

# **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 Christine Moyes (re-elected 2020 APCM)
Mrs Bev Mills	(re-elected 2020 APCM)
Deputy Churchwardens:	Mr Stephen Farrant
Mrs Pat Smart	
Treasurer:	Nick Richards elected at the 2020 APCM
Assistant Treasurer:	Mr Chris Thorpe (resigned August 2021)
Secretary:	Mrs Claire Johnston
Deanery Synod Reps:	Mr Neil Baker
(elected 2017)	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 2019)
	Mr Richard Priestley (elected 2019)
	Mr Jez Ferguson (elected 2020)
	Mr Peter Strawbridge (filled casual vacancy during
2020 -	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 care 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**

		<b><u>12 months to</u></b>		<b><u>12 months to</u></b>
		<b><u>31 Dec 21</u></b>		<b><u>31 Dec 20</u></b>
<b>INCOMING RESOURCES</b>				
<b><u>VOLUNTARY INCOME</u></b>				
	Planned Giving			
	Gift Aid Donations	79,773		81,031
	Tax Recoverable	18,726		18,524
	FWO	1,083		490
		<hr/>	99,582	<hr/>
				100,045
	Collections (open plate)		2,894	3,337
	Donations   General	15,958		9,730
	Legacies	0		0
	Specific	4,577		3,011
		<hr/>	20,535	<hr/>
				12,741
			123,011	116,123
<b><u>FUND RAISING</u></b>	Coffee		0	107
<b><u>INVESTMENT INCOME/GAINS ON SHARES</u></b>			4,011	1,361
<b><u>CHURCH ACTIVITY INCOME</u></b>				
	Church Hall Lettings	10,891		8,497
	Fees	1,946		2,217
		<hr/>	12,837	<hr/>
				10,714
			139,859	128,305
<b>RESOURCES EXPENDED</b>				
<b><u>CHURCH ACTIVITIES</u></b>				
	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
		<hr/>	126,110	<hr/>
				124,153
<b><u>NET INCOME FOR THE PERIOD</u></b>	c/f		<hr/>	<hr/>
			13,749	4,152

**ST. SAVIOUR'S PCC**

**BALANCE SHEET**

**AS AT 31ST DECEMBER 2021**

**as at  
31 Dec 21**

**as at  
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

**Investments**

25,821 16,823

**Current Assets**

Debtors:	Furlough Payments	0		2,808	
	Income Tax Recoverable	4,683	4,683	3,434	6,242

Bank Current Account	19,745		17,160	
CBF Deposit Account	10,451		5,438	
Cash in hand	14	30,210	26	22,624

**Total Assets**

771,364 756,339

**Less**

**Current Liabilities**

Creditors:	Accrued Pension Contributions	6,815		5,539	
			6,815		5,539

**Total Net Assets**

764,549 750,800

**Represented by:**

**Parish Funds**

Unrestricted Funds	763,269	750,800
Restricted Funds	1,280	0

764,549 750,800

**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
			<hr/>
Total Commitment			10,307.71
			<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 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