,658		50,278	
Musical Director	2,000		6,000	
Office Staff	4,224		0	
Cleaner	4,624	62,506	4,150	60,428
	<hr/>		<hr/>	
Clergy Expenses		3,974	133,738	4,021
		<hr/>		<hr/>
CHURCH EXPENES				
Mission & Evangelism Costs		2,189		2,632
Running Expenses				
Church	9,071		9,578	
Hall	3,381		6,401	
Office	4,585	17,037	5,617	21,596
	<hr/>		<hr/>	
Utility Bills		7,639		5,896
Costs of Trading		0	26,865	0
		<hr/>		<hr/>
MAJOR REPAIRS			12,702	0
OTHER EXPENDITURE			0	0
			<hr/>	<hr/>
TOTAL EXPENDITURE		173,305		152,938
		<hr/> <hr/>		<hr/> <hr/>
NET INCOME FOR THE PERIOD		80,519		13,749
		<hr/> <hr/>		<hr/> <hr/>

ST. SAVIOUR'S PCC

BALANCE SHEET

AS AT 31ST DECEMBER 2022

	<u>As at</u>		<u>As at</u>	
	<u>31 Dec 2022</u>		<u>31 Dec 2021</u>	
FIXED ASSETS				
Church Hall	355,502		355,502	
"The Link" Extension	355,148		355,148	
		710,650		710,650
INVESTMENTS		32,930		25,821
CURRENT ASSETS				
<u>Debtors:</u>				
Income Tax Recoverable	1,294		4,683	
Other Prepayments	0	1,294	0	4,683
Bank Current Account	9,774		19,745	
CBF Deposit Account	90,420		10,451	
Cash in hand	0	101,488	14	34,893
TOTAL ASSETS		845,068		771,364
<u>Less</u>				
CURRENT LIABILITIES				
Creditors:				
Pension Contributions	0		6,815	
Other Accruals	0	0	0	6,815
TOTAL NET ASSETS		845,068		764,549
REPRESENTED BY:-				
PARISH ASSETS				
Net Assets b/f as at 1 January 2022		764,549		750,800
<u>Add</u>				
Net Income for the Year		80,519		13,749
Net Assets c/f as at 31 December 2022		845,068		764,549

Independent Examiner's Report to the PCC of St. Saviours, Iford, Bournemouth.

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages 1 to 3, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 (the Act').

Respective responsibilities of the PCC and examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you 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.

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.

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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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.

.....

Mr Peter A Miles
35 Swanmore Road Bournemouth Dorset BH7 6PD

Dated 13 March 2023

Accounts

THE PARISH OF ST. SAVIOUR'S, IFORD

(part of the United Benefice of Holdenhurst & Iford)

FINANCIAL STATEMENTS AND ANNUAL REPORT

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31st DECEMBER 2021

**St Saviour's Church is situated at 32 Colemore Road, Bournemouth,
BH7 6RZ**

Vicar:

The Revd. Andy McPherson
The Vicarage
53a Holdenhurst Avenue
Bournemouth, Dorset
BH7 6RB

Banker:

National Westminster Bank plc
57 High Street
Christchurch, Dorset
BH23 1BB

Investment Banker:

Central Board of Finance of the Church of England
Senator House
85 Queen Victoria Street
London
EC4V 4ET

Independent Examiner:

Mr Peter Miles

ST. SAVIOUR'S PAROCHIAL CHURCH COUNCIL

Annual Report for 2021

Members of the Parochial Church Council from 1st January 2021 until the date this report was approved:

Incumbent:	Revd. Canon Andy McPherson
Churchwarden: Mrs Bev Mills	Mrs Christine Moyes (re-elected 2020 APCM) (re-elected 2020 APCM)
Deputy Churchwardens: Mrs Pat Smart	Mr Stephen Farrant
Treasurer:	Nick Richards elected at the 2020 APCM
Assistant Treasurer: Secretary:	Mr Chris Thorpe (resigned August 2021) Mrs Claire Johnston
Deanery Synod Reps: (elected 2017)	Mr Neil Baker Mrs Pat Smart VACANCY
Electoral Roll Officer:	Mrs Margaret Shelton
Elected Representatives: 2020 -	Mr Stephen Farrant (co-opted 2017) Mrs Caz Gatehouse (elected 2020) Mrs Jan Moore (re-elected 2019) Mr Richard Priestley (elected 2019) Mr Jez Ferguson (elected 2020) Mr Peter Strawbridge (filled casual vacancy during resigned November 2021) VACANCY VACANCY VACANCY VACANCY VACANCY VACANCY

Structure, Governance and Management of the PCC

The method of appointment of PCC Members is set out in the Church Representation Rules, 2020. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

A meeting of the full Parochial Church Council is normally held every two months. A number of sub-committees exist to administer areas of work such as Finance, Fellowship and World Mission. During 2021 due to Covid restrictions a number of meetings of both the PCC and its sub-Committees were cancelled or held virtually, since restrictions were lifted meetings have taken place in-person.

Objectives and Activities

St. Saviour's Parochial Church Council is required to co-operate with the incumbent, Revd. Andy McPherson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Saviour's Church, Hall & Link buildings.

- The PCC will continue to explore links with Holdenhurst Parish and St. Christopher's Church, including development of joint plans and projects.
- We will support the work of outreach within the community, especially building links with the elderly and residential homes.
- We will continue to encourage the growth of work among young families, youth and children, including supporting the work of the St. Saviour's Youth & Children's Teams. We will once again offer a regular Messy Church, outreach to local schools, clubs such as M&M's and Furnace, and groups such as Parent, Carer & Toddlers. We also organise community events such as the Light Party as well as summer holiday activities.
- We plan to build upon the development of Homegroups, encouraging opportunities for prayer, teaching and building relationships in a variety of settings. We offer training and support to Homegroup Leaders and potential Homegroup Leaders.
- It is our overall aim to bring Christ into more people's lives through our witness to the faith, particularly through Alpha Courses, and help people deepen their faith through different courses.
- We aim to help the whole congregation at St Saviour's to engage with global mission. We aim to support our mission partners both financially and in prayer.

Achievements and Performance

Church Attendance:

Following the annual revision of the Parish Electoral Roll in 2019 there were 174 parishioners on the Roll.

In-person Sunday services were not held regularly until April 2021 when Covid regulations were relaxed, although places at Sunday services needed to be booked in advance until July 2021. Attendance numbers on Sunday mornings had been steadily rising since services resumed. There had been numerous online services during 2021 including Morning Praise, Traditional Communion and Messy Church. Morning Praise services still regularly received significant numbers of views online.

Several services and events had taken place virtually and in-person throughout the year. Midweek, in person Holy Communion Services had been held regularly on a Wednesday morning since Easter 2021. Several services and events took place in-person over Easter including an Easer Sunday Service and a Good Friday Trail. There were also a number of services held over the Christmas period including an outdoor Carol Service, two Christingle services, Midnight Communion and a Service on Christmas day, all of which were well attended.

Review of the Year:

The PCC met a total of 4 times during 2021, the first three meetings were held in person and the final meeting was held via video calls. With changes made to church representation rules the PCC is also able to conduct business by correspondence. The business of the PCC over the year was of course heavily impacted by the Corona Virus Pandemic and the subsequent restrictions which occurred. The PCC has however considered many different matters over the course of the year.

Membership of the PCC has remained fairly stable over 2021 but still with a number of vacancies. The PCC lost Peter Strawbridge as a member in November due to change in his personal circumstances. All other PCC members remain the same following the 2021 APCM. Anyone on the electoral roll may stand as a member of the PCC and I would urge anyone interested in doing so to speak to Andy as soon as possible.

The PCC began the year with meeting via Zoom in January due to the second national lockdown. The first main item of business was reviewing the recent Christmas services which had obviously been very different to normal in 2020. However, the open-air Carol Services was well attended and enjoyed (so much so it was repeated in 2021). There had also been an in-person service on Christmas day. The meeting also considered an appeal for funds for the replacement church doors which due to the security impact of the deteriorated condition of the funeral doors now made them a priority. Consideration was given to encouraging donations for this purpose. This was also an opportunity for the PCC to consider the opening of the church during

the period of lockdown. Although the government did not require churches to completely close in this lockdown, given the high number of Covid cases locally the decision was taken that the church should remain closed for the present until the situation improved. However, the church opened on Wednesday mornings for private prayer and the well-established online services continued. The meeting also considered updates on safeguarding, health and safety and GDPR issues.

The next meeting of the PCC was held in March, via Zoom and considered a number of different issues including a timetable for reopening of the church, as well as pastoral care during lockdown and the fundraising progress for new church doors. The PCC heard that the prayer chain was working well and when last checked 74 percent of requests had received an answer to prayer. There were still lots of situations requiring prayer including those whose medical treatments had been delayed due to covid. The PCC looked at arrangements for reopening and the issues which needed to be considered with groups restarting. It was agreed that future 'live' services should continue to be streamed online. The Financial situation and end of year accounts were also given consideration at this meeting, along with the plans for Easter services.

The PCC agreed that it would next meet in July 2021 due to the APCM taking place in May. However, in the interim the proposed Deanery Plan was announced, and the PCC held a special meeting in June to look at the proposed Deanery Plan for Bournemouth. The purpose of the meeting was to consider three questions in relation to the proposals these were: what the positives were, what improvements could be made and whether there were any questions. The PCC felt that it was a difficult time to instigate these changes and agreed on a number of points on how this issue may move forward in the future particular with reference to supporting St Barnabas and St John's, Holdenhurst

The PCC held its next meeting in September. This meeting opened with an update on the Deanery Plan. This was now progressing more slowly following feedback received. St Christopher's wished to remain linked with St Saviour's and St Barnabas and St John's, Holdenhurst wished to remain together. Further consideration was being given to the proposals by the diocese. An update was given on pastoral car issues with many home groups now recommencing and the prayer chain remained very busy. The PCC considered plans for services during the autumn which included a harvest service and the light party. Arrangements for Communion Services and Health and Safety were also discussed.

The PCC then met again for the final time for the year in November. The meeting discussed matters of Finance, Fabric, Safeguarding and Health and Safety. The PCC agreed updated guidelines for those hiring church buildings in light of the Covid pandemic. The meeting also agreed the arrangements for services during the Christmas period, including Christingle Services, Midnight Communion, and a Christmas Day Service. The PCC agreed that there should be a leaflet drop to the local neighbourhood with these plans. The PCC also considered the contribution to the Common Mission Fund. It was agreed that St Saviour's contribution should continue at the same level as previously agreed. The meeting also received feedback on the Light Party which was very well received.

Claire Johnston, PCC Secretary

Fabric report for 2021

At the beginning of the year the 'funeral doors' were in great need of replacement and required repairs to make them secure. Thankfully Steve Farrant was able to secure the doors and after a financial appeal and fundraising efforts they were able to be with new doors in April. In March a number of leaks in the church roof were fixed.

During the period of lockdown at the beginning of the year the church and grounds were being regularly inspected and maintained. Fire alarm testing was also regularly carried out and the system was fully checked in March.

A team of volunteers had done an excellent job of maintain the church grounds throughout the year. Some pruning work had been undertaken on trees in the church grounds over the summer. The chestnut tree in the grounds was partially affected by disease but overall appears healthy.

Work was undertaken on the boiler and heating system in the autumn. New light bulbs were required for outside lighting and halogen bulbs were no longer available. These had to be replaced with LED bulbs which significantly increased the cost of replacement. Lighting for the car park area needed to be looked at, given consideration to neighbours.

It was noted in the quinquennial inspection in 2020 that there were a number of areas of the church building which required repointing. A budget was required for this work to be undertaken. However, it has proven difficult over 2021 to source a contractor to begin this work and quotes for the work were still being sought.

With thanks to Steve Farrant for the numerous work he has undertaken on the church fabric including replacing lighting, fixing taps, pruning trees and repairing doors amongst many other things!

Financial Review for year end 2021

Overview

During 2021 St Saviour's achieved a surplus of £13,749 after receiving £139,859 and spending £126,110. Most of our income (£123,011) is from our congregation with the rest from the church hall, investments and fees. We ended the year with £56,041 in cash plus accessible investments, and with total assets of £764,549 including the church hall and the Link valued at £710,650. Furlough payments of £26,828 were received, without which our situation would have been very different.

During the year we donated £12,365 to various charities, paid £46,000 to the diocese and continued maintenance of our buildings including replacing another set of church doors. The largest expenditure was on our employees (£65,448) who were subsidised by the furlough programme until September.

Looking ahead the situation for 2022 does not appear as healthy. Despite the good numbers of familiar faces and new people attending services our giving is largely static. Income and expenditure will be similar this year with the major change that there will be no furlough scheme. We therefore expect a deficit of £16,000. We can afford this for one year but it is unsustainable and it is difficult to see how we could afford to keep all of our employees and therefore be able undertake all the activities that we so value at St Saviours.

Income

Most of our income (£79,773) comes from regular giving to the Parish Giving Scheme (PGS) and via standing orders. The gift aid recovered is significant (£18,726). This has remained constant despite the lack of services. Whilst this has prevented our income from collapsing it has not increased with inflation, indeed most standing orders have not changed in five years. Response to appeals for the doors and Gift Day has been good and with some generous individual once-off donations £20,535 was raised. In all members donated £123,011 in 2021, more than in 2020 (£116,123).

As lockdown restrictions eased more groups rented our church hall, which returned a strong profit. Fees were collected for funerals and our investments performed well. These activities raised £16,848.

Finally, furlough payments from the government totalled £26,828. This is shown as a negative figure under expenditure as it is a subsidy for our payroll. Over the past two years we have received nearly £50,000 from the government furlough scheme and its absence in 2022 will create a hole in our finances that requires attention.

Expenditure

Deducting furlough, our expenditure was £152,938, up from £145,603 in 2021. With the subsidy included expenditure increased by under £2,000 to £126,110. The largest item (£65,448) is for our employees, Caz and Jez our full-time children's and youth workers, Phil our part-time music director, and Kevin our cleaner. During the year Clare our communications director left and her role was not replaced as a salaried position. This cost is spread over items 3 to 6 under "church activities".

We aim to give away about 10% of our income in addition to money to various causes; this year we donated £12,365, supporting Wycliffe Bible translation, Teso development trust in Uganda and Open Doors, a charity for persecuted Christians. In addition we made collections for Foodbank and Christmas hampers.

The Common Mission Fund (£46,000) is paid to the diocese, we aim to cover their costs for Andy between St Saviour's, Holdenhurst and St Christopher's. The actual request was £66,900, so we were a long way below this amount.

The remaining costs are running costs for the office and services, utilities, insurance, maintenance and new doors. Our gas bill was £3,378, and our electricity bill was £1,763. With the easing of lockdown restrictions we were able to hold outreach events such as the Light Party and two Christingle services.

Outlook for 2022

This year new people are joining the PGS which is the best way of giving to the church as giving can be index-linked and we receive the gift aid straight away. We are suffering from static giving - many standing orders are unchanged since 2016, and nearly all are the same as in 2019, so we expect to spend £16,000 more than we receive.

Around 80 households are regular givers meaning an increase of £16.67/month or £200/year per household would eliminate our projected deficit.

Due to the pandemic not all planned maintenance was carried out, the backlog needs to be tackled at a time of high inflation particularly in building services. Energy prices have increased by only 15% for us as we are part of a collective purchasing scheme, but in 2023 costs could double.

For this year we can manage, but without an increased income we will have to make difficult decisions about the type of activities we support. We cannot really reduce the money we send to the diocese again so we would be unable to keep all our employees beyond 2023.

ST. SAVIOUR'S PCC

FINANCIAL STATEMENTS

FOR THE YEAR ENDING

31ST DECEMBER 2021

ST. SAVIOUR'S PCC

FOR THE YEAR ENDING

**FOR THE YEAR ENDING
31ST DECEMBER 2021**

		12 months to 31 Dec 21	12 months to 31 Dec 20
INCOMING RESOURCES			
<u>VOLUNTARY INCOME</u>			
	Planned Giving		
	Gift Aid Donations	79,773	81,031
	Tax Recoverable	18,726	18,524
	FWO	1,083	490
		-----	-----
		99,582	100,045
	Collections (open plate)	2,894	3,337
	Donations		
	General	15,958	9,730
	Legacies	0	0
	Specific	4,577	3,011
		-----	-----
		20,535	12,741
		-----	-----
		123,011	116,123
<u>FUND RAISING</u>	Coffee	0	107
<u>INVESTMENT INCOME/GAINS ON SHARES</u>		4,011	1,361
<u>CHURCH ACTIVITY INCOME</u>			
	Church Hall Lettings	10,891	8,497
	Fees	1,946	2,217
		-----	-----
		12,837	10,714
		-----	-----
		139,859	128,305
RESOURCES EXPENDED			
<u>CHURCH ACTIVITIES</u>			
	Missionary & Charitable Giving	12,365	10,383
	Common Mission Fund	46,000	35,296
	Clergy, Organist, Office & Admin Costs	18,209	22,970
	Other Service & Ministry Costs & Education	7,464	8,031
	Salary, Pension & NI - Youth/ Family Workers	46,423	47,097
	Training & Expenses - Youth/Family Workers	1,195	2,490
	Church Running & Maintenance	12,768	11,005
	Church Hall Running & Maintenance	8,514	8,331
less	Government Furlough Receipts	-26,828	-21,450
		-----	-----
		126,110	124,153
		-----	-----
<u>NET INCOME FOR THE PERIOD</u>	c/f	13,749	4,152

ST. SAVIOUR'S PCC

BALANCE SHEET

AS AT 31ST DECEMBER 2021

			as at		as at
			31 Dec 21		31 Dec 20
Fixed Assets					
Freehold Property	Church Hall	355,502		355,502	
Freehold Property	"The Link" Extension	355,148	710,650	355,148	710,650
		<hr/>		<hr/>	
Investments			25,821		16,823
Current Assets					
Debtors:	Furlough Payments	0		2,808	
	Income Tax Recoverable	4,683	4,683	3,434	6,242
		<hr/>		<hr/>	
	Bank Current Account	19,745		17,160	
	CBF Deposit Account	10,451		5,438	
	Cash in hand	14	30,210	26	22,624
		<hr/>	<hr/>	<hr/>	<hr/>
Total Assets			771,364		756,339
Less					
Current Liabilities					
Creditors:	Accrued Pension Contributions	6,815		5,539	
		<hr/>	6,815	<hr/>	5,539
Total Net Assets			<hr/>	<hr/>	<hr/>
			764,549		750,800
Represented by:					
Parish Funds					
Unrestricted Funds		763,269		750,800	
Restricted Funds	New Church Doors	1,280		0	
		<hr/>		<hr/>	
		764,549		750,800	
		<hr/>		<hr/>	

NOTE Calculation of Reserves Held

Statutory redundancy is based on years service and notice periods.
The PCC's policy is to pay one weeks pay per week of notice plus one weeks pay per year of service.
However, it is expected that individuals will serve any period of notice and therefore, the PCC's liability will only be based upon years of service.

	Weekly Pay	Years of Service	Redundancy Pay Due
I	433.50	20	8,670.00
II	80.07	7	560.49
III	423.23	2	846.46
V	115.38	2	230.76
Total Commitment			<u>10,307.71</u>

Independent Examiner's Report to the PCC of St. Saviours, Iford, Bournemouth.

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on pages 1 to 4, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 (the Act').

Respective responsibilities of the PCC and examiner

As the members of the PCC you are responsible for the preparation of the financial statements; you 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.

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.

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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

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.

.....

Mr Peter A Miles
35 Swanmore Road Bournemouth Dorset BH7 6PD

Dated 10 March 2022

Accounts

Notes to accompany the 2020 accounts for the APCM

We are nearly halfway through 2021 so 2020 seems a long time ago...corona virus, toilet paper shortages, queuing up to shop in supermarkets with empty shelves...a year we'd rather forget and yet it doesn't seem to have really ended...

Thanks to Peter Miles for preparing the accounts. Looking at the balance sheet our assets consist of the church buildings, money in our bank account and investments managed by CCLA on behalf on the C of E. Liabilities are just £5.5k of pension contributions which is more than covered by the current account. So we have a valuable property and little debt.

Looking at the income statement giving income was down £28k on 2019. However, our regular giving income was unchanged as this mainly comes from members who donate via the Parish Giving Scheme (PGS) (£46k plus £5.5k Gift Aid) or by regular bank transfer (£20k). Thanks to Claire Duncalf £5.5k of Gift Aid was reclaimed on these plus other cash and cheque donations. Also thanks to Bev and Christine for dealing with the collections.

The PGS is the preferred method as the 25% uplift from Gift Aid is paid to us within days. There is also the option to index-link donations.

Rental income was badly hit, down to £8.5k from £15k. Money from Holdenhurst for their share of some expenses was also greatly reduced.

The October harvest gift day raised £7k.

Credit and debit card donations either online or using a card reader were introduced last year raising just under £1k.

The total income is shown as £128k. This does not include furlough scheme payments which are shown as a negative number under "Resources Expended". Adding this in makes a total income of £149,745 nearly all of which was spent as follows:

We tithe around 10% of our income giving over £10k to various charities; Wycliffe Bible Translators were our main beneficiary, we also gave to Teso Development Trust for work in Uganda, International Care Network helping refugees in our area, Open Doors supporting persecuted Christians, The Children's Society and Christians Against Poverty. We also gave money to support Dan Brook's work in Croatia and Anya and Jacob's youth project in Russia.

The Common Mission Fund (CMF) is paid to the diocese to cover their costs, employing our vicar and supporting other less wealthy parishes. This was assessed at £73,459 based on St Saviour's congregation size and the affluence of our parish. We paid £35k, less than half the assessed contribution.

Most money was spent on our payroll, £67k. This is split across the next three categories of expenditure. We employ Jeremy and Caroline as full-time youth and children's ministers, part-time are Phil (music) and Claire (communications) and Kevin (cleaning). Our office administrator Tanja left and was not replaced. Some of our employees have been furloughed for various periods but we have continued to pay them their full salaries. No one has had a pay rise.

Other costs were gas, electricity, water, insurance, waste disposal and general maintenance on the church and hall. Much unpaid work was done by Steve Farrant to whom we are all very grateful.

A new set of doors were also installed at a cost of £5k.

Overall St Saviour's had a net income of £4k in 2020, which seems a good result for a terrible year. However, this has been achieved by £21.5k of money from the government and reducing our CMF by £12k from 2019.

Looking at this year the picture is similar. Our regular giving is holding up. There is an important point to make about static giving. Many regular donations have not increased in years and inflation has eaten away at their value. The PGS index-linking facility is designed expressly to fix this problem that many churches suffer from. I would urge everyone to look at the level of their giving and see if it could be increased to what it used to be worth when they first set up a regular payment. Those using the PGS but not index-linking I would urge to change to inflation-proof their donations.

In terms of expenditure the church requires maintenance. Hopefully the leaks have now been fixed but wall need repointing and water damage redecorating.

Furlough payments will continue until September. In addition we have had a generous response to the new doors appeal. Most giving is no longer cash onto the plate so the restarting of regular worship although most welcome will not make a large difference financially. This means a collapse in our income and difficult decisions about spending less money can be put off again.

To sum up on a note of impending doom we haven't driven off the edge of a cliff yet but we are clearly going to run out of road soon.

ST. SAVIOUR'S PCC

FINANCIAL STATEMENTS

FOR THE YEAR ENDING

31ST DECEMBER 2020

ST. SAVIOUR'S PCC

RESOURCES - INCOMING & EXPENDED

**FOR THE YEAR ENDING
31ST DECEMBER 2020**

		12 months to 31 Dec 20	12 months to 31 Dec 19
INCOMING RESOURCES			
<u>VOLUNTARY INCOME</u>			
	Planned Giving		
	Gift Aid Donations	81,031	81,362
	Tax Recoverable	18,524	22,639
	FWO	490	2,399
		-----	-----
		100,045	106,400
	Collections (open plate)	3,337	7,146
	Donations		
	General	9,730	19,016
	Legacies	0	0
	Specific	3,011	12,200
		-----	-----
		12,741	31,216
		-----	-----
		116,123	144,762
<u>FUND RAISING</u>	Coffee	107	433
<u>INVESTMENT INCOME</u>		1,361	2,928
<u>CHURCH ACTIVITY INCOME</u>			
	Church Hall Lettings	8,497	15,377
	Fees	2,217	2,239
		-----	-----
		10,714	17,616
		-----	-----
		128,305	165,739
RESOURCES EXPENDED			
<u>CHURCH ACTIVITIES</u>			
	Missionary & Charitable Giving	10,383	11,288
	Common Mission Fund	35,296	47,605
	Clergy, Organist, Office & Admin Costs	22,970	25,090
	Other Service & Ministry Costs & Education	8,031	9,168
	Salary, Pension & NI - Youth/ Family Workers	47,097	44,320
	Training & Expenses - Youth/Family Workers	2,490	4,854
	Church Running & Maintenance	11,005	15,911
	Church Hall Running & Maintenance	8,331	8,466
less	Government Furlough Receipts	-21,450	0
		-----	-----
		124,153	166,702
		-----	-----
<u>NET INCOME FOR THE PERIOD</u>	c/f	4,152	-963

ST. SAVIOUR'S PCC

BALANCE SHEET

AS AT 31ST DECEMBER 2020

			as at		as at
			31 Dec 20		31 Dec 19
Fixed Assets					
Freehold Property	Church Hall	355,502		355,502	
Freehold Property	"The Link" Extension	355,148	710,650	355,148	710,650
		<hr/>		<hr/>	
Investments			16,823		15,476
Current Assets					
Debtors:	Staff Loan	0		75	
	Furlough Payments	2,808		0	
	Income Tax Recoverable	3,434	6,242	3,234	3,309
		<hr/>		<hr/>	
	Bank Current Account	17,160		16,953	
	CBF Deposit Account	5,438		5,424	
	Cash in hand	26	22,624	3	22,380
		<hr/>		<hr/>	
Total Assets			756,339		751,815
Less					
Current Liabilities					
Creditors:	Printing Costs	0		1,150	
	Accrued Pension Contributions	5,539		4,017	
		<hr/>	5,539	<hr/>	5,167
Total Net Assets			<hr/>		<hr/>
			750,800		746,648
Represented by:					
Parish Funds					
	Unrestricted Funds		750,800		746,648
	Restricted Funds		0		0
			<hr/>		<hr/>
			750,800		746,648
			<hr/>		<hr/>

NOTE Calculation of Reserves Held

Statutory redundancy is based on years service and notice periods.
 The PCC's policy is to pay one weeks pay per week of notice plus one weeks pay per year of service.
 However, it is expected that individuals will serve any period of notice and therefore, the PCC's liability will only be based upon years of service.

	Weekly	Years of	Redundancy
	Pay	Service	Pay Due
I	433.50	19	8,236.50
II	76.69	6	460.14
III	143.55	3	430.65
IV	115.38	1	115.38
V	423.23	1	423.23
			<hr/>
Total Commitment			9,665.90
			<hr/>

Independent Examiner's Report to the PCC of St. Saviours, Iford, Bournemouth.

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Basis of Independent Examiner's Statement

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Independent Examiner's statement

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1. which give me reasonable cause to believe that in any material respect the requirements
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 - 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.

.....

Mr Peter A Miles
35 Swanmore Road Bournemouth Dorset BH7 6PD

Dated 6 April 2021