

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

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 2024

Members of the Parochial Church Council from 1st January 2024 until the date this report was approved:

Incumbent:	Revd. Canon Andy McPherson
Churchwardens:	Mr Alan Salisbury (elected 2024 APCM) Mrs Pat Smart (re-elected 2024 APCM)
Asst. Wardens:	Mr Stephen Farrant Mrs Janet Moore Mrs. Christine Moyes
Lay Chair:	Mrs. Laura Simpkins (elected 2024)
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
Electoral Roll Officer:	Mrs Margaret Shelton
Elected Representatives:	Mrs. Angela Cattell (co-opted 2024) Mr Chris Dale (elected 2023) Mrs Caz Gatehouse (re-elected 2023) Mr Jez Ferguson (re-elected 2023) Mrs Alison Mayne (elected 2023 resigned April 2024) Mrs Jan Moore (re-elected 2024) Mrs Laura Simpkins (elected 2024) Mrs Vicky Woodings (elected 2023) Mr Matt Woodings (elected 2023 resigned 2024)) 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, Pastoral Care and World Mission. During 2024 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 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 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>31 Dec 2024</u>		<u>Year ended</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
Collections					
	Cash	7,891		5,187	
	Sum-Up	14,879	22,770	3,474	8,661
Other Donations			1,970		4,474
Gift Aid Recovered			19,939		18,548
Legacies			845		9,450
Grants			0		0
			122,037		112,757
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
CHURCH ACTIVITIES					
Church Hall Lettings			18,472		15,763
Fees			2,556	21,028	3,804
					19,567
OTHER INCOME	Refunds of CCLI & Waste Disposal		0		698
TOTAL INCOME			146,670		139,562
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
Clergy Expenses			4,464	133,069	5,130
					137,625
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
Utility Bills			14,007		18,106
Costs of Trading - Fees to WDBF			2,254	36,118	857
					37,140
MAJOR REPAIRS			11,272		12,294
OTHER EXPENDITURE	Defib		1,760		596
TOTAL EXPENDITURE			182,220		187,655
NET EXPENDITURE FOR THE PERIOD			-35,549		-48,093

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	
		710,650		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
Bank Current Account		16,265		3,967
CBF Deposit Account		448		40,602
Cash in Hand		10	10	49,177
TOTAL ASSETS		761,426		796,975
<u>Less</u>				
CURRENT LIABILITIES				
<u>Creditors:</u>				
Common Mission Fund		0		0
Other Accruals		0	0	0
TOTAL NET ASSETS		761,426		796,975
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
Net Assets c/f as at 31 August 2024		761,426		796,975
ASSETS				
Restricted		8,778		
Unrestricted		752,648		
		761,426		

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.

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

Dated 20 February 2025