

ST MICHAELS WITHOUT

England & Wales · Charity number 1130721

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MICHAEL WITH ST. PAUL, BATH, THE PCC OF ST. MICHAEL'S WITH ST. PAUL, BATH
Status	Registered
Legal form	Previously excepted
Registered	2009-07-24
Register	View on the Charity Commission register

Contact

Address	St. Michael Without Broad Street Bath BA1 5LP
Phone	01225447103
Email	office@stmichaelsbath.org.uk
Website	www.stmichaelsbath.org.uk

Activities

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

Activities: Anglican Church in Bath city centre. Providing spiritual and social care to our local community and visitors

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
- Bath And North East Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£359,036	£344,883	-	-
2024-12-31	£334,787	£321,977	-	-
2023-12-31	£314,777	£323,132	-	-
2022-12-31	£272,127	£269,854	-	-
2021-12-31	£226,354	£234,571	-	-

Trustees

Name	Role	Appointed
Rev Roger John Driver	Chair	2016-04-24
Alistair James Haggerty		2022-05-26
Charles Dods		2020-10-13
David Snook		2024-04-29
Hazel Elizabeth Jane Leech		2025-05-12
RICHARD HOLDEN		2024-04-29
Ruth Holden		2024-04-29
SHEILA JANE WATTERS		
STEPHEN JOSEPH EGAN		2012-05-23
Susan Claire Snell		2023-06-05

ST MICHAELS WITHOUT

England & Wales - Charity number 1130721

Accounts

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

REGISTERED CHARITY NUMBER: 1130721

Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

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**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1130721
WORKING NAME	The PCC of St. Michael's with St. Paul, Bath
PREVIOUS NAME	The Parochial Church Council of the Ecclesiastical Parish of St. Michael with St. Paul, Bath
DATE OF REGISTRATION	24th July 2009
START OF FINANCIAL YEAR	1st January 2025
END OF FINANCIAL YEAR	31st December 2025
TRUSTEES AT 31ST DECEMBER 2025	Revd Roger Driver (Incumbent) Andrew Tapsfield (Church Warden) Richard Holden (Church Warden) Sheila Watters (Reader) Stephen Egan (Deanery Synod) Susan Snell Charles Dods Alistair Haggerty Ruth Holden Dave Snook Hazel Leech (Appointed 12th May 2025) Sarah Mehigan (Appointed 12th May 2025) Simon Winchcombe (Resigned 7th December 2025) Jonathan Webb-Peploe (Resigned 12th May 2025) Jane Pleace (Resigned 12th May 2025) Charles Betts (Resigned 12th May 2025) Rachel Walker (Resigned 12th May 2025)
LEGAL STATUS	Registered Charity
GOVERNING INSTRUMENT	Parochial Church Council Powers Measure (1956) As Amended and Church Representation Rules As Amended 27th July 2024.
OBJECTS	Promoting in the Ecclesiastical Parish the whole Mission of the Church.
CORRESPONDENCE ADDRESS	St. Michael's Without Broad Street Bath BA1 5LP
PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINERS	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2025**

FAMILY. JESUS. HEART.
OPEN. COMMUNITY. FOLLOW.
WELCOME. ENCOURAGE.
PRAYER. WORSHIP. JUSTICE.

St Michael's Church, Broad St, Bath, BA1 5UJ.

01225 447103

office@stmichaelsbath.org.uk



Aims and Purposes

St. Michael's Without Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Rev. Roger Driver, to promote within the ecclesiastical parish, the whole mission of the church: pastoral, evangelistic, social and ecumenical. The PCC is responsible for the maintenance of the parish church building on Broad Street.

Objectives and activities

The Parochial Church Council (PCC) and congregation are committed to keeping our church doors open wide and fully engaging with the community of Bath and its visitors. The PCC oversees all church activities and the use of the building to ensure they reflect our desire to exemplify the Way of Jesus. For nearly 900 years, this site has hosted a Christian presence and has served as a significant gathering place for both visitors and local residents—a true community hub. Across the centuries, buildings have changed, but the constant has been the people, who remain the heart of the Church.

In our commitment to following Jesus, the PCC places prayer at the centre of our mission. Responding to His call in our lives, we continue to play our part in encouraging others to follow Him, too. We seek to share the love of God through a warm welcome and generous hospitality, keeping our church building open daily. This openness enables us to reach out in practical ways, make a meaningful difference in people's lives, and contribute to the well-being of the city.

We recognise that we are not a perfect community; we do not always succeed, and we face our share of struggles. Nevertheless, we remain steadfast in our desire to follow Jesus faithfully, knowing no better way. Our worship services express our faith through prayer, scripture, music, and sacrament. In planning our annual activities, we have followed the Charity Commission's guidance on public benefit, particularly its supplementary guidance for charities advancing religion.

In doing so, we seek to equip ordinary people to live out their faith as active participants in the life of our parish and wider community.

Worship, Prayer & Teaching: These elements are central to our mission of encouraging the Christian community by seeking God through prayer, worship, and Bible study.

Pastoral Care: We provide pastoral care for our congregation and for those living in the parish who are part of the wider church family.

Café: Hospitality is key to our vision of welcoming everyone into our church building. The café plays a fundamental role, offering refreshment and a reason for visitors to linger, providing a space for city centre workers to escape the pressures of work, and serving as a quiet sanctuary for prayer or reflection. Its missional purpose is to keep the building open daily for those seeking refreshment and peace.

Community Outreach: Our missionary and outreach work occurs within and through the building. As we reach outwards, our connections with local residents, community groups, and city centre inhabitants remain a vital focus.

Social Action: We actively support various Christian organisations in the city through our Mission Partnership giving and other fundraising efforts, including the Christmas Shop, which St. Michael's managed entirely for the second consecutive year.

Gathering Place: We host events that allow our building to be utilised for cultural and community activities, all of which are open to the entire community.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**TRUSTEES' ANNUAL REPORT (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

A Year in Summary

Following the Way of Jesus

This year has been shaped by St Michael's mission of "Following the Way of Jesus in the City," and by our increasing clarity about what this means for our shared life.

We are grateful that the PCC has concentrated particularly on the three priorities of Welcome, Worship, and Hospitality, along with the core values supporting them: Stewardship, Sustainability, and Community. These priorities inspire us to be a church without walls—generous, prayerful, and hospitable—where our worship naturally flows into witness and service. Our values serve as a reminder to care wisely for people, finances, and buildings; to pursue climate and social justice; and to foster deep discipleship, especially among children and young people.

While practical steps are beginning, this has primarily been a year of listening, praying, and discerning who God calls us to be at the heart of Bath. With gratitude and hope, we look forward to developing more fully into this vision. This priority continues to remind us that all our efforts must revolve around sharing God's love and proclaiming the good news about Jesus.

As we reflect on the past year, we do so with deep thankfulness for the many activities and connections that have thrived within our church community. Central to this vitality is our café, which has enabled our building to stay open as a gathering place throughout the week and helped further our mission.

Worship, Prayer and Teaching

Over the past twelve months, we have been grateful to continue our regular pattern of Sunday worship at St Michael's, with the 9:30 am Holy Communion Service and the 10:45 am Café Church. Our gathered worship remains at the heart of our life together, and the fellowship over coffee and pastries between services has been a real gift, nurturing relationships and strengthening our church community.

A particular encouragement this past year was our sermon series through Paul's Epistle to the Philippians, alongside other series that helped us listen for what God is saying to us. Philippians, with its themes of joy, partnership and Christ's self-giving love, has renewed our hope and deepened our commitment to Worship as a core priority, alongside Welcome and Hospitality, as we follow in the way of Jesus.

We are thankful for our faithful Worship Team—especially Tobias, our Worship Leader—and for the hope-filled gatherings at our well-attended Easter and Christmas services.

In 2025, the worship team grew closer together and welcomed two new members. We would like to thank everyone for their engagement, dedication, and commitment. We also installed a new PA system so the congregation can hear the music and the speakers more clearly, which I hope makes a positive difference.

In the early part of this year, we tragically lost a dear member, Isabel Lambert, who died. She is greatly missed, and we continue to give thanks to God for her life.

The Café

St Michael's Café continues to be a place of sanctuary, welcome and worship in the heart of Bath. Open throughout the week, it offers hospitality to locals, tourists, students, community groups and our street community, often meeting both practical and spiritual needs. With simple, affordable food and drink, the café keeps our doors open, supports church initiatives, and helps build a vibrant, compassionate community. We are deeply grateful to our dedicated café staff and volunteers, whose warmth, creativity and care embody the church's values every day and make this ministry possible.

Café Groups

Our café continues to be a vibrant hub of activity, with a wide range of regular groups meeting throughout the week. We have our own Baby Café on Tuesdays and Fridays, for which we are grateful to Mark, who makes it possible. Other groups include Scrabble, Rummikub, two card game groups, French and Italian conversation groups, St Mike's Makers, a crochet group, and Eating Disorders Anonymous.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

We also host regular Coffee with Cops sessions, and on two occasions, they were joined by Community Conversations to raise awareness of the B&NES Community Wellbeing Hub.

The café concerts are thriving, with standing room only on several occasions.

Refreshing and Renewing the Vision

The PCC conducted a review during the year, for which we are grateful to Neil Biles and Graham Leech. In addition to refreshing the vision and priorities of the church, the review put forward proposals to enhance governance, business planning, marketing, and the development of St Michael's café and events. A key outcome was the establishment of a Café and Events Committee to oversee strategic direction.

Whilst acknowledging many good things already in place, the committee has identified several key objectives. These include creating a five-year business plan to ensure long-term growth, developing café marketing supported by a dedicated budget, and strengthening the processes for planning and running events. Central to this work is the alignment of all activities with the church's mission, increasing community engagement, and ensuring financial sustainability. In the year ahead, we will be looking to address the dilapidation of the Crypt, with a view to improving the venue's offerings and operational capacity.

Financial Overview

The financial year of 2025 has again yielded a surplus of £14,000, significantly bolstered by the performance in our Café and through our Events, which made a combined contribution of over £50,000 (gross). Given the significant change in our café to paying for a full-time Manager (Beth Philips), as well as the increases in staff costs following various statutory requirements, the Café contributed half of this, which is all down to the work of the Café Manager and her staff. Our Events this year, led by Lisa Ware, our Administrator, also made a substantial contribution (gross) of £26,000. This is despite card sales nationwide continuing to fall and the poor state of our crypt. The previously mentioned Café and Events Committee will be looking at how we can make the most of the Café and our Events while ensuring we keep our activities aligned with our Mission and Vision.

A pleasing aspect of 2025 has been the growth in overall Giving. Planned, Unplanned and Restricted Giving was almost £97,000 compared to £83,000 in 2024. We continue to remain heavily dependent on a relatively small number of larger regular Givers but we have seen an increase in the overall number of givers. However, with a number of regular givers either moving away from Bath or in reduced circumstances, we have already seen a decline in the number of givers in early 2026, as well as the amount given.

Looking Ahead: Budget

Looking ahead to 2026, our most significant financial outlay will be replacing our boilers. How we replace them is still to be decided (see the Fabric report below), but that they will need replacing is beyond question. We are so grateful to God for keeping His hand on them over the past winter, allowing us to keep our church open every day as usual. In addition, we need to do something to improve the state of the crypt. If we do not, we will not only be unable to attract other users, but we will be in real danger of losing some of those who do use the crypt today. As a minimum, the flooring has to be replaced. The PCC will be considering short- and longer-term remedial measures, but there will be costs involved for 2026 at least.

While we will look at other stakeholders outside our regular givers to contribute towards the costs of our boiler replacement, given the financial calls that will be made on us for both the boilers and the crypt this year, it is almost inevitable that we will need to draw down our Reserves. We must be thankful that in the last couple of years, we have been able to add significantly to them.

Christmas Card Pop-Up Shop

The Christmas shop for 2025 exceeded 2024 in financial terms and ran smoothly thanks to the dedicated volunteers who stepped up to help with both stock counting and serving customers. As well as income, it does prove an opportunity to connect with people we don't normally see, forge new relationships and show more of what the St. Michael's Community is about.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

Our partnerships with smaller, local organisations continue to flourish and we were pleased to welcome back Genesis Trust, Connect Bath and Bath Mind. Life Project, another mission partner, sold cards with us for the first time this year and had a really successful first season with their nativity scene cards much in demand and selling out twice. It is notable that many customers come specifically to look for a local charity to support and so the fact we have local agreements outside the scope of Cards for Good Causes enables us to meet that need.

Events

We welcomed plenty of returning hirers, including Forever Hounds (for their annual fundraiser), the City of Bath Brass Band (who held a VE Day Celebration concert as well as their usual Christmas concert), Horizons Choir, and the Bath Photographic Society for their annual exhibition.

We continued to host regular rehearsals for the Bath City Singers, along with ad hoc rehearsals for other choirs looking for stand-by venues.

Other highlights included a screening of Dragon's Den by one of the winners, local entrepreneur Millie Clare, and two exhibitions by local artist and former PCSO Mark Trueman. We also hosted gatherings by The Abbey Residents Association and Pulteney Estate Residents Association, a hustings organised by Transition Bath, and a public meeting led by Wera Hobhouse MP.

We were delighted to welcome a visiting choir from Australia, Men In Suits, as well as some lunchtime Christmas singing from local choirs.

It was a privilege to host exhibitions honouring the work of Genesis Trust and to display artwork created by survivors of domestic violence supported by Julian House. A particular highlight was a talk and book launch with Baroness Sue Campbell as part of the Curious Minds Festival. We continue to host Party in the City as one of the many venues, which marks the start of the Bath Festival each year.

Faith Connections

We strengthened our faith connections this year. Bath Abbey used the crypt for training sessions and interviews, while the Bath University Christian Union used our space to connect with students and offer refreshments after their Christmas services in the Abbey. We also welcomed the Swedish Church for two visits, and hosted an Easter service and a class visit from King Edward's School Juniors.

Crypt

The crypt remains a often-used space with regular bookings from AA, NA, Bath Celebration Choir, Movement (The Diocesan Youth Focused work), and the Bath Heraldic Society. We continue to accommodate exams for Bath Academy during the relevant periods, particularly during the summer exam season.

A Commitment to Connection

It is truly encouraging to see our spaces being utilised in so many meaningful ways—supporting the arts, nurturing faith, fostering dialogue, and creating a sense of belonging. As demand continues to grow, we remain committed to ensuring that our church and crypt remain places of welcome, inspiration, and connection for all. Together, we aspire to continue building a community that reflects our mission and values.

Building and Fabric

In 2025, we continued to work on items highlighted in our five-yearly Quinquennial Report detailing the condition and fabric of the building as assessed by our architects and a number of issues that had arisen needing action.

Main Items of Work Completed

- **Roof Repairs:** Repairs to leadwork and tiles on the roof were completed, including work on the vestry and side chapel roof.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

- **Electrical Systems Assessment:** Following the “five-year” test of our electrical systems, remedial work was undertaken on our electrical systems, including the replacement of an ageing distribution board, to ensure our systems are fully compliant.
- **Spire and Pinnacle Inspection:** Following an inspection of the spire and roof pinnacles, undertaken by a specialist rope access team in 2024, general maintenance and repair work was undertaken early in 2025.
- **Pigeon Netting:** the whole area between the church and the Saracen's Head has had its pigeon netting replaced, and this has helped materially reduce the issues we have had of pigeon guano accumulating in the area.
- **Crypt Sewage System:** Following problems with the subterranean sewage system in the crypt, we undertook repairs to the valve system, which have resolved the issues.
- **LED Lighting Upgrade:** Following a report provided by the West of England Combined Authority (WECA) on opportunities to reduce our carbon footprint, we have initiated a project to replace the lighting in the main body of the church with low-consumption LED lights. The old lights had failed in many places, so this was a good opportunity to refresh the lighting. We have qualified for two grants for the work, 30% of the cost will be provided by (WECA), and the Diocese's “Quick Wins” grant scheme has provided £5000. Work is due to be completed by the end of March 2026.
- **Church and Crypt Heating:** The ageing boilers that supply heating to the main church area are coming to the end of their working life, and we are exploring options to replace them, and possibly update the separate crypt heating boilers. We are looking at “Green” options, such as Air-Source heating pumps. Initial work indicates that the cost of introducing a fully “Green” solution could be substantial, so we will explore what grant funding may be available and what the possible solutions are before the PCC reaches a decision on the best way forward.

Our dedicated care and maintenance team, which includes Dave Snook, Colin Daws, and Ken Slade, has continued to play a key role in our ongoing maintenance and repair efforts. Our ‘Holy Dusters,’ led by Angie Snook, have consistently contributed to the cleaning of the church space. We extend our heartfelt gratitude to all of them for their unwavering commitment and support.

Church Reserves Policy

The PCC decided long ago that maintaining a reserve is essential as a financial buffer for times when the church and its activities cannot operate normally for an extended period. Thanks to interest credits, the reserve has grown and currently stands at £26,000. We will discuss in 2026 at the PCC whether to increase this reserve, aware that we have additional expenses coming as we prepare to replace our outdated heating system.

Staff Team

The staff team is led by the Rector, who underwent emergency surgery at the beginning of the year. He is deeply grateful for the support and prayers he received throughout that time, and for those, including the Curate, Simon Winchcombe, who so generously stepped up to lead in his absence. He is also thankful for the dedicated core group and the Ministry Team, whose faithful service continues to support the work of the Church.

During the year, two valued members of our team moved on. The Revd Simon Winchcombe left to take up a post with a Somerset charity called Thrive, after serving with us for almost four years. His creativity, passion, and deep concern for those on the margins, along with his commitment to advocacy, outreach, and equipping the wider church to respond to these challenges, have been a great gift to us. The Revd Pat Betts also moved, along with her husband Charles, to Cumbria. Pat's unassuming nature enabled her to walk alongside many people, and her commitment to prayer, her desire for others to know more about Jesus, and the loyalty and encouragement she showed to so many have richly blessed our community. We are deeply thankful for their faithful service among us and pray God's blessing on them both in this new chapter of their ministries.

We remain ever grateful for our Reader, Sheila Watters; our Worship Pastor, Tobias Dinter; and our Administrator, Lisa Ware. They continue to serve faithfully and meet regularly to coordinate the many activities and initiatives of our church life.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

We are so grateful to the Café Staff, led by Andrew at the beginning of the year and, as Café Manager, Beth, for all their hard work and dedication over the past 12 months. Their friendly service, attention to detail, and behind-the-scenes efforts have made the café a warm and welcoming place for everyone. Beth's leadership and the team's commitment have not only kept things running smoothly but have also created a space where people feel cared for and valued. Thank you for all that you do.

We also express our gratitude to our volunteers for their invaluable assistance. Their commitment and dedication have been instrumental in the successful running of our programmes and the care of our buildings. We are grateful for Ruth Holden, who has given support and assistance with many things, including the practical preparation for church services.

We are also thankful for the ongoing support and prayerful guidance of the members of the PCC (Parochial Church Council) and the Ministry Team. We are grateful for the very detailed work that needs to be done overseeing our Church Finances and the work of Charles Dods as our Church Treasurer. We particularly want to give thanks to Andrew Tapsfield, who is stepping down as Church Warden and from the PCC this year. He has served the church for many years, often unseen, and has given his time beyond the call of duty. At one point in recent times, he was Church Warden, Treasurer, Acting Café Manager, and Assistant Bookkeeper all at the same time! Words are not enough to express our gratitude for him.

Together, we look to the future with hope, trusting that God will continue to lead and equip us for the work to which we are called.

Safeguarding

We aim to make St Michael's a place where anyone who comes feels welcomed and part of a safe community. Therefore, safeguarding is a responsibility of everyone in the church and we have continued to promote this ethos throughout the year, and specifically on the designated Safeguarding Sunday. No actual safeguarding incidents were reported, but some areas of concern, brought to the attention of the Parish Safeguarding Officer, were logged in case further action is needed in the future. We have recognised that the number of people passing through the church, in particular as visitors to the Café, means that both staff and volunteers need to be alert to those who might demonstrate personal vulnerabilities.

Safeguarding activity is reported as a standing item at all PCC meetings so that we can ensure trustees are fully informed. Scheduled reviews of procedures and safe recruitment practices are now in place and form part of the Safeguarding Action Plan, as required by the Parish Dashboard and Safeguarding Hub system. Volunteers and staff involved in church activities and Café operations are kept up to date and undertake regular safeguarding training. Internal safeguarding related records are held securely and confidentially in password protected areas of the church's data systems.

We acknowledge help and advice received from the Diocesan Safeguarding team.

Our Mission Partners

St Michael's gave £1000 to each of our Mission partners in 2025, all of which is from our Undesignated Funds. Under our 2026 Budget, we intend to maintain this level of giving, though we will review this later in the year to see if this amount can be increased.

Our Mission Partners are chosen by St. Michael's PCC as organisations that are in line with our Vision and Priorities. We try to achieve a balance so that we are supporting missional work in Bath, the UK and internationally, as well as considering different groups of people and the variety of needs and opportunities that exist. Our Mission partners are:

- **Ripple Effect** - the new name for "Send a Cow". Bringing smallholder farmers together to learn new skills and share knowledge so they can improve their livelihoods and thrive.
- **Tearfund** - Working with local churches and organisations in more than 50 countries to tackle the complex challenges of poverty.
- **Genesis Trust** - Meeting the needs of hungry, homeless and vulnerable people in Bath and the surrounding area with a series of interlinked projects. As a Christian charity, Genesis works with local churches and volunteers in the wider community in Bath and the surrounding area.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

- **World Sport Ministries** - Enabling people and churches to use sports outreach impacting all peoples from all nations.
- **Life Project** - This Christian charity helps people with learning disabilities belong, develop skills, and build relationships through community activities and support for them and their carers.

Structure, Governance & Management

The PCC convened 6 times during 2025. The APCM was held on Monday, 12th May 2025. The Standing Committee executed the business of the PCC between meetings of the Council.

In 2025, the members of the Standing Committee were Roger Driver (Rector), Andrew Tapsfield and Richard Holden (Church Wardens), Sarah Lempriere (PCC Secretary), Sue Snell (Safeguarding Officer) and Charles Dods (Treasurer). The Standing Committee met informally in church after services and on Zoom, via email and reported to the PCC at the following PCC meeting.

Administrative Information

St. Michael's Church is situated on Broad Street, Bath.

The correspondence address is St Michael's Without Church, Broad Street, Bath, BA1 5LP. It is part of the Diocese of Bath and Wells within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity which holds registration with the Charity Commission – Charity Number 1130721.

Parochial Church Council

The Council consists of ex-officio members (The Rector as Chair, the Church Wardens, the Readers and Deanery Synod Representatives) and up to 12 elected members.

INCUMBENT:	Rev Roger Driver
ASSISTANT CURATE:	Rev Simon Winchcombe (Until December 2025)
CHURCH WARDENS:	Andrew Tapsfield Richard Holden
READER:	Shelia Watters
DEANERY SYNOD:	Steve Egan
ELECTED 2023:	Sue Snell Charles Dods
ELECTED 2024:	Dave Snook Ruth Holden
ELECTED 2025:	Alistair Haggerty Sarah Lempriere Hazel Leech Andrew Jenkins (From February 2026)

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**TRUSTEES' ANNUAL REPORT (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Statement of Trustees' Responsibilities

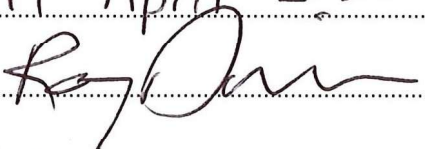
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and the Generally Accepted Accounting Principles (GAAP) including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to Charities in England and Wales requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 19th April 2026

Signed on their behalf by Trustee 

Printed Name: ROGER DRIVER
RECTOR

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
INCOMING RESOURCES						
Incoming Resources from Generated Funds						
Donations, Grants & Legacies	3a	129,420	-	5,400	134,820	113,004
Investment Income	3b	-	2,996	-	2,996	2,765
Charitable Activities	3c	169,621	810	434	170,865	169,522
Income from Other Trading Activities	3d	50,355	-	-	50,355	49,457
Other Incoming Resources	3e	-	-	-	-	39
TOTAL INCOMING RESOURCES		349,396	3,806	5,834	359,036	334,787
RESOURCES EXPENDED						
Costs of Generating Funds						
Cost of Charitable Activities	4a	288,353	3,095	4,544	295,992	275,431
Expenditure on Raising Funds	4b	47,391	-	-	47,391	45,166
Governance Costs	4c	1,500	-	-	1,500	1,380
TOTAL RESOURCES EXPENDED		337,244	3,095	4,544	344,883	321,977
NET INCOMING (OUTGOING) RESOURCES		12,152	711	1,290	14,153	12,810
Funds Brought Forward		56,133	25,530	14,328	95,991	83,181
Transfer Between Funds	6 & 7	279	454	(733)	-	-
TOTAL FUNDS CARRIED FORWARD		68,564	26,695	14,885	110,144	95,991

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 14 to 25 form part of these financial statements.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**BALANCE SHEET
AS AT 31ST DECEMBER 2025**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Fixed Assets					
Tangible Assets	2	314	-	314	469
Total Fixed Assets		314	-	314	469
Current Assets					
Stock	9	3,449	-	3,449	2,240
Debtors & Prepayments	11	12,823	-	12,823	13,103
Cash at Bank and in Hand	10	127,532	14,885	142,417	181,464
Total Current Assets		143,804	14,885	158,689	196,807
Creditors: Amounts falling due within one year	12	48,859	-	48,859	101,285
NET CURRENT ASSETS		94,945	14,885	109,830	95,522
TOTAL ASSETS less current liabilities		95,259	14,885	110,144	95,991
Creditors: Long Term Liabilities	13	-	-	-	-
NET ASSETS		95,259	14,885	110,144	95,991
Funds of the Charity					
General Funds		68,564	-	68,564	56,133
Designated Funds	6	26,695	-	26,695	25,530
Restricted Funds	7	-	14,885	14,885	14,328
Total Funds		95,259	14,885	110,144	95,991

Approved by the Trustees on 19th April 2026

Signed on their behalf by Trustee Roger Driver

Printed Name: ROGER DRIVER

RECTOR

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1st January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Changes in Accounting Policies and Methods of Accounting

There has been no change to the accounting policies (variation rules and methods of accounting) since last year.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

1. ACCOUNTING POLICIES (continued)

Incoming Resources (Continued)

Investment Income

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis, inclusive of any VAT which cannot be recovered.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Unrestricted Funds

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted Funds

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated Funds

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be undesignated at any time at the discretion of the Trustees.

Stock

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any discounts due.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities (Continued)

Administration Costs

Administration costs have been allocated between other trading activities and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 5.

Pensions

The church operates a defined contribution pension scheme. Contributions are accounted for as they become payable in accordance with the rules of the scheme.

Parish Share

The diocesan parish share is accounted for when due.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £100. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Café Equipment	33% - Reducing Balance Basis
Office Equipment	25% - Straight Line Basis
Audio Visual Equipment	25% - Straight Line Basis

2. TANGIBLE FIXED ASSETS

		Audio Visual Equipment £	Café Equipment £	Office Equipment £	TOTAL 2025 £
Cost	01-Jan-25	16,808	7,172	225	24,205
Additions		-	-	-	-
Net Book Value at	31-Dec-25	16,808	7,172	225	24,205
Depreciation	01-Jan-25	16,808	6,703	225	23,736
Charge		-	155	-	155
Depreciation at	31-Dec-25	16,808	6,858	225	23,891
Net Book Value	31-Dec-25	-	314	-	314
Net Book Value	31-Dec-24	-	469	-	469

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2025: The church leases a photocopier. The Lease was renewed November 2024. At 31st December 2025 the charity has total commitments under non-cancellable operating leases as set out below:

	TOTAL 2025 £	TOTAL 2024 £
Within one year	1,352	1,352
Between two to five years	4,394	5,746
	5,746	7,098

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

3. INCOMING RESOURCES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a) Donations, Grants & Legacies						
Gift Aid Tax Recovered		24,080	-	-	24,080	18,770
Gifts & Donations	7	5,456	-	5,400	10,856	7,486
Grant Income		5,000	-	-	5,000	-
Planned Giving		90,444	-	-	90,444	83,348
St Pauls Hall Fund		4,440	-	-	4,440	3,400
		129,420	-	5,400	134,820	113,004

b) Investment Income

Interest	6	-	2,996	-	2,996	2,765
		-	2,996	-	2,996	2,765

c) Charitable Activities

Christmas & Gift Shop		8,272	-	-	8,272	8,652
Church Café		150,052	-	-	150,052	147,046
Church Events & DBF Income	6 & 7	1,248	810	434	2,492	3,880
Rents & Building Hire		10,049	-	-	10,049	9,944
		169,621	810	434	170,865	169,522

d) Income from Other Trading Activities

Christmas & Gift Shop		5,515	-	-	5,515	5,769
Church Café		37,513	-	-	37,513	36,761
Rents & Building Hire		7,327	-	-	7,327	6,927
		50,355	-	-	50,355	49,457

e) Other Incoming Resources

Sundry Income		-	-	-	-	39
		-	-	-	-	39

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

4. RESOURCES EXPENDED

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
a) Cost of Charitable Activities						
Administration Costs	5	40,110	-	-	40,110	47,215
Advertising & Publicity		518	-	-	518	345
Card Sales		515	-	-	515	-
Christmas Pop Up Shop		223	-	-	223	347
Church Café		130,630	-	-	130,630	113,272
Church Rentals & Hire		1,304	-	-	1,304	1,805
Donations & Subscriptions		125	-	-	125	35
Parish & Outreach Work	6	10,575	1,230	-	11,805	5,879
Parish Share		74,546	-	-	74,546	75,000
Repairs & Maintenance		19,680	-	-	19,680	17,198
Service Costs	6 & 7	10,127	1,865	4,544	16,536	14,335
		288,353	3,095	4,544	295,992	275,431

b) Expenditure on Raising Funds

Administration Costs	5	12,393	-	-	12,393	14,103
Card Sales		515	-	-	515	-
Christmas Pop Up Shop		149	-	-	149	232
Church Café		32,658	-	-	32,658	29,026
Giving envelopes/Contactless Giving		372	-	-	372	-
Rent & Building Hire		1,304	-	-	1,304	1,805
		47,391	-	-	47,391	45,166

c) Governance Costs

Independent Examiners Fees		1,500	-	-	1,500	1,380
		1,500	-	-	1,500	1,380

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

5. ADMINISTRATION COSTS

	Primary Purpose % %	Primary Purpose % £	Trading £	TOTAL 2025 £	TOTAL 2024 £
Accountancy Costs	77%	243	72	315	2,517
Admin & Bookkeeping	77%	1,722	927	2,649	2,258
Bank Charges	77%	-	-	-	458
Business Manager	77%	16,486	4,924	21,410	19,979
Cleaner Costs	77%	-	-	-	-
Cleaning Materials	77%	491	147	638	509
Computer Costs	77%	840	251	1,091	1,036
Depreciation Expense	77%	-	-	-	733
Equipment Repairs	77%	209	63	272	1,134
Heat & Light	77%	12,355	3,690	16,045	20,611
Insurance Costs	77%	3,923	1,172	5,095	5,062
Printing, Postage & Stationery	77%	1,626	486	2,112	1,910
Staff Costs	77%	620	185	805	2,801
Sundry Expenses	77%	530	158	688	1,018
Telephone	77%	920	275	1,195	1,109
Water Rates	77%	146	43	189	183
		40,110	12,393	52,504	61,318

Percentage of Total Administration Costs

77% 23%

During the previous financial year the Trustees took the decision to show the Administration Costs as Expenditure on Raising Funds and Costs of Charitable Activities as the costs relate to work undertaken for the Café.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

6. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-25 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-25 £
Church Reserve	22,976	2,996	-	-	25,972
Fixed Assets NBV	469	-	-	(155)	314
Friday Fellowship	734	200	525	-	409
Gifts	121	610	1,340	609	-
Worship Designated	1,230	-	1,230	-	-
	25,530	3,806	3,095	454	26,695

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-24 £
Bell Pulley Repairs	-	529	529	-	-
Church Reserve	20,211	2,765	-	-	22,976
Fixed Assets NBV	1,202	-	-	(733)	469
Friday Fellowship	1,065	-	331	-	734
Gifts	-	245	124	-	121
Worship Designated	1,230	-	-	-	1,230
	23,708	3,539	984	(733)	25,530

Friday Fellowship - This group meets weekly and serves soup, donations are made to the group to help with costs.

Church Reserve - Funds allocated to cover the Church's expenses should all other funds be depleted.

Worship Designated - Donations towards cost for Training etc for Worship Leader.

Fixed assets NBV - The net book value of fixed assets is shown in a separate designated fund. Transfers between this and general funds represent fixed assets additions and disposals.

Designated Funds are represented by the Charity's cash reserves and fixed asset investments and are to be expended as specified above.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

7. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-25 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-25 £
A/V	1,826	5,400	4,277	-	2,949
Bath in Need	2,500	-	-	(1,000)	1,500
Contribution for Contactless Giving	200	-	-	-	200
Crypt	497	-	-	-	497
Crypt Kitchen	5	-	-	-	5
Hardship Fund	-	-	267	267	-
Music Development	2,169	-	-	-	2,169
Restricted Donations	3,556	434	-	-	3,990
Worship Enhancement	3,575	-	-	-	3,575
	14,328	5,834	4,544	(733)	14,885

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-24 £
A/V	3,264	-	1,438	-	1,826
Bath in Need	2,500	-	-	-	2,500
Contribution for Contactless Giving	200	-	-	-	200
Crypt	497	-	-	-	497
Crypt Kitchen	500	-	495	-	5
Hardship Fund	181	-	338	157	-
Music Development	2,169	-	-	-	2,169
Restricted Donations	3,066	622	132	-	3,556
Worship Enhancement	3,525	50	-	-	3,575
	15,902	672	2,403	157	14,328

Restricted Donations - These are donations received and for a specific fund or charity. This is money which needs to be passed on to the charity.

A/V - Donations received to buy new A/V equipment for Church use.

Young People's Work - Donations received to fund work with Young people. Also collections received to fund trips and Youth events.

Crypt - Donations received for further Crypt improvements.

Crypt Kitchen - Donations received to improve the kitchen in the crypt.

Hardship Fund - Donations received to help people in Hardship.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

7. RESTRICTED FUNDS (Continued)

Bath In Need - Donation received to help during Covid-19, split with St Swithin's Church who were paid their share in 2020.

Contactless Giving - Donation received to cover initial cost of contactless machine and monthly costs.

Music Development - Donations received in order to purchase music and musical equipment.

The Restricted Funds are wholly represented by the Charity's cash reserves and are to be expended as specified above.

8. PRIMARY PURPOSE TRADING

The Church operates a Café, which attracts locals and tourists. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The Church also rents out the crypt and main Church space for events. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The primary purpose trading percentages are as follows:

	Primary Purpose % %	Primary Purpose % £	Trading £	TOTAL 2025 £	TOTAL 2024 £
Venue Hire	50%	4,415	4,415	8,830	6,920
Venue Other	60%	2,088	1,392	3,480	4,815
Crypt Income	70%	3,546	1,520	5,065	5,135
Christmas Pop Up Shop	60%	8,272	5,515	13,787	14,421
Church Café	80%	150,052	37,513	187,565	184,519
		168,373	50,354	218,727	215,810
Percentage of Total Trading Income		77%	23%		

9. STOCK

	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Café Food & Drink Stock	2,129	1,872
Card & Print Stock	929	100
Venue Food & Drink Stock	391	268
	3,449	2,240

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

10. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Cash at Bank & in Hand	127,532	14,885	142,417	181,464
	127,532	14,885	142,417	181,464

11. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Event Debtors	2,817	-	2,817	4,427
Gift Aid Tax Recoverable	4,000	-	4,000	2,800
Prepayments & Accrued Income	1,143	-	1,143	1,103
Sundry Debtors	4,863	-	4,863	4,773
	12,823	-	12,823	13,103

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Accruals & Deferred Income	2,882	-	2,882	19,888
Independent Examiners Fees	1,500	-	1,500	1,380
Sundry Creditors	31,765	-	31,765	67,524
Tax & Social security	11,130	-	11,130	11,521
Trade Creditors	1,582	-	1,582	972
	48,859	-	48,859	101,285

13. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term liabilities during this or the previous financial year.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Fixed Assets	314	-	314	469
Net Current Assets	94,945	14,885	109,830	93,282
Long Term Liabilities	-	-	-	-
TOTAL FUNDS	95,259	14,885	110,144	93,751

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

15. STAFF COSTS AND NUMBERS

	TOTAL 2025 £	TOTAL 2024 £
Gross Wages, Salaries & Fees	130,807	106,512
Employer's National Insurance Costs	-	-
Pension Contributions	1,273	1,122
	<u>132,080</u>	<u>107,634</u>

Employees who were engaged in each of the following activities:

	TOTAL 2025	TOTAL 2024
Charitable Activities	12	12

The total aggregate employment benefits received by key management personnel were £Nil (2024: £Nil).

The PCC also enlisted the services of sub contractors; a worship leader, an Events and Hospitality Manager, and a Bookkeeper.

The Charity operate a PAYE Scheme to pay all employed members of staff and no members of staff received emoluments of over £60,000 (2024:None).

16. PAYMENTS TO TRUSTEES AND OTHER RELATED PARTIES

Trustee Mr Richard Holden, is also a Trustee of the Church Hall Charity (Registered Charity Number 262805). The proceeds of St Paul's Hall (sold in 1971) were invested and under the rules of the charity the Trustees apply the income by making donations that further the religious and other charitable work of the Church of England in the Parish of St. Michael with St. Paul, Bath (now known as St. Michael's Without). St Michael's Without received £4,400 as a donation in 2025 (2023: £3,400). All conflicts of interest have been documented and managed in accordance with the Charity's Governing Document.

Payments Relating to Trustees

Three Trustees were reimbursed for their out of pocket expenses in the year, this amounted to £4,319 (2024: £4,119).

Income from Trustees

Aggregate donations from Trustees and related parties were £45,313 (2024: £35,787).

No other payments were made to the Trustees or any persons connected with them during this financial year. No other material transaction took place between the organisation and a Trustee or any person connected with them.

17. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

18. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the Charity's size and the level of financial commitments held. The Trustees aim to ensure the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

19. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the Charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the Charity should undertake.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of the Parochial Church Council of St Michaels Without on the accounts for the year ended 31st December 2025 set out on pages 12 to 25.

Respective responsibilities of trustees and examiner

The Charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees are satisfied that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the charity is not subject to audit, and is eligible for independent examination, it is my responsibility to:-

- a) examine the accounts under section 145 of the Act;
- b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales in relation to the conducting of an independent examination, referred to above. An independent examination includes a review of the accounting records kept by the Charity and of the accounting systems employed by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of the Charities legislation and that the financial statements comply with the SORP, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Accounting Technicians.

In the course of my examination, no matter has come to my attention:

- 1. which gives me reasonable cause to believe that in, any material respect, the trustees requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of recommended Practice: Accounting and Reporting by Charities.

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.

K. Collaku MAAT
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ



Date: 21st April 2026

ST MICHAELS WITHOUT

England & Wales - Charity number 1130721

Accounts

**ANNUAL REPORTS AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

REGISTERED CHARITY NUMBER: 1130721

Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

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**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

LEGAL AND ADMINISTRATIVE INFORMATION

CHARITY NUMBER	1130721
WORKING NAME	The PCC of St. Michael's with St. Paul, Bath
PREVIOUS NAME	The Parochial Church Council of the Ecclesiastical Parish of St. Michaels with St. Paul, Bath
DATE OF REGISTRATION	24th July 2009
START OF FINANCIAL YEAR	1st January 2024
END OF FINANCIAL YEAR	31st December 2024
TRUSTEES AT 31ST DECEMBER 2024	Revd Roger Driver (Incumbent) Simon Winchcombe (Assistant Curate) Andrew Tapsfield (Church Warden) Richard Holden (Church Warden) Sheila Watters (Reader) Stephen Egan (Deanery Synod) Susan Snell Charles Dods Rachel Walker Charles Betts Alistair Haggerty Jonathan Webb-Peploe Jane Pleace Ruth Holden (Appointed 29th April 2024) Dave Snook (Appointed 29th April 2024) Mirna Dean (Resigned 29th April 2024)
LEGAL STATUS	Registered Charity
GOVERNING INSTRUMENT	Parochial Church Council Powers Measure (1956) As Amended and Church Representation Rules As Amended 27th July 2024.
OBJECTS	Promoting in the Ecclesiastical Parish the whole Mission of the Church.
CORRESPONDENCE ADDRESS	St. Michael Without Broad Street Bath BA1 5LP
PRIMARY BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
INDEPENDENT EXAMINERS	Castle View Accounting Ltd Ground Floor Offices 53 High Street Arundel West Sussex BN18 9AJ

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST DECEMBER 2024**

FAMILY. JESUS. HEART.
OPEN. COMMUNITY. FOLLOW.
WELCOME. ENCOURAGE.
PRAYER. WORSHIP. JUSTICE.

St Michael's Church, Broad St. Bath, BA1 5LJ. 01225 447103 office@stmichaelsbath.org.uk



Aims and Purposes

St. Michael's Without Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Rev. Roger Driver, to promote within the ecclesiastical parish, the whole mission of the church: pastoral, evangelistic, social and ecumenical. The PCC is responsible for the maintenance of the parish church building on Broad Street.

Objectives and activities

The Parochial Church Council (PCC) and congregation are dedicated to opening our church doors wide and fully engaging with the community of Bath and its visitors. The PCC oversees all church activities and the usage of the building to ensure that these align with our desire to exemplify the Way of Jesus. The current church site has hosted a Christian presence for nearly 900 years, serving as a significant gathering point for both visitors and local residents—a true community hub. While various structures have come and gone, the unwavering constant has been the people, who are the essence of the Church.

In our commitment to following Jesus, who is the Way, the PCC places prayer at the heart of our mission. In responding to His call in our lives, we actively participate in the ongoing work of encouraging others to follow Him as well. We strive to share the love of God through warm welcome and hospitality, ensuring that our church building remains open daily. This openness allows us to reach out in practical ways, making a meaningful difference in the lives of individuals and contributing to the well-being of the city. We acknowledge that we are not a perfect community; we do not always succeed and face our share of struggles. Nevertheless, we remain steadfast in our pursuit of faithfully following Jesus, as we know of no better way. Our worship services translate faith into action through prayer, scripture, music, and sacrament. In planning our annual activities, we have taken into account the Charity Commission's guidance on public benefit, particularly the supplementary guidance for charities focused on advancing religion. Specifically, we aim to empower ordinary individuals to live out their faith as integral members of our parish community.

Worship, Prayer & Teaching: These elements are central to our mission of encouraging the Christian community by seeking God through prayer, worship, and Bible study.

Pastoral Care: We provide pastoral care for our congregation and for those living in the parish who are part of the wider church family.

Café: Hospitality is key to our vision of welcoming everyone into our church building. The café plays a fundamental role, offering refreshment and a reason for visitors to linger, providing a space for city centre workers to escape the pressures of work, and serving as a quiet sanctuary for prayer or reflection. Its missional purpose is to keep the building open daily for those seeking refreshment and peace.

Community Outreach: Our missionary and outreach work occurs within and through the building. As we reach outwards, our connections with local residents, community groups, and city centre inhabitants remain a vital focus.

Social Action: We actively support various Christian organisations in the city through our Mission Partnership giving and other fundraising efforts, including the Christmas Shop, which St. Michael's managed entirely for the second consecutive year.

Gathering Place: We host events that allow our building to be utilised for cultural and community activities, all of which are open to the entire community.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**TRUSTEES' ANNUAL REPORT (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

A Year in Summary

Celebrating Our Mission and Community Engagement

In this year's annual report, we are excited to share our ongoing commitment to placing mission and evangelism at the heart of everything we do. This priority serves as a constant reminder that all our endeavours must centre around sharing God's love and proclaiming the good news about Jesus. As we reflect upon the past year, we find ourselves immersed in gratitude for the numerous activities and connections that have flourished within our church community. Central to this vitality is our café, which enables our building to remain open as a gathering place throughout the week. The café provides a welcoming space for fellowship and engagement, fostering a sense of belonging among our congregation and reaching out to the local community as we connect with residents, tourists, and civic groups.

Worship, Prayer and Teaching

Throughout the year, we maintained our Sunday worship pattern, which included the 9:30 am Holy Communion Service and the Café Church at 10:45 am. The fellowship over coffee and pastries between services has significantly contributed to strengthening our church community. We engaged in various Sermon Series, which allowed us to explore scripture collectively. A Prayer Ministry was offered during services, encouraging all members to participate. The Worship Team has expanded in size, even as we bid farewell to a few members.

At the end of the year, we appointed a new worship leader, which has enhanced our services. With encouragement through prayer, we welcomed more church members to deliver sermons and lead services. Our Easter and Christmas Services were very well attended, and we received many visitors to the church.

Financial Overview and Community Impact

The financial year of 2024 has yielded a commendable surplus of nearly £14,000, which the café helped us to achieve by contributing a £40,000 margin toward church funds. This achievement is more than a mere statistic; it embodies the collective effort of our dedicated café staff, led by Andrew Tapsfield, who was Acting Manager for the whole year, and, moving into the new year, our new café manager, Beth Philips. Each transaction within the café signifies not only financial gain but also the strengthening of our community ties as we witness friendship, connection, and engagement within the Church space.

The successful relaunch of our Life Groups, alongside the welcoming of newcomers through the Alpha Course, has been significantly influenced by the relationships nurtured within both the church and the café. The joy experienced during our Friday Fellowship outings stands as a testament to the enduring friendships forged in this vibrant atmosphere. Furthermore, the Baby Café, led by Mark Cripps and held twice a week, attracts a regular gathering of parents and caregivers with their young children. Consequently, the café has emerged as a vital hub where faith and fellowship intertwine, enriching our church's mission and enhancing our ministry.

While we celebrate these successes, it is essential to acknowledge the challenges we face in sustaining our church's financial viability. Planned regular giving has shown a modest decrease and it remains critical that we strive for significant growth. The contributions from the café are integral to our financial strategy, providing the necessary resources to ensure our operations run smoothly. Every cup of coffee enjoyed and every meal shared directly supports our mission and broader community outreach efforts.

Looking Ahead: Budget and Mission-Giving

As we look ahead to the 2025 budget, we are trusting in God and our church family to improve our planned giving, reflecting our commitment to growth amidst economic challenges. However, our reliance on the café's financial contributions underscores the need for vigilance in fostering these income streams. While we encourage consistent giving from our congregation, we must also nurture the café's success, ensuring it continues to be a cornerstone of our church's financial sustainability.

Additionally, our commitment to mission-giving remains steadfast. This year, we anticipate contributing £10,000 to support our partners in the community, a goal made possible through the café's performance. This interconnection between our financial health and our outreach efforts highlights the importance of every member's participation, demonstrating that our collective actions lead to meaningful impact.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2024

Christmas Card Pop-Up Shop

We once again hosted and led the annual sale of Christmas Cards in collaboration with 'Cards for Good Causes'. Through acquired experience and with the project management of Lisa Ware, it was another successful year. This period is always bustling within the church due to this activity, yet it is heartening to see the support extended to the many different charities represented by the individual cards.

Growth in Church and Crypt Usage

It is wonderful to witness our church and crypt being utilised more than ever! Over the past year, these spaces have transformed into vibrant hubs for worship, learning, music, and community connection. The increasing demand reflects both the value we offer to the city and the warmth of welcome extended to everyone who walks through our doors.

The crypt has experienced a notable rise in usage, with various groups maximising this versatile space. It has hosted Bath Academy exams, Alcoholics Anonymous meetings, and Narcotics Anonymous groups. Additionally, community-driven initiatives, including Movement, Tramshed Residents, and Non-Violent Communication Training, have found a home here, addressing pressing environmental issues. This growing demand highlights the crypt's role as a valuable resource for education, recovery, and community engagement.

Faith-Centred Gatherings and the Arts

We have joyfully hosted a range of faith-centred events that strengthen our local and global connections. Highlights include an Apologetics Event, the inspiring 5000 Worship Event, and a Diocesan Worship Event featuring the Archbishop of Canterbury, Justin Welby. The Church of Sweden held a service here and was so warmly welcomed that they plan to return this year. Furthermore, the Bath Interfaith Group has facilitated enriching discussions between Bishop Michael and the local Imam, fostering important dialogue and understanding.

The church remains a favoured venue for many returning hirers, underscoring its central role in Bath's musical and artistic life. Regular users include Grenville Jones and his choirs, along with Bath Recitals Trust, Bath City Singers, and Bath Photographic Society. The space has also resonated with music from groups such as the City of Bath Brass Band and Horizons Choir. We are additionally grateful to Lisa Ware, our Administrator, who coordinates and serves as the first point of contact for all those who utilise the Church and crypt spaces.

Community Engagement through the Café

The Café Concert series remains a highlight, consistently attracting a strong and appreciative audience. Beyond concerts, the café is evolving into a key meeting point for various groups, providing a welcoming space for Scrabble, Rummikub, and conversation groups. Furthermore, significant support work is occurring, with Eating Disorders Anonymous finding a home within our community.

A Commitment to Connection

It is truly encouraging to see our spaces being utilised in so many meaningful ways—supporting the arts, nurturing faith, fostering dialogue, and creating a sense of belonging. As demand continues to grow, we remain committed to ensuring that our church and crypt remain places of welcome, inspiration, and connection for all. Together, we aspire to continue building a community that reflects our mission and values.

Building and Fabric

In April of last year, we received our five-yearly Quinquennial Report detailing the condition and fabric of the building as assessed by our architects. The report encompassed 81 pages of comprehensive information, including recommendations for repair and maintenance work, with high-priority items clearly highlighted. Overall, the report was encouraging, revealing no major or critical issues. However, given the age, size, and complexity of our building, there is always maintenance to undertake, and we have made significant progress over the past 12 months in addressing key tasks.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2024

Main Items of Work Completed

- **Cathodic Protection System Testing:** The cathodic protection system, installed a decade ago as part of the Spire Project, was tested for the first time. The results indicated that the system is functioning effectively, requiring only a minor adjustment.
- **Roof Repairs:** Repairs to leadwork and tiles on the roof have been completed, including work on the vestry and side chapel roof.
- **Electrical Systems Assessment:** A comprehensive five-year test of our electrical systems was conducted, revealing that they are generally satisfactory, though some remedial work is forthcoming.
- **Portable Appliance Testing:** We extend our gratitude to Ken Slade for undertaking the PAT testing of our portable electrical items.
- **Spire and Pinnacle Inspection:** A specialist rope access team conducted an inspection of the spire and roof pinnacles, identifying no major issues but recommending general maintenance and repair work to be undertaken shortly.

In addition to the Quinquennial work, our dedicated team, which includes Dave Snook, Colin Daws, and Ken Slade, has played a pivotal role in our ongoing maintenance efforts. Furthermore, our 'Holy Dusters,' led by Angie Snook and comprising Gillian Tempo, Kate Darke, and others, have consistently contributed to the cleaning of the church space. We extend our heartfelt gratitude to all of them for their unwavering commitment and support.

Flooding Issue Resolution - We have also addressed a flooding issue at the North (Saracens Head) end of the church that occurred during heavy rain. After extensive investigations, including the removal of substantial pigeon guano, clearing blocked gutter downpipes, conducting camera inspections of the drainage system, and jetting a concealed drain, we believe we have resolved the problem. We will confirm this following the next period of heavy rain.

Overall, the maintenance and repair work completed and in progress has incurred costs of just under £20,000 over two financial years.

Issue Reporting - Yu Energy

As part of regular reviews to ensure best value, we took advice from the Parish Buying Scheme and transferred our electricity supply from EDF to YU Energy in November 2023. Coincident with the change of supplier was the replacement of three obsolete analogue supply meters to a new single combined 'smart' meter.

Unfortunately, updating the national supply database to reflect this was not completed well. Despite repeated communication with YU Energy Customer Support and, subsequently, the complaints department, it took more than six months for them to acknowledge a single metered supply. As a result, estimated billing on historical usage data accumulated a credit of £4000 in Yu Energy's favour.

Further Delay and misadministration of our account with the application of unwarranted charges prompted us to raise a dispute with the Energy Ombudsman. Regrettably this process is not quick, and the supplier continued to apply unwarranted charges.

The Energy Ombudsman found in our favour, even so, the reparations the Ombudsman mandated on YU Energy have not fully compensated us.

The trustees decided that to remain with YU Energy in such circumstances was unsustainable and chose to cut our losses transitioning our electricity contract to Octopus Energy mid-January 2025. Regrettably we believe that our association with YU Energy even after the credit enforced by the Energy Ombudsman has cost charitable funds £1,300.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

TRUSTEES' ANNUAL REPORT (Continued) FOR THE YEAR ENDED 31ST DECEMBER 2024

Church Reserves Policy

The PCC decided long ago that maintaining a reserve is essential as a financial buffer for times when the church and its activities cannot operate normally for an extended period. Originally set at £30,000, this reserve was reduced to £20,000 in 2018/19 due to financial pressures. Thanks to interest credits, the reserve has grown and currently stands at £22,976. While the church made a substantial surplus in 2024, and we would normally have used part of that to grow our Designated Reserves, given the large expenses resulting from our Quinquennial review, most of which will fall into 2025, we are reluctant to do so. Nonetheless, we continue to trust that a combination of God's provision and careful management will enable us to operate the church sustainably.

Staff Team

The staff team is led by the Rector, who took a sabbatical for part of the year and is supported by a dedicated core group known as the Ministry Team. This team comprises our Curate, Rev Simon Winchcombe; Rev Pat Betts; Shelia Watters; Tobias Dinter, our Worship Pastor; and the Administrator, Lisa Ware. They meet regularly to coordinate various activities and initiatives. Particular thanks go to Simon, who helped lead the church through the time of the Rectors Sabbatical.

We also wish to express our heartfelt gratitude for the invaluable assistance provided by our volunteers, whose commitment and dedication have been instrumental in the successful execution of our programmes and the maintenance of our facilities. We extend special thanks to Ken Slade and Dave Snook for their outstanding contributions in overseeing health and safety measures within our buildings, as well as managing minor repairs. Furthermore, we are appreciative of the ongoing support from the members of the PCC (Parochial Church Council) and the Ministry Team.

Safeguarding

We aim to make St Michael's a place where anyone who comes feels welcomed and part of a safe community. Therefore, safeguarding is a responsibility of everyone in the church and we felt it important to promote this ethos more specifically during the year. There were no actual safeguarding incidents reported, but several areas of concern, brought to the attention of the Parish Safeguarding Officer, were logged in case further action is needed in the future. Work was begun on an audit of our safeguarding processes and scheduled reviews of procedures are now in place as part of the Safeguarding Action Plan. The Parish Dashboard system is utilised to ensure safe recruitment practices and to monitor safeguarding training undertaken by staff and volunteers. Internal safeguarding related records are held securely and confidentially in password protected areas of the church's data systems. We acknowledge help and advice received from the Diocesan Safeguarding team.

Our Mission Partners

St. Michael's gave £5,000 financial support to our Mission Partners through 2024, all of which is from our undesignated funds. Under our current budget for 2025 we intend to give £10,000 per annum from church funds.

Our Mission Partners are chosen by St. Michael's PCC as organisations that are in line with our Vision and Priorities. We try to achieve a balance so that we are supporting missional work in Bath, the UK and internationally, as well as considering different groups of people and the variety of needs and opportunities that exist. The Mission partners did not change from 2023 to 2024 but will do so in 2025:

- **Ripple Effect** - the new name for "Send a Cow". Bringing smallholder farmers together to learn new skills and share knowledge so they can improve their livelihoods and thrive.
- **Tearfund** - Working with local churches and organisations in more than 50 countries to tackle the complex challenges of poverty.
- **Genesis Trust** - Meeting the needs of hungry, homeless and vulnerable people in Bath and the surrounding area with a series of interlinked projects. As a Christian charity, Genesis works with local churches and volunteers in the wider community in Bath and the surrounding area.
- **Just Love** - Aiming to equip UK students and support alumni to pursue justice with their whole lives.
- **World Sport Ministries** - Enabling people and churches to use sports outreach impacting all peoples from all nations.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**TRUSTEES' ANNUAL REPORT (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

Structure, Governance & Management

The PCC convened 6 times during 2024.

The APCM was held on Monday 29th April 2024. Three new PCC members were elected for a three-year period and one was re-elected.

The Standing Committee executed the business of the PCC between meetings of the Council.

In 2024 the members were Roger Driver (Rector), Simon Winchcombe (Curate), Andrew Tapsfield and Richard Holden (Church Wardens), Rachel Walker (PCC Secretary), Sue Snell (Safeguarding Officer) and Charles Dods (Treasurer). The Standing Committee met informally in church after services and on Zoom, via email and reported to the PCC at the following PCC meeting.

Administrative Information

St. Michael's Church is situated on Broad Street, Bath. The correspondence address is St Michael's Without Church, Broad Street, Bath, BA1 5LJ. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity which holds registration with the Charity Commission – Charity Number 1130721.

Parochial Church Council

The Council consists of ex-officio members (The Rector as Chair, the Church Wardens, the Readers and Deanery Synod Representatives) and up to 12 elected members. PCC members serving in 2024 until the date this report was approved are;

INCUMBENT:	Rev Roger Driver
ASSISTANT CURATE:	Rev Simon Winchcombe
CHURCH WARDENS:	Andrew Tapsfield Richard Holden
READER:	Shelia Watters
DEANERY SYNOD:	Steve Egan (Vacancy)
ELECTED 2022:	Rachel Walker Charles Betts Alistair Haggerty
ELECTED 2023:	Sue Snell Charles Dods
ELECTED 2024:	Jon Webb-Peploe Dave Snook Ruth Holden Jane Pleace

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**TRUSTEES' ANNUAL REPORT (Continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

Statement of Trustees' Responsibilities

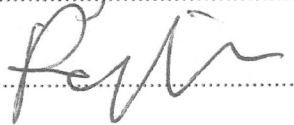
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable Law and the Generally Accepted Accounting Principles (GAAP) including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to Charities in England and Wales requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgments and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 11th May 2025

Signed on their behalf by Trustee 

Printed Name: ROGER DRIVER

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2024**

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
INCOMING RESOURCES						
Incoming Resources from Generated Funds						
Donations, Grants & Legacies	3a	112,954	-	50	113,004	126,419
Investment Income	3b	-	2,765	-	2,765	1,562
Charitable Activities	3c	168,126	774	622	169,522	144,376
Income from Other Trading Activities	3d	49,457	-	-	49,457	42,420
Other Incoming Resources	3e	39	-	-	39	-
TOTAL INCOMING RESOURCES		330,576	3,539	672	334,787	314,777
RESOURCES EXPENDED						
Costs of Generating Funds						
Cost of Charitable Activities	4a	272,158	984	2,289	275,431	276,362
Expenditure on Raising Funds	4b	45,052	-	114	45,166	46,770
Governance Costs	4c	1,380	-	-	1,380	-
TOTAL RESOURCES EXPENDED		318,590	984	2,403	321,977	323,132
NET INCOMING (OUTGOING) RESOURCES		11,986	2,555	(1,731)	12,810	(8,355)
Funds Brought Forward		43,571	23,708	15,902	83,181	91,536
Transfer Between Funds	6 & 7	576	(733)	157	-	-
TOTAL FUNDS CARRIED FORWARD		56,133	25,530	14,328	95,991	83,181

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

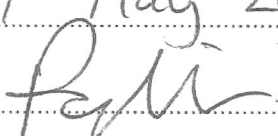
The notes on pages 13 to 24 form part of these financial statements.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**BALANCE SHEET
AS AT 31ST DECEMBER 2024**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Fixed Assets					
Tangible Assets	2	469	-	469	1,202
Total Fixed Assets		469	-	469	1,202
Current Assets					
Stock	9	2,240	-	2,240	3,024
Debtors & Prepayments	11	13,103	-	13,103	31,512
Cash at Bank and in Hand	10	167,136	14,328	181,464	131,192
Total Current Assets		182,479	14,328	196,807	165,728
Creditors: Amounts falling due within one year	12	101,285	-	101,285	83,749
NET CURRENT ASSETS		81,194	14,328	95,522	81,979
TOTAL ASSETS less current liabilities		81,663	14,328	95,991	83,181
Creditors: Long Term Liabilities	13	-	-	-	-
NET ASSETS		81,663	14,328	95,991	83,181
Funds of the Charity					
General Funds		56,133	-	56,133	43,571
Designated Funds	6	25,530	-	25,530	23,708
Restricted Funds	7	-	14,328	14,328	15,902
Total Funds		81,663	14,328	95,991	83,181

Approved by the Trustees on 11th May 2025

Signed on their behalf by Trustee 

Printed Name: ROGER DRIVER

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024**

1. ACCOUNTING POLICIES

Basis of Preparation & Assessment of Going Concern

Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2015) (Second Edition, effective 1st January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Changes in Accounting Policies and Methods of Accounting

There has been no change to the accounting policies (variation rules and methods of accounting) since last year.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services has been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

1. ACCOUNTING POLICIES (continued)

Incoming Resources (Continued)

Investment Income

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue.

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis, inclusive of any VAT which cannot be recovered.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Unrestricted Funds

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted Funds

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated Funds

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be undesignated at any time at the discretion of the Trustees.

Stock

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any discounts due.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

THE PAROCHIAL CHURCH COUNCIL OF ST MICHAELS WITHOUT

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31ST DECEMBER 2024

1. ACCOUNTING POLICIES (continued)

Expenditure and Liabilities (Continued)

Administration Costs

Administration costs have been allocated between other trading activities and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 5.

Pensions

The church operates a defined contribution pension scheme. Contributions are accounted for as they become payable in accordance with the rules of the scheme.

Parish Share

The diocesan parish share is accounted for when due.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £100. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Café Equipment	33% - Reducing Balance Basis
Office Equipment	25% - Straight Line Basis
Audio Visual Equipment	25% - Straight Line Basis

2. TANGIBLE FIXED ASSETS

		Audio Visual Equipment £	Café Equipment £	Office Equipment £	TOTAL 2024 £
Cost	01-Jan-24	16,808	7,172	225	24,205
Additions		-	-	-	-
Net Book Value at	31-Dec-24	16,808	7,172	225	24,205
Depreciation	01-Jan-24	16,306	6,472	225	23,003
Charge		502	231	-	733
Depreciation at	31-Dec-24	16,808	6,703	225	23,736
Net Book Value	31-Dec-24	-	469	-	469
Net Book Value	31-Dec-23	502	700	-	1,202

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st December 2024: The church leases a photocopier. The Lease was renewed November 2024. At 31st December 2024 the charity has total commitments under non-cancellable operating leases as set out below:

	TOTAL 2024 £	TOTAL 2023 £
Within one year	1,352	-
Between two to five years	5,746	-
	7,098	-

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

3. INCOMING RESOURCES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
a) Donations, Grants & Legacies						
Gift Aid Tax Recovered		18,770	-	-	18,770	19,684
Gifts & Donations	7	7,436	-	50	7,486	14,348
Planned Giving		83,348	-	-	83,348	88,887
St Pauls Hall Fund		3,400	-	-	3,400	3,500
		112,954	-	50	113,004	126,419

b) Investment Income

Interest	6	-	2,765	-	2,765	1,562
		-	2,765	-	2,765	1,562

c) Charitable Activities

Christmas & Gift Shop		8,652	-	-	8,652	8,879
Church Café		147,046	-	-	147,046	119,898
Church Events & DBF Income	6 & 7	2,484	774	622	3,880	5,613
Rents & Building Hire		9,944	-	-	9,944	9,986
		168,126	774	622	169,522	144,376

d) Income from Other Trading Activities

Christmas & Gift Shop		5,769	-	-	5,769	5,920
Church Café		36,761	-	-	36,761	29,975
Rents & Building Hire		6,927	-	-	6,927	6,525
		49,457	-	-	49,457	42,420

e) Other Incoming Resources

Sundry Income		39	-	-	39	-
		39	-	-	39	-

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

4. RESOURCES EXPENDED

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
a) Cost of Charitable Activities						
Administration Costs	5 & 7	46,834	-	381	47,215	47,685
Advertising & Publicity		345	-	-	345	565
Card Sales		-	-	-	-	800
Christmas Pop Up Shop		347	-	-	347	1,025
Church Café		113,272	-	-	113,272	111,172
Church Rentals & Hire		1,805	-	-	1,805	3,250
Donations & Subscriptions		35	-	-	35	90
Parish & Outreach Work		5,879	-	-	5,879	17,256
Parish Share		75,000	-	-	75,000	67,597
Repairs & Maintenance	6	16,669	529	-	17,198	5,670
Service Costs	6 & 7	11,972	455	1,908	14,335	21,252
		272,158	984	2,289	275,431	276,362

b) Expenditure on Raising Funds

Administration Costs	5 & 7	13,989	-	114	14,103	14,243
Card Sales		-	-	-	-	800
Christmas Pop Up Shop		232	-	-	232	684
Church Café		29,026	-	-	29,026	27,793
Rent & Building Hire		1,805	-	-	1,805	3,250
		45,052	-	114	45,166	46,770

c) Governance Costs

Independent Examiners Fees		1,380	-	-	1,380	-
		1,380	-	-	1,380	-

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

5. ADMINISTRATION COSTS

	Primary Purpose % %	Primary Purpose % £	Trading £	TOTAL 2024 £	TOTAL 2023 £
Accountancy Costs	77%	1,938	579	2,517	2,447
Admin & Bookkeeping	77%	1,739	519	2,258	23,744
Bank Charges	77%	353	105	458	428
Business Manager	77%	15,384	4,595	19,979	1,822
Cleaner Costs	77%	-	-	-	-
Cleaning Materials	77%	392	117	509	1,024
Computer Costs	77%	798	238	1,036	975
Depreciation Expense	77%	564	169	733	1,662
Equipment Repairs	77%	873	261	1,134	168
Heat & Light	77%	15,870	4,741	20,611	23,308
Insurance Costs	77%	3,898	1,164	5,062	3,833
Printing, Postage & Stationery	77%	1,471	439	1,910	1,340
Staff Costs	77%	2,157	644	2,801	-
Sundry Expenses	77%	784	234	1,018	57
Water Rates	77%	141	42	183	163
		47,215	14,103	61,318	61,928
Percentage of Total Administration Costs		77%	23%		

During the previous financial year the Trustees took the decision to show the Administration Costs as Expenditure on Raising Funds and Costs of Charitable Activities as the costs relate to work undertaken for the Café.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

6. DESIGNATED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-24 £
Bell Pulley Repairs	-	529	529	-	-
Church Reserve	20,211	2,765	-	-	22,976
Fixed Assets NBV	1,202	-	-	(733)	469
Friday Fellowship	1,065	-	331	-	734
Gifts	-	245	124	-	121
Worship Designated	1,230	-	-	-	1,230
	23,708	3,539	984	(733)	25,530

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-23 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-23 £
Church Reserve	20,211	-	-	-	20,211
Fixed Assets NBV	2,864	-	-	(1,662)	1,202
Friday Fellowship	1,065	-	-	-	1,065
Gifts	-	695	695	-	-
Worship Designated	1,230	-	-	-	1,230
	25,370	695	695	(1,662)	23,708

Friday Fellowship - This group meets weekly and serves soup, donations are made to the group to help with costs.

Church Reserve - Funds allocated to cover the Church's expenses should all other funds be depleted.

Worship Designated - Donations towards cost for Training etc for Worship Leader.

Fixed assets NBV - The net book value of fixed assets is shown in a separate designated fund. Transfers between this and general funds represent fixed assets additions and disposals.

Designated Funds are represented by the Charity's cash reserves and fixed asset investments and are to be expended as specified above.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

7. RESTRICTED FUNDS

CURRENT FINANCIAL YEAR

	Balance 01-Jan-24 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-24 £
A/V	3,264	-	1,438	-	1,826
Bath in Need	2,500	-	-	-	2,500
Contribution for Contactless Giving	200	-	-	-	200
Crypt	497	-	-	-	497
Crypt Kitchen	500	-	495	-	5
Gifts to Rector	-	-	-	-	-
Hardship Fund	181	-	338	157	-
Music Development	2,169	-	-	-	2,169
Restricted Donations	3,066	622	132	-	3,556
Worship Enhancement	3,525	50	-	-	3,575
Young Peoples Work	-	-	-	-	-
	15,902	672	2,403	157	14,328

PREVIOUS FINANCIAL YEAR

	Balance 01-Jan-23 £	Income £	Expenditure £	Transfers £	Balance 31-Dec-23 £
A/V	4,630	-	1,366	-	3,264
Bath in Need	2,500	-	-	-	2,500
Contribution for Contactless Giving	200	-	-	-	200
Crypt	497	-	-	-	497
Crypt Kitchen	500	-	-	-	500
Gifts to Rector	-	400	400	-	-
Hardship Fund	166	120	105	-	181
Music Development	3,695	-	1,526	-	2,169
Restricted Donations	2,926	344	204	-	3,066
Worship Enhancement	-	3,525	-	-	3,525
Young Peoples Work	242	-	242	-	-
	15,356	4,389	3,843	-	15,902

Restricted Donations - These are donations received and for a specific fund or charity. This is money which needs to be passed on to the charity.

A/V - Donations received to buy new A/V equipment for Church use.

Young People's Work - Donations received to fund work with Young people. Also collections received to fund trips and Youth events.

Crypt - Donations received for further Crypt improvements.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

7. RESTRICTED FUNDS (Continued)

Crypt Kitchen - Donations received to improve the kitchen in the crypt.

Hardship Fund - Donations received to help people in Hardship.

Bath In Need - Donation received to help during Covid-19, split with St Swithin's Church who were paid their share in 2020.

Contactless Giving - Donation received to cover initial cost of contactless machine and monthly costs.

Music Development - Donations received in order to purchase music and musical equipment.

The Restricted Funds are wholly represented by the Charity's cash reserves and are to be expended as specified above.

8. PRIMARY PURPOSE TRADING

The Church operates a Café, which attracts locals and tourists. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The Church also rents out the crypt and main Church space for events. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The primary purpose trading percentages are as follows:

	Primary Purpose % %	Primary Purpose % £	Trading £	TOTAL 2024 £	TOTAL 2023 £
Venue Hire	50%	3,460	3,460	6,920	4,100
Venue Other	60%	2,889	1,926	4,815	7,521
Crypt Income	70%	3,595	1,541	5,135	4,890
Christmas Pop Up Shop	60%	8,653	5,768	14,421	14,799
Church Café	80%	147,615	36,904	184,519	149,873
		166,211	49,599	215,810	181,183

Percentage of Total Trading Income

77% 23%

9. STOCK

	TOTAL 2024 £	TOTAL 2023 £
Café Food & Drink Stock	1,872	2,615
Card & Print Stock	100	100
Venue Food & Drink Stock	268	309
	2,240	3,024

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

10. CASH AT BANK AND IN HAND

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Cash at Bank & in Hand	167,136	14,328	181,464	131,192
	167,136	14,328	181,464	131,192

11. DEBTORS AND PREPAYMENTS

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Event Debtors	4,427	-	4,427	9,532
Gift Aid Tax Recoverable	2,800	-	2,800	13,266
Prepayments & Accrued Income	1,103	-	1,103	4,020
Sundry Debtors	4,773	-	4,773	4,694
	13,103	-	13,103	31,512

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Accruals & Deferred Income	19,888	-	19,888	2,509
Independent Examiners Fees	1,380	-	1,380	-
Sundry Creditors	67,524	-	67,524	70,271
Tax & Social security	11,521	-	11,521	8,242
Trade Creditors	972	-	972	2,727
	101,285	-	101,285	83,749

13. CREDITORS: AMOUNTS FALLING DUE IN MORE THAN ONE YEAR

The Charity held no long term liabilities during this or the previous financial year.

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Fund £	Restricted Fund £	TOTAL 31-Dec-24 £	TOTAL 31-Dec-23 £
Fixed Assets	469	-	469	1,202
Net Current Assets	81,194	14,328	95,522	81,979
Long Term Liabilities	-	-	-	-
TOTAL FUNDS	81,663	14,328	95,991	83,181

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

15. STAFF COSTS AND NUMBERS

	TOTAL 2024 £	TOTAL 2023 £
Gross Wages, Salaries & Fees	106,512	98,943
Employer's National Insurance Costs	-	-
Pension Contributions	1,122	1,107
	<u>107,634</u>	<u>100,050</u>

Employees who were engaged in each of the following activities:

	TOTAL 2024	TOTAL 2023
Charitable Activities	12	12

The total aggregate employment benefits received by key management personnel were £Nil (2023: £Nil).

The PCC also enlisted the services of sub contractors; a worship leader, an Events and Hospitality Manager, and a Bookkeeper.

The Charity operate a PAYE Scheme to pay all employed members of staff and no members of staff received emoluments of over £60,000 (2023:None).

16. PAYMENTS TO TRUSTEES AND OTHER RELATED PARTIES

Trustee Mr Richard Holden, is also a Trustee of the Church Hall Charity (Registered Charity Number 262805). The proceeds of St Paul's Hall (sold in 1971) were invested and the investment income each quarter is donated to Charities who had a connection to St Paul's Hall. St Michaels Without received £3,400 as a donation in 2024 (2023: £3,500). All conflicts of interest have been documented and managed in accordance with the Charity's Governing Document.

Payments Relating to Trustees

Three Trustees were reimbursed for their out of pocket expenses in the year, this amounted to £4,119 (2023: £2,606).

Income from Trustees

Aggregate donations from Trustees and related parties were £35,787 (2023: £36,350).

No other payments were made to the Trustees or any persons connected with them during this financial year. No other material transaction took place between the organisation and a Trustee or any person connected with them.

17. RISK ASSESSMENT

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31ST DECEMBER 2024**

18. RESERVES POLICY

The Trustees have considered the level of reserves they wish to retain, appropriate to the Charity's needs. This is based on the Charity's size and the level of financial commitments held. The Trustees aim to ensure the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

19. PUBLIC BENEFIT

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the Charity has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the Charity should undertake.

**THE PAROCHIAL CHURCH COUNCIL
OF ST MICHAELS WITHOUT**

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/ members of the Parochial Church Council of St Michaels Without on the accounts for the year ended 31st December 2024 set out on pages 11 to 24.

Respective responsibilities of trustees and examiner

The Charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements. The trustees are satisfied that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the charity is not subject to audit, and is eligible for independent examination, it is my responsibility to:-

- a) examine the accounts under section 145 of the Act;
- b) to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and;
- c) to state whether particular matters have come to my attention.

Basis of independent examiner's statement

I conducted my examination in accordance with the General Directions given by the Charity Commissioners for England & Wales in relation to the conducting of an independent examination, referred to above. An independent examination includes a review of the accounting records kept by the Charity and of the accounting systems employed by the Charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of the Charities legislation and that the financial statements comply with the SORP, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the trustees in the course of the examination is not subjected to audit tests or enquiries, and consequently I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtain written assurances from the trustees of all material matters.

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Association of Accounting Technicians.

In the course of my examination, no matter has come to my attention:

- 1. which gives me reasonable cause to believe that in, any material respect, the trustees requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of recommended Practice: Accounting and Reporting by Charities.

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.

K. Collaku MAAT
Castle View Accounting Ltd
Ground Floor Offices
53 High Street
Arundel
West Sussex
BN18 9AJ



Date: 16th May 2025

ST MICHAELS WITHOUT

England & Wales - Charity number 1130721

Accounts

**ST MICHAEL'S WITHOUT
FINANCIAL STATEMENTS
31 DECEMBER 2023**

Charity Number 1130721

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FAMILY. JESUS. HEART.
OPEN. COMMUNITY. FOLLOW.
WELCOME. ENCOURAGE.
PRAYER. WORSHIP. JUSTICE.

St Michael's Church, Broad St. Bath, BA1 5UJ.

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St Michael's Without Annual Report For 2023

Aims and purposes

St. Michael's Without Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Rev. Roger Driver, to promote within the ecclesiastical parish, the whole mission of the church: pastoral, evangelistic, social and ecumenical. The PCC is responsible for the maintenance of the parish church building on Broad Street.

Objectives and activities

The PCC and congregation are committed to open wide our church doors and fully engage with the community of Bath and visitors to the city. The PCC maintains an overview of all the church's activities and the use of the building to ensure that these are compatible with and promote our desire to demonstrate the Way of Jesus. The site of the current church has been a Christian presence for almost 900 years. It is a significant place both for visitors to the City, and also as a meeting and gathering place for local people - a place of community. Different buildings have come and gone but the constant has been the people, who are the Church.

In following Jesus, who is the Way, the PCC are committed to prayer and this is at the centre of what we do. In responding to His call on our lives, we in turn, are part of the ongoing work to encourage others to follow too. We seek to share the love of God through welcome and hospitality and a church building that is open daily, reaching out in practical ways to make a difference in people's lives and for the good of the city. We are not a perfect community, we don't always get things right and experience our share of struggles in life, but in all that, we still seek to follow Jesus faithfully because we know no better way. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year we have considered the Charity Commission's guidance on public benefit and in particular, the supplementary guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith as part of our parish community through:

- **Worship, Prayer & Teaching:** These are central to our activity of encouraging the Christian Community, through seeking God in prayer, worship and by studying the Bible.
- **Pastoral Care:** Provision of pastoral care for the congregation as well as people living in the parish who are part of the wider family of the church.
- **Café:** Hospitality is key to the vision we hold, to welcome all through the doors of the church building. The café is fundamental to this, providing refreshment and a reason for visitors to stay longer and meet with friends; for city centre workers to find a different space to sit away from the pressures of work and others looking for a quiet sanctuary for prayer or reflection. The missional purpose of the café is to enable the building to be open daily for those seeking refreshment and sanctuary.
- **Community Outreach:** Missionary and outreach work which happens in and through the building. As we look outwards, our connections with residents in the parish, community groups and those who inhabit the city centre, are important parts of our focus.
- **Social Action:** We continue active support of various Christian organisations in the City, through our Mission Partnership giving, and through other fundraising activities, particularly the Christmas Shop, which was managed entirely by St. Michael's for the second year running.
- **Gathering Place:** Hosting events that enable our building to be used for cultural and community activity; all of which are open to the whole community.

A Year in Summary

In this year's annual report, we are excited to share with you our ongoing commitment to placing mission and evangelism at the heart of everything we do. This priority serves as a constant reminder that all our endeavours must be centred around sharing God's love and proclaiming the good news about Jesus.

As we entered the new year, our Diocesan focus remained on 'living out the story of God's love and telling that story', to those around us. We strove to plan and shape our life together in a way that better serves and embraces our parish community. Through intentional activities and initiatives, we actively engage with our communities at personal, parish, deanery, and diocesan levels.

Our goal is to create meaningful connections and build relationships that reflect God's love in action. We are dedicated to fostering a missional mindset in all aspects of our ministry as we endeavour to reach more individuals with the message of hope and restoration.

As we move forward, we recognise the importance of adapting to changing societal and cultural contexts. We seek innovative ways to connect with people, meeting them where they are and bridging the gap between their needs and God's transformative power.

St Michael's Without
Report of the Trustees
Year Ended 31 December 2023

We are grateful for the opportunity to continue pursuing this mission in the coming year. Together, as a community united by faith, hope, and love, we can make a lasting impact on those around us by sharing God's love boldly and authentically.

Challenges and Growth

Over the past 12 months, we have faced challenges and experienced growth in various aspects of our ministry.

One significant development was the transition within our worship team. While we sadly saw the departure of our Worship Pastor Jacob Smith, we are incredibly proud of our Worship team for stepping up and leading us in our worship. Their dedication and talent have allowed us to maintain a vibrant and engaging atmosphere during our services.

We are grateful to have seen a regular pattern of small growth in our worship services. The number of attendees at the 9.30am has steadily increased over time as more people find the gentler start to a Sunday helpful. The coffee and pastries between services has developed into a good place for connection for the whole church.

Our vision and passion to keep the Church space open all week through the running of the cafe was and is being achieved. But, like many organisations in the city, we have encountered challenges in recruiting and retaining staff members in the cafe. The current job market poses hurdles when it comes to finding qualified individuals who align with our mission and values. Nonetheless, we remain committed to finding innovative solutions that will strengthen our team and enable us to better serve the community.

On a positive note, external events are continuing to build after a difficult period due to restrictions imposed by the pandemic. We continue to host the majority of the programme of Bath Recitals Trust and have welcomed new organisations as well as regulars. We have been active in making and drawing connections with the local community engaging both members of our congregation and visitors alike. A knitting circle, board games, friendship groups have provided unique opportunities for fellowship, discipleship, and outreach as we continue to navigate this 'post-pandemic recovery' phase.

Furthermore, there is a tangible shift in the city's atmosphere as it becomes busier with an influx of visitors returning after the pandemic. The footfall at the Christmas Market was not quite back to pre-pandemic times but not far off it. This presents us with new chances for outreach and hospitality as more people discover us as a place where they can encounter God's love and grace.

While facing changes in staff leadership, we remain steadfast in pursuing God's calling for us in this city. We are grateful for the growth we have experienced, the challenges that have spurred us to innovate and the opportunities to connect with an increasing number of individuals seeking meaning and purpose. We continue to be moved by what is written in the Prayer book and candles - the honesty of loss, love and need.

Our Mission, our Finances

St Michael's Without continues as an unusual charitable organisation with a Christian faith at its heart. We are pleased to report that we paid our parish share to the Diocese of Bath & Wells in full. We also believe that it is important to support other organisations with aligned missional objectives. More details of this are given under a separate heading.

The congregation decided many years ago to reorder the church building and make it available 7 days a week for worship, hospitality, welcome and a resource to people of faith and people of none. The financial structure that supports this is thus different to a more conventional parish church. Nevertheless, the foundation of our financial arrangements is that the congregation should support the day-to-day functions of a church, with any surplus available to support our mission. The trading elements of our mission activity; café, concerts, exhibitions etc, should at worst be cost neutral and at best contribute to further development of this and other outreach activity.

2023 has been a year of financial challenge for St Michael's Without. In the last annual report, we identified that giving from the church congregation was static or on a downward trend. It is impossible to know for certain the impact of cost-of-living pressures and whether this had affected the ability to give to church. A direct appeal to the congregation elicited a limited response, some did indeed review their giving and decided that it was already at their limit, a few increased their offering. However, there is evidence that church members moving away from St Michael's and ceasing their regular giving are not being replaced by new regular giving from those joining.

Against this backdrop, routine outgoings of staffing, energy bills and maintenance showed upward trends.

Income from our charitable trading did not meet budgetary expectations. The margin on café operations was unpredictable and showed an overall loss until the seasonal uptick toward Christmas. Event income remained at levels below the norm pre-pandemic. The crypt is now perceived to be less lettable without investment and refurbishment. Because of legal discussion and debate about the terms of a new agreement, income from Telefonica for their use of the tower to house telecommunications relay equipment is significantly overdue. No payments for this have been received since 2021.

As a result of these contributory factors St Michael's charitable funds are £10k less than at the start of the year. This is not immediately critical; however, action must be taken in 2024 to prevent this worsening. The church congregation should be encouraged to appreciate that they are in danger of not meeting the routine church operational costs. Our mission activities must be closely monitored to ensure that they are supporting our aims, not detracting from them. Whenever an organisation faces financial challenge there is usually hard choice to either increase revenue or cut expenditure and St Michael's Without finds itself in that position now.

Despite the challenges, we always keep in mind our dependence on God's grace and provision. We approach our ambitions and plans with humility, relying on God's guidance to discern the right path. We have faced similar challenges in the past, where faith in what we believe has been rewarded. We trust that as long as we continue seeking and following God's direction, while applying sensible management and decision making, He will continue to bless His work through our church family and into the wider community, providing a beacon of hope and transformation in both our local community and beyond.

Church Reserves Policy

The PCC determined many years ago that a reserve should be held as a financial buffer against circumstances where the church and its trading activities were unable to operate normally for an extended period of time. This was set at a notional amount of £30,000 but was reduced due to financial pressure in 2018/19 to £20,000. Interest credit has increased the reserve to the current level of £?????. In an ideal world it would be good to anticipate a time when a significant end of year surplus could be used to increase our reserve. However, we continue to trust that a combination of God's provision and careful management will allow us to continue to operate the church in a sustainable way.

Café Operations

In comparison with 2022 Café performance showed a deterioration. We have previously acknowledged that the approach to Christmas is a busy time when increased footfall due to our sale of Christmas cards and also the Bath Christmas market means that the café exceeds routine trading levels. Thus, trading margins are usually modest until November and December. In 2022 the café showed a positive margin of £1800 at the end of October. However, in 2023 this figure was in deficit by £1400.

The reasons behind this are always multifactor. The cost-of-living crisis will have had an impact as did increased stock costs; we also experienced high staff turnover. Other issues resulted in several full and part-time staff members resigning their positions at short notice at the end of October.

The stark choice became one of either realising the loss at that point and close the café or seek a temporary arrangement to continue café operations throughout November and December. We were fortunate to have already advertised for seasonal working in anticipation of the higher trading levels pre-Christmas. Our selection of staff from this pool was very successful. These new staff in combination with good legacy staff and wide support and management on a volunteer basis (for which we are grateful to Andrew Tapsfield) enabled successful trading in the run up to Christmas and a positive contribution to church funds. It should be noted that there was no paid management during this time which reduced the cost base.

The deeper understanding of the café operation gleaned during this time has the potential to further enhance the café offer to our customers and provide more predictable income to church

funds to assist with increased energy bills. In that respect the crisis experienced in 2023 has produced some good which can be built upon.

The challenge in 2024 is to make a considered transition away from the current level of volunteer involvement which is unsustainable, to one where a new cafe manager is appointed and appropriate staffing is maintained efficiently. Nevertheless, routine oversight and financial monitoring will be essential to spot adverse trends quickly and apply proper corrections.

Staff Team

The staff team is led by the Rector, supported by a dedicated core group known as the Ministry Team. This team, consisting of licensed and Permission to Officiate Clergy, Readers, Children's & Family Pastor, and Administrator, meets regularly to coordinate various activities and initiatives.

We would like to express our gratitude for the invaluable assistance provided by our volunteers. Their commitment and dedication have played a crucial role in the successful execution of our programs and the upkeep of our facilities. We especially want to acknowledge Ken Slade and Dave Snook for their outstanding contributions in overseeing health and safety measures within our buildings, as well as handling minor repairs. We are also thankful for the members of the PCC (Parochial Church Council) and the Ministry Team for their ongoing support.

In our office, we have a core team responsible for ensuring smooth administrative operations. Lisa Ware serves as an Administration and Events Coordinator, while Paul Trembling, before his retirement in October, worked part-time as an Assistant Bookkeeper. Our main Bookkeeper is Lesley Davies who primarily operates off-site. Additionally, we employ a mix of full-time and casual staff members to manage our café and assist with events. Andrew Chrystal worked in his role of Cafe and Hospitality Manager, before he moved on, and we are very grateful for the work that he did in helping build and develop the functioning of the café. Andrew Tapsfield did truly heroic work as acting Manager at the end of the year which meant that, despite, the early challenges of the year the cafe figures look healthy.

We truly appreciate the dedication and hard work of all these individuals who contribute to the overall success of what we do as a Church.

Safeguarding

We aim to make St Michael's a place where anyone who comes feels welcomed and part of a safe community. Therefore, safeguarding is a responsibility of everyone in the church and we felt it important to promote this ethos more specifically during the year. There were no actual safeguarding incidents reported and work was begun on an audit of our safeguarding processes. This has included monitoring safeguarding training undertaken by staff and volunteers and ensuring our safeguarding related records are held confidentially utilising the Parish Dashboard system.

Children's and Youth Work

?????

Community engagement

For some time now we have had U3A (University of the Third Age) come and use our space. They come armed with rolled up chessboards, numerous bags of Rummikub, turntable scrabble assemblages and the occasional heated backgammon. With coffee and cake, the battles begin, and there is here a great opportunity to laugh, listen and love.

Giggling, crying, chatting, and wailing can often be heard when we get invaded by tiny feet; the Baby Café is a safe, secure and a 'sunshine' space. Mark is such a gift and many parents, and their offspring have come and felt it a place to unwind and refresh. The Baby Café runs on a Tuesday and a Friday but even on the other days, the café team will put out the mats, and making all feel so welcomed.

Needles, crochet hooks, fixed circulars, and plenty of yarn. Chatter and care would be the two main elements that the Knitting Club has had the opportunity to give. Meeting on a Monday, the club has had an incredible impact in reaching out to those that would otherwise struggle to connect. The gentle rhythm of needle and yarn, belies the intricate and delicate work, and so, with the conversations and interactions. Much is said with little spoken.

There are many that come alone, some from having lost their partner and want to be surrounded by life. Others come, from the street, because they want not to be surrounded by life. Here is a ministry of listening, of seeing them and of friendship. Many have a routine, the same coffee, Americano with hot milk and a Date Cake or a pot of English Breakfast and a packet of crisps. Our ministry is to be part of their routine – for them to learn to trust, to undo the walls that separate and to hear their story and share our own.

And of the last, what can we say – The Friday Fellowship, the Tuesday and Thursday church regulars these are the real treasure of our church. With ready smiles, warm and kind words, many a stranger has been made to feel welcomed. Stories of the war still abound but also lots of laughter. Over the years these pioneers have formed deep friendships with many, seeds have been sown, prayers oft spoken and love unconditionally given.

Our Mission Partners

St. Michael's gave £9900 financial support to our Mission Partners through 2023, which is made up of £7500 from our undesignated funds and £2400 from a specific fund-raising evening. Under our current budget we intend to give £5000 per annum from church funds; the £7500 included a delayed payment from the previous year ending 31 Dec 2022.

Our Mission Partners are chosen by St. Michael's PCC as organisations that are in line with our Vision and Priorities. We try to achieve a balance so that we are supporting missional work in the UK and internationally, as well as considering different groups of people and the variety of needs and opportunities that exist.

- **Ripple Effect** - the new name for "Send a Cow". Bringing smallholder farmers together to learn new skills and share knowledge so they can improve their livelihoods and thrive.
- **Tearfund** - Working with local churches and organisations in more than 50 countries to tackle the complex challenges of poverty.
- **Genesis Trust** - Meeting the needs of hungry, homeless and vulnerable people in Bath and the surrounding area with a series of interlinked projects. As a Christian charity, Genesis works with local churches and volunteers in the wider community in Bath and the surrounding area.
- **Just Love** - Aiming to equip UK students and support alumni to pursue justice with their whole lives.
- **World Sport Ministries** - Enabling people and churches to use sports outreach impacting all peoples from all nations.

Structure, governance & management

The PCC convened 8 times during 2023.

The APCM was held on Monday 5th June 2023, when one PCC member retired and two replacements were elected for a three-year period. There was one resignation in February 2023.

The Standing Committee, executed the business of the PCC between meetings of the Council. In 2023 the members were Roger Driver (Rector), Rachel Snook (until April) and Jane Pleace (Church Wardens), Rachel Walker (PCC Secretary) and Andrew Tapsfield (Treasurer). The Standing Committee met informally in church after services and on Zoom, email and reporting to the PCC at the next following meeting.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on order of the Trustees by

Rev R Driver

Date:

Administrative Information

St. Michael's Church is situated on Broad Street, Bath. The correspondence address is St Michael's Without Church, Broad Street, Bath, BA1 5LJ. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity which holds registration with the Charity Commission – Charity Number 1130721

Parochial Church Council

The Council consists of ex-officio members (The Rector as Chair, the Churchwardens, the Readers and Deanery Synod representatives) and up to 12 elected members. PCC members serving in 2019 until the date this report was approved are:

INCUMBENT:	Revd. Roger Driver
ASSISTANT CURATE:	Revd. Simon Winchcombe
CHURCH WARDENS:	Andrew Tapsfield Jane Pleace
READERS:	Marian Marlow (Retired 2023), Sheila Watters
DEANERY SYNOD REPS:	Steve Egan, Jane Pleace
ELECTED 2021:	Jon Webb-Peploe
ELECTED 2022:	Rachel Walker Charles Betts Mirna Dean Alistair Haggerty
ELECTED 2023:	Charles Dods Sue Snell

I report to the trustees on my examination of the accounts of St Michaels Without (the Charity) for the year ended 31st December 2023.

Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Neil Kingston, FCA
Burton Sweet Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date:

ST MICHAELS WITHOUT

England & Wales - Charity number 1130721

Accounts

**ST MICHAEL'S WITHOUT
FINANCIAL STATEMENTS
31 DECEMBER 2022**

Charity Number 1130721

ST MICHAEL'S WITHOUT

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

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ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

FAMILY. JESUS. HEART.
OPEN. COMMUNITY. FOLLOW.
WELCOME. ENCOURAGE.
PRAYER. WORSHIP. JUSTICE.

St Michael's Church, Broad St. Bath. BA1 5LJ.

01225 447103

office@stmichaelsbath.org.uk



St Michael's Without Annual Report For 2022

Aims and purposes

St. Michael's Without Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Rev. Roger Driver, to promote within the ecclesiastical parish, the whole mission of the church: pastoral, evangelistic, social and ecumenical. The PCC is responsible for the maintenance of the parish church building on Broad Street.

Objectives and activities

The PCC and congregation are committed to open wide our church doors and fully engage with the community of Bath and visitors to the city. The PCC maintains an overview of all the church's activities and the use of the building to ensure that these are compatible and promote our desire to demonstrate the Way of Jesus. The site of the current church has been a Christian presence for almost 900 years. It is a significant place both for visitors to the City, and also as a meeting and gathering place for local people - a place of community. Different buildings have come and gone but the constant has been the people who are the Church.

In following Jesus, who is the Way, the PCC are committed to prayer and this is at the centre of what we do. In responding to His call on our lives we in turn are part of the ongoing work to encourage others to follow too. We seek to share the love of God through welcome and hospitality and a church building that is open daily, reaching out in practical ways to make a difference in people's lives and for the good of the city. We are not a perfect community, we don't always get things right and experience our share of struggles in life, but in all that, we still seek to follow Jesus faithfully because we know no better way. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary

ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith as part of our parish community through:

- **Worship, Prayer & Teaching:** These are central to our activity of encouraging the Christian Community, through seeking God in prayer, worship and through the Bible.
- **Pastoral Care:** Provision of pastoral care for the congregation as well as people living in the parish who are part of the wider family of the church.
- **Café:** Hospitality is key to the vision we hold to welcome all through the doors of the church building. The café is fundamental to this, providing refreshment and a reason for visitors to stay longer and meet with friends; for city centre workers to find a different space to sit away from the pressures of work and others looking for a quiet sanctuary for prayer or reflection. We are clear of its purpose in our mission, which is to enable the building to be open daily for those seeking refreshment.
- **Community Outreach:** Missionary and outreach work which happens in and through the building. As we look outwards, our connections with residents in the parish, community groups and those who inhabit the city centre are important parts of our focus.
- **Social Action:** We continue active support of various Christian organizations in the City, in our Mission giving and support through fund raising, particularly the Christmas Shop which we ran fully ourselves for the second time this year.
- **Gathering Place:** Hosting events that enable our building to be used for cultural and community activity; all of which are open to the whole community.

Achievements and performance

Parish and Church

This year saw the installation of our new Diocesan Bishop, Michael Beasley. With a full senior leadership team Bishop Michael has prioritised refreshing the Diocesan strategy and facing up to the severe financial challenges facing the Diocese. In the use of resources that we do have the encouragement we have continued to be given is:

To place mission and evangelism at the heart of everything that we do

This priority continues to remind us that everything we do needs to be set within the context of sharing God's love with the world (living the story) and proclaiming the gospel (telling the story).

For us this means continuing to plan and shape our life together to serve and embrace our parish community better. We have planned and undertaken activities and initiatives with an explicitly missional purpose and engage more proactively with our communities at a personal, parish, deanery and diocesan level.

To realign our ministry resources towards mission

As we look at what we have we have continued to plan to shift the balance of the resources we deploy in time, people and buildings towards mission and provide more

ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

resources for explicitly missional roles, which in this past year has seen the employment of a Worship Pastor and Children's and Families Pastor. We have sought to invest in our parish community and in initiatives in order to follow God's missionary purposes; and that we will seek numerical and spiritual growth as we trust in the leading and guiding of God's Holy Spirit.

To identify, develop and release the gifts of all our people

Over two years on from the pandemic we have continued to experiment and seek out new ways of being church to make best use of the gifts and talents that God has given to his people. Through that we have seen growth in the congregation and the expansion in the ways we serve our community and witness to the love of God in Jesus Christ.

The Diocesan Vision is encapsulated in these words;

**'In response to God's immense love for us
we seek to be God's people
living and telling the story of Jesus.'**

At the heart of our mission is our desire to **'Follow the Way of Jesus in the city'**. This has involved prioritising our time, energy, and resources moving through the post-pandemic recovery phase of the past 12 months.

Highlights:

Our ministry highlights include our growing in confidence in worship and the growth of the team that leads us following the appointment of a new Worship Pastor, the focus on children's and family ministry, where we have increased our efforts to serve and teach the children of our church family. Creating a welcoming environment has been a central task, moving from the restrictions of the pandemic to building confidence to meet and engage in larger numbers. The Café has grown from strength to strength and every day the church space has become a regular place to meet for many locals, and from the social media comments an important find for tourists!

Worship:

Worship continues to be a central part of our church. We believe that this is where we encounter God and grow in our relationship with Him. We prioritise creating a vibrant and welcoming atmosphere where all feel included. Under Jacob Smith's new leadership, we have been blessed.

Evangelism:

Our evangelism efforts have been focused on building meaningful relationships with those in our community. Through intentional conversations

ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

and events, we continue to see lives transformed and listen to testimonies of people whose lives have been touched with encounters with Jesus.

Children & Families:

Our children's ministry has been revamped this past year, and we have made significant efforts to provide an enriching and faith-filled space for our children. We are committed to seeing the next generation know and love Jesus.

Common Purpose:

Our church's common purpose is to serve our community, and we have been focused on creating a welcoming and inclusive space for all. This year, we have continued to partner with local organisations to serve and bless our community intentionally.

Social Justice and the Environment:

We believe that social justice is a crucial aspect of our faith, and as such, we have prioritised efforts towards serving those in need. This year we have provided food and support to the homeless and have actively advocated for change in our city.

We recognise that caring for the earth is part of our responsibility as Christians, we are committed to being responsible stewards of the environment. This year, we have continued to promote sustainable and environmentally friendly practices in our church and community.

Support for Mission:

The development of the **Christmas Shop** has been important for a few reasons, the significant one was facilitating and supporting the raising of funds for other Christian organisations and charities in the work that they do. It has also provided us with a stream of fund raising for the ministry of the Church.

Church Finances

St Michael's Without continues to be an unusual church based charitable organisation. In part it is a city centre parish church which is subject to the same pressures upon offertory and the demands of historic building maintenance as many other parishes countrywide. Additionally, St Michael's operates a missional enterprise to open the church as a resource for those of faith and those of none, to welcome, refresh, entertain or provide respite. Balancing this is a challenge operationally and financially. Furthermore, there is evidence that church engagement in general, has changed significantly post pandemic. Because of our unusual circumstances, we have and

ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

continue to refine a financial structure that seeks to discriminate between core costs associated with our role as a parish church and those due to our wider weekday mission.

Overall, the church accounts show that following a deficit in 2021 we achieved a modest surplus in 2022 of £2,273. Within this we are pleased to report that we paid Parish Share in full.

Further analysis shows that our Church Café performed well throughout the year and overall contributed in excess of £10,000 to our funds. The café is pivotal to our mission aim to open the church daily. Similarly, after some barren years, income from events has begun to recover with more concerts, exhibitions and recitals taking place.

However, we also acknowledge a concern that planned giving and other offertory from the church congregation fell during 2022. Consequently, at the start of 2023, we have appealed to all who regularly attend our services to consider the support they can offer. It is our intention to reverse a recent trend of a reduction in offertory and regular giving and build again to a value that exceeds all our core expenditure. While this will not be easy; our expenditure particularly on energy has risen significantly while many of our regular givers have incomes that have not risen in the same way as the cost-of-living crisis has played out. Nevertheless, it is a fundamental tenet of our operation. We want to be a thriving church that has subsidiary trading activity not a hospitality venue that supports church services at the weekend.

Overarching all our activity is our dependence on God's grace and provision. We temper our ambition and plans with a reliance on God to know and do the right thing when He prompts us. It remains a challenge, but we have a memory of other times when we have been similarly challenged, when faith in what we believe has been blessed. We trust that while we continue to seek and heed God's direction, He will continue to make His face to shine upon us.

Church Reserves Policy

The PCC determined many years ago that a Reserve should be held as a financial buffer against circumstances where the church and its trading activities were unable to operate normally for an extended period of time. This was set at a notional amount of £30,000 but was reduced due to financial pressure in 2018/19 to £20,000. Interest credit has increased the reserve to the current level of £20,211. In an ideal world it would be good to anticipate a time when a significant end of year surplus could be used to increase our reserve.

ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

However currently we are trusting that a combination of God's provision and careful management will allow us to continue to operate the church successfully.

Staff and Volunteers

The Staff team is led by the Rector, and a core group that meets most weeks is the Ministry Team who are made up of the licensed and Permission to Officiate Clergy, Readers, Worship Pastor, Children's & Family Pastor and Administrator.

We are grateful for the numerous volunteers who help serve in many ways in our activities and in the maintenance of the building, particularly Ken Slade and Dave Snook who oversee health and safety in the buildings along with minor repairs, the members of the PCC and the Ministry Team.

In the Office the core team are Lisa Ware who works as Administration and Events Coordinator, Paul Trembling who is our Part-time Assistant Bookkeeper and off-site Lesley Davies our main Bookkeeper. We employ a variety of full time and casual staff in the café and as events teams. Andrew Chrystal, as Hospitality Manager has oversight of café operations and events staffing.

Structure, governance & management

The PCC convened 7 times during 2022. The APCM was held on Thursday 26th May, 2022 when one third of the elected members retired and replacements were elected for a three-year period.

The Standing Committee, executed the business of the PCC between meetings of the Council. In 2022 the members were Roger Driver (Rector), Charles Curnock (until April), Rachel Snook (Church Wardens), Jane Pleace (from April), Rachel Walker (PCC Secretary) Andrew Tapsfield (Treasurer) and Marian Marlow (Reader). The Standing Committee met informally in church after services and on Zoom, email and reporting to the PCC at the next following meeting.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on order of the Trustees by



Rev Roger Driver
Rector

Date: 27 March 2023

ST MICHAEL'S WITHOUT

REFERENCE & ADMINISTRATIVE INFORMATION

YEAR ENDED 31 DECEMBER 2022

Administrative Information

St. Michael's Church is situated on Broad Street, Bath. The correspondence address is St Michael's Without Church, Broad Street, Bath, BA1 5LJ. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006 as amended on 27 July 2014) and is a charity which holds registration with the Charity Commission – Charity Number 1130721

Parochial Church Council

The Council consists of ex-officio members (The Rector as Chair, the Churchwardens, the Readers and Deanery Synod representatives) and up to 12 elected members. PCC members serving in 2022 until the date this report was approved are:

INCUMBENT:	Revd. Roger Driver
ASSISTANT CURATE:	Revd. Simon Winchcombe
CHURCH WARDENS:	Rachel Snook Jane Pleace Charles Curnoch (until 25 Apr 2022)
READERS:	Marian Marlow, Sheila Watters
DEANERY SYNOD REPS:	Steve Egan, Jane Pleace
ELECTED 2020:	Andrew Tapsfield Charles Dods Alison Dods
ELECTED 2021:	Jon Webb-Peploe Jacqui Smart
ELECTED 2022:	Rachel Walker Charles Betts (from May 2022) Mirna Dean (from May 2022)

ST MICHAEL'S WITHOUT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

I report to the trustees on my examination of the accounts of St Michaels Without (the Charity) for the year ended 31st December 2022.

Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

ST MICHAEL'S WITHOUT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

YEAR ENDED 31 DECEMBER 2022

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joshua Kingston

Joshua Kingston BSc, ACA
Burton Sweet Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 27 March 2023

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted General Reserves £	Unrestricted Designated Funds	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Income from:	Note					
Donations and Legacies	2	112,897	1,230	-	114,127	130,622
Charitable Activities	3	118,122	-	146	118,268	69,325
Other Trading Activities	4	39,170	-	-	39,170	26,386
Investments	5	562	-	-	562	21
Total income		270,751	1,230	146	272,127	226,354
Expenditure on:						
Raising Funds	7	40,795	-	138	40,933	34,681
Charitable Activities	6	227,655	-	1,266	228,921	199,890
Total expenditure		268,450	-	1,404	269,854	234,571
Net income/(expenditure) before transfers		2,301	1,230	(1,258)	2,273	(8,217)
Transfers between funds	14	4,716	(4,716)	-	-	-
Net movement in funds		7,017	(3,486)	(1,258)	2,273	(8,217)
Total funds at 1 January 2022	14	43,793	28,856	16,614	89,263	97,480
Total funds at 31 December 2022	14	50,810	25,370	15,356	91,536	89,263

The charity has no recognised gains or losses other than the results for the year as set out above.

Prior year fund comparatives are shown in note 8.

The notes on pages 15 to 25 form part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
BALANCE SHEET
AS AT 31 DECEMBER 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	9	2,864	7,580
Current assets			
Debtors	10	20,426	14,325
Stock	11	5,099	4,736
Cash at bank and in hand	12	108,464	86,547
		<u>133,989</u>	<u>105,608</u>
Liabilities			
Creditors : amounts falling due within one year	13	(45,317)	(23,925)
		<u> </u>	<u> </u>
Net current assets		88,672	81,683
		<u> </u>	<u> </u>
Total net assets		91,536	89,263
		<u> </u>	<u> </u>
Funds			
Restricted	18	15,356	16,614
Unrestricted Designated	18	25,370	28,856
Unrestricted General	18	50,810	43,793
		<u> </u>	<u> </u>
		91,536	89,263
		<u> </u>	<u> </u>

These financial statements were approved by the trustees on 27 March 2023 and are signed on their behalf by:



R Driver



A Tapfield

The notes on pages 15 to 25 form part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The charity is a public benefit entity as defined under FRS102.

The trustees consider that even though COVID-19 represents a material uncertainty the charity is able to continue as a going concern and therefore the financial statements are prepared on the going concern basis.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Investment income is included on a receivable basis.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis, inclusive of any VAT which cannot be recovered.

Administration costs have been allocated between other trading activities and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 20.

Fixed assets

Fixed assets are stated at cost with purchases of £100 or greater being capitalised. Depreciation is calculated so as to write off the cost of fixed assets over the useful life as follows:

Café Equipment	33% reducing balance
Office Equipment	25% straight line
Audio Visual Equipment	25% straight line

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Prepayments are valued at the amount prepaid after taking account of any discounts due.

Stock

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting Policies (*continued*)

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be undesignated at any time at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2 Income from donations and legacies

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Donations and gifts	12,978	1,230	-	14,208	8,937
Gift aid tax reclaims	16,646	-	-	16,646	19,332
Planned giving	76,123	-	-	76,123	87,470
St Pauls hall fund	5,400	-	-	5,400	6,000
HMRC Covid-19 job retention	-	-	-	-	7,134
Government grants	1,750	-	-	1,750	1,749
	112,897	1,230	-	114,127	130,622

See note 21 for prior year comparative.

3 Income from charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Church events & away trips	713	-	146	859	1,475
Other rents & building hire	12,427	-	-	12,427	8,756
Church café	95,775	-	-	95,775	48,443
Card sales	222	-	-	222	565
Christmas & gift shop	8,985	-	-	8,985	10,086
	118,122	-	146	118,268	69,325

See note 21 for prior year comparative.

4 Income from other trading activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Other rents & building hire	9,015	-	-	9,015	6,986
Church café	23,944	-	-	23,944	12,111
Card sales	222	-	-	222	565
Christmas & gift shop	5,989	-	-	5,989	6,724
	39,170	-	-	39,170	26,386

See note 21 for prior year comparative.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

5 Income from investments

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Interest income	562	-	-	562	21

See note 21 for prior year comparative.

6 Expenditure on charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Advertising, marketing, publicity	467	-	-	467	746
Church café	63,309	-	-	63,309	35,897
Church rentals & hire	2,635	-	-	2,635	2,325
Card sales	369	-	-	369	508
Christmas pop up shop	2,155	-	-	2,155	3,792
Building repairs	6,997	-	-	6,997	3,063
Donations & subscriptions	15	-	-	15	15
Parish & outreach work	12,053	-	-	12,053	3,964
Service costs	12,285	-	1,266	13,551	15,166
Parish share	66,000	-	-	66,000	71,150
Covid-19 costs	-	-	-	-	10,155
Administration costs. (note 20)	61,370	-	-	61,370	53,109
	227,655	-	1,266	228,921	199,890

See note 21 for prior year comparative.

7 Expenditure on raising funds

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Giving envelopes/Contactless Giving	75	-	138	213	-
Other rents & building hire	2,635	-	-	2,635	2,018
Church café	15,827	-	-	15,827	8,974
Card sales	369	-	-	369	508
Christmas pop up shop	1,437	-	-	1,437	2,528
Administration costs. (note 20)	20,452	-	-	20,452	20,653
	40,795	-	138	40,933	34,681

See note 21 for prior year comparative.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

8 Prior year fund comparatives

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £
Income from:				
Donations and Legacies	127,485	568	2,569	130,622
Charitable Activities	69,250	-	75	69,325
Trading Activities	26,386	-	-	26,386
Investments	21	-	-	21
Total Income	223,142	568	2,644	226,354
Expenditure on:				
Raising Funds	32,646	-	2,035	34,681
Charitable Activities	182,141	568	17,181	199,890
Total Expenditure	214,787	568	19,216	234,571
Net income/(expenditure) before transfers	8,355	-	(16,572)	(8,217)
Transfers between funds	5,026	(5,026)	-	-
Net movement in funds	13,381	(5,026)	(16,572)	(8,217)
Total funds at 1 January 2021	30,412	33,882	33,186	97,480
Total funds at 31 December 2021	43,793	28,856	16,614	89,263

9 Fixed assets

	Audio Visual Equipment £	Café Equipment £	Office Equipment £	TOTAL £
Cost				
At 1 January 2022	16,808	7,172	225	24,205
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2022	16,808	7,172	225	24,205
Depreciation				
At 1 January 2022	10,787	5,613	225	16,625
Charge for the year	4,201	515	-	4,716
Disposals	-	-	-	-
At 31 December 2022	14,988	6,128	225	21,341
Net Book Value				
At 31 December 2022	1,820	1,044	-	2,864
At 31 December 2021	6,021	1,559	-	7,580

10 Debtors

	2022 £	2021 £
Prepayments and accrued income	1,016	1,091
Gift aid reclaim	3,554	3,967
Debtors	9,433	4,765
Other debtors	6,423	4,502
	20,426	14,325

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

11 Stocks

	2022	2021
	£	£
Café food & drink stock	4,006	3,789
Card & print stock	100	100
Venue food & drink stock	993	547
Christmas pop up shop stock	-	300
	<u>5,099</u>	<u>4,736</u>

12 Cash at bank and in hand

	2022	2021
	£	£
Short term deposits	37,111	36,630
Cash at bank	71,216	49,700
Cash in hand	137	217
	<u>108,464</u>	<u>86,547</u>

13 Creditors: amount falling due within one year

	2022	2021
	£	£
Trade creditors	2,734	2,702
Accruals & deferred income	17,835	14,162
Tax and social security	7,728	5,041
Other creditors	17,020	2,020
	<u>45,317</u>	<u>23,925</u>

14 Movement in funds

	At				At
	1 Jan 2022	Income	Expenditure	Transfers	31 Dec 2022
	£	£	£	£	£
Restricted Funds					
Restricted donations	2,876	50	-	-	2,926
A/V	4,940	-	(310)	-	4,630
Young peoples work	242	-	-	-	242
Crypt	497	-	-	-	497
Crypt kitchen	500	-	-	-	500
Hardship fund	374	96	(304)	-	166
Bath In Need	2,500	-	-	-	2,500
Contribution for contactless giving	338	-	(138)	-	200
Music development	4,347	-	(652)	-	3,695
	<u>16,614</u>	<u>146</u>	<u>(1,404)</u>	<u>-</u>	<u>15,356</u>
Unrestricted Designated Funds					
Friday Fellowship	1,065	-	-	-	1,065
Church Reserve	20,211	-	-	-	20,211
Worship Designated	-	1,230	-	-	1,230
Fixed Assets NBV	7,580	-	-	(4,716)	2,864
	<u>28,856</u>	<u>1,230</u>	<u>-</u>	<u>(4,716)</u>	<u>25,370</u>
Unrestricted General Funds	43,793	270,751	(268,450)	4,716	50,810
Total Funds	<u>89,263</u>	<u>272,127</u>	<u>(269,854)</u>	<u>-</u>	<u>91,536</u>

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

14 Movement in funds (continued)

Prior year comparatives

	At 1 Jan 2021	Income	Expenditure	Transfers	At 31 Dec 2021
	£	£	£	£	£
Restricted Funds					
Café staff	2,000	-	(2,000)	-	-
Restricted donations	2,749	835	(708)	-	2,876
A/V	4,940	-	-	-	4,940
Young peoples work	242	-	-	-	242
Crypt	1,265	-	(768)	-	497
Crypt kitchen	500	-	-	-	500
Hardship fund	625	60	(311)	-	374
Bath in Need	2,500	-	-	-	2,500
Contribution for contactless giving	488	-	(150)	-	338
Music development	4,422	-	(75)	-	4,347
Cultural recovery grant	13,455	1,749	(15,204)	-	-
	33,186	2,644	(19,216)	-	16,614
Unrestricted Designated Funds					
Friday fellowship	1,065	-	-	-	1,065
Church reserve	20,211	-	-	-	20,211
Christmas carols	-	568	(568)	-	-
Fixed assets NBV	12,606	-	-	(5,026)	7,580
	33,882	568	(568)	(5,026)	28,856
Unrestricted General Funds	30,412	223,142	(214,787)	5,026	43,793
Total Funds	97,480	226,354	(234,571)	-	89,263

Café Staff

Donation received to facilitate an increase in Café staff wages.

Restricted Donations

These are donations received and for a specific fund or charity. This is money which needs to be passed on to the charity.

A/V

Donations received to buy new A/V equipment for Church use.

Young People's Work

Donations received to fund work with Young people. Also collections received to fund trips and Youth events.

Crypt

Donations received for further Crypt improvements.

Crypt Kitchen

Donations received to improve the kitchen in the crypt.

Hardship Fund

Donations received to help people in Hardship.

Bath In Need

Donation received to help during Covid-19, split with St Swithin's Church who were paid their share in 2020.

Contactless Giving

Donation received to cover initial cost of contactless machine and monthly costs.

Music Development

Donations received in order to purchase music and musical equipment.

Cultural Recovery Grant

Money received to be used for specific Covid-19 costs, such as home working and PPE.

Friday Fellowship

This group meets weekly and serves soup, donations are made to the group to help with costs.

Church Reserve

Funds allocated to cover the Church's expenses should all other funds be depleted.

Christmas Carols

Donations received to pay for Christmas Choir Carol Services.

Worship Designated

Donations towards cost for Training etc for Worship Leader.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

14 Movement in funds (continued)

Fixed assets NBV

The net book value of fixed assets is shown in a separate designated fund. Transfers between this and general funds represent fixed assets additions and disposals.

15 Staff costs

	2022	2021
	£	£
Salaries & Wages	70,481	49,681
Pension Costs	759	247
	<u>71,240</u>	<u>49,928</u>

The average number of employees during the year was as follows:

	Total	Total
	2022	2021
Average number of employees	<u>11</u>	<u>7</u>

The total aggregate employment benefits received by key management personnel were £Nil (2021: £Nil).

The PCC also enlisted the services of sub contractors; a worship leader, an Events and Hospitality Manager, and a Bookkeeper.

16 Payments to trustees, donations from trustees and other related party transactions

Two of the Church Trustees, Charles Curnock and Stuart Dobson are also Trustees of the Church Hall charity. The proceeds of St Paul's Hall (sold in 1971) were invested and the investment income each quarter is donated to Charities who had a connection to St Paul's Hall. St Michaels Without received £5,400 as a donation in 2021 (2021: £6,000) (note 2).

Payments relating to trustees

Two Trustees were reimbursed for their out of pocket expenses in the year, this amounted to £126 (2021: £330).

Income from trustees

Aggregate donations from Trustees and related parties were £37,083 (2021: £50,031).

Trustee Remuneration

No Trustees received remuneration during the current year and prior year.

There are no other related party transactions other than those disclosed throughout the financial statements.

17 Commitments

The church leases a photocopier. The Lease was renewed November 2018. At 31 December 2022 the charity has total commitments under non-cancellable operating leases as set out below:

	Total	Total
	2022	2021
	£	£
Within one year	2,904	2,904
Between two to five years	-	2,904
	<u>2,904</u>	<u>5,808</u>

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

18 Analysis of net assets between funds

As at 31 December 2022			
	Tangible Fixed Assets	Other net assets	Total Funds
	£	£	£
Restricted funds	-	15,356	15,356
Unrestricted funds			
Designated funds	2,864	22,506	25,370
General funds	-	50,810	50,810
As at 31st December 2022	2,864	88,672	91,536

As at 31 December 2021			
	Tangible Fixed Assets	Other net assets	Total Funds
	£	£	£
Prior year comparatives			
Restricted funds	-	16,614	16,614
Unrestricted funds			
Designated funds	7,580	21,276	28,856
General funds	-	43,793	43,793
As at 31st December 2021	7,580	81,683	89,263

19 Primary purpose trading

The church operates a café, which attracts locals and tourists. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The church also rents out the crypt and main church space for events. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The primary purpose trading percentages are as follows:

	Primary Purpose %	Primary Purpose £	Trading £	Total Income £
Venue Hire	50%	4,742	4,741	9,483
Venue Other	60%	4,115	2,744	6,859
Crypt Income	70%	3,570	1,530	5,100
Christmas Pop Up Shop	60%	8,985	5,989	14,974
Church Café	80%	95,775	23,944	119,719
Card sales	50%	222	222	444
		117,409	39,170	156,579
Percentage of total trading income		75%	25%	

See note 21 for prior year comparative.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

20 Administration costs

	Primary Purpose %	Primary Purpose £	Trading £	Total Admin costs £
Depreciation	75%	263	87	350
Heat & Light	75%	12,947	4,316	17,263
Water Rates	75%	100	33	133
Printing, postage & Stationery	75%	1,253	417	1,670
Computer costs	75%	528	176	704
Telephone	75%	737	245	982
Equipment Repairs	75%	104	34	138
Bank charges	75%	2,928	976	3,904
Admin & Bookkeeping	75%	19,970	6,656	26,626
Business Manager	75%	17,288	5,763	23,051
Accountancy	75%	1,577	526	2,103
Staff costs	75%	695	231	926
Cleaning materials	75%	322	107	429
Insurance	75%	2,566	855	3,421
Sundry	75%	92	30	122
		61,370	20,452	81,822

See note 21 for prior year comparative.

21 Prior Year Comparatives

Income from donations and legacies

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £
Donations and gifts	7,549	568	820	8,937
Gift aid tax reclaims	19,332	-	-	19,332
Planned giving	87,470	-	-	87,470
St Pauls hall fund	6,000	-	-	6,000
HMRC Covid-19 job retention	7,134	-	-	7,134
Cultural recovery grant - Covid-19	-	-	1,749	1,749
	127,485	568	2,569	130,622

Income from charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £
Church events & away trips	1,400	-	75	1,475
Other rents & building hire	8,756	-	-	8,756
Church Café	48,443	-	-	48,443
Card sales	565	-	-	565
Christmas Pop Up Shop	10,086	-	-	10,086
	69,250	-	75	69,325

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

21 Prior Year Comparatives continued

Income from other trading activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £
Other rents & building hire	6,986	-	-	6,986
Church café	12,111	-	-	12,111
Card sales	565	-	-	565
Christmas pop up shop	6,724	-	-	6,724
	<u>26,386</u>	<u>-</u>	<u>-</u>	<u>26,386</u>

Income from investments

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £
Interest income	21	-	-	21

Expenditure on raising funds

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £
Other rents & building hire	1,787	-	231	2,018
Church café	8,574	-	400	8,974
Card sales	508	-	-	508
Christmas pop up shop	2,528	-	-	2,528
Administration costs	19,249	-	1,404	20,653
	<u>32,646</u>	<u>-</u>	<u>2,035</u>	<u>34,681</u>

Expenditure on charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £
Advertising, marketing, publicity	746	-	-	746
Church café	34,297	-	1,600	35,897
Church rentals & hire	1,787	-	538	2,325
Card sales	508	-	-	508
Christmas Pop Up Shop	3,792	-	-	3,792
Building repairs	3,063	-	-	3,063
Donations & subscriptions	15	-	-	15
Parish & Outreach work	3,964	-	-	3,964
Service costs	13,506	568	1,092	15,166
Parish share	71,150	-	-	71,150
Covid-19 Costs	-	-	10,155	10,155
Administration costs (note 20)	49,313	-	3,796	53,109
	<u>182,141</u>	<u>568</u>	<u>17,181</u>	<u>199,890</u>

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

21 Prior Year Comparatives continued

Primary purpose trading

	Primary Purpose %	Primary Purpose 2021 £	Trading 2021 £	Total Income 2021 £
Venue Hire	50%	4,971	4,971	9,942
Veue Other income	60%	1,650	1,100	2,750
Crypt Income	70%	2,135	915	3,050
Annual Rent for Cards for Good Causes	60%	10,086	6,724	16,810
Church Café	80%	48,443	12,111	60,554
Card sales	50%	565	565	1,130
		67,850	26,386	94,236
Percentage of total trading income		72%	28%	

Administration costs

	Primary Purpose %	Primary Purpose 2021 £	Trading 2021 £	Total Admin costs 2021 £
Depreciation	72%	593	231	824
Heat & Light	72%	10,686	4,155	14,841
Water Rates	72%	71	27	98
Printing, postage & Stationery	72%	968	377	1,345
Computer costs	72%	466	181	647
Telephone	72%	796	309	1,105
Equipment Repairs	72%	372	144	516
Bank Charges	72%	2,391	930	3,321
Admin & Bookkeeping	72%	18,608	7,237	25,845
Business Manager	72%	9,934	3,863	13,797
Accountancy	72%	1,631	634	2,265
Staff Costs	72%	1,959	762	2,721
Cleaner	72%	1,904	740	2,644
Cleaning materials	72%	294	114	408
Insurance	72%	2,437	948	3,385
		53,110	20,652	73,762

ST MICHAELS WITHOUT

England & Wales - Charity number 1130721

Accounts

**ST MICHAEL'S WITHOUT
FINANCIAL STATEMENTS
31 DECEMBER 2021**

Charity Number 1130721

ST MICHAEL'S WITHOUT

FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

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ST MICHAEL'S WITHOUT

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2021

FAMILY. JESUS. HEART.
OPEN. COMMUNITY. FOLLOW.
WELCOME. ENCOURAGE.
PRAYER. WORSHIP. JUSTICE.

St Michael's Church, Broad St. Bath, BA1 5LJ.

01225 447103

office@stmichaelsbath.org.uk



St Michael's Without Annual Report For 2021

Aims and purposes

St. Michael's Without Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Rev. Roger Driver, to promote within the ecclesiastical parish, the whole mission of the church: pastoral, evangelistic, social and ecumenical. The PCC is responsible for the maintenance of the parish church building on Broad Street.

Objectives and activities

The PCC and congregation are committed to open wide our church doors and fully engage with the community of Bath and visitors to the city. The PCC maintains an overview of all the church's activities and the use of the building to ensure that these are compatible and promote our desire to demonstrate the Way of Jesus. The site of the current church has been a Christian presence for almost 900 years. It is a significant place both for visitors to the city, and also as a meeting and gathering place for local people - a place of community. Different buildings have come and gone but the constant has been the people who are the Church.

In following Jesus, who is the Way, the PCC are committed to prayer and this is at the centre of what we do. In responding to His call on our lives we in turn are part of the ongoing work to encourage others to follow too. We seek to share the love of God through welcome and hospitality and a church building that is open daily, reaching out in practical ways to make a difference in people's lives and for the good of the city. We are not a perfect community, we don't always get things right and experience our share of struggles in life, but in all that, we still seek to follow Jesus faithfully because we know no better way. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary

guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith as part of our parish community through:

- **Worship, Prayer & Teaching:** These are central to our activity of encouraging the Christian Community, through seeking God in prayer, worship and through the Bible.
- **Pastoral Care:** Provision of pastoral care for the congregation as well as people living in the parish who are part of the wider family of the church.
- **Café:** Hospitality is key to the vision we hold to welcome all through the doors of the church building. The café is fundamental to this, providing refreshment and a reason for visitors to stay longer and meet with friends; for city centre workers to find a different space to sit away from the pressures of work and others looking for a quiet sanctuary for prayer or reflection. If possible, we aim for the café to break-even but we are clear of its purpose in our mission, which is to enable the building to be open daily for those seeking refreshment.
- **Community Outreach:** Missionary and outreach work which happens in and through the building. As we look outwards, our connections with residents in the parish, community groups and the those who inhabit the city centre are important parts of our focus.
- **Social Action:** This had focused on the crypt of the church before the pandemic, by allowing its use by various Christian agencies. We continue active support of various Christian organisations in our Mission giving and support through fund raising, particularly the Christmas shop which we ran fully ourselves for the first time this year.
- **Gathering Place:** Hosting events that enable our building to be used for cultural and community activity; all of which are open to the whole community.

Achievements and performance

Parish and Church

This year saw the retirement of our Diocesan Bishop due to poor health. We, alongside the many parishes of the Diocese were grateful for his loving caring ministry and were sad to see him step down. The Diocese is now being led by Bishop Ruth (Bishop of Taunton) the acting Diocesan Bishop, she has continued to remind all the parishes in this time of challenge and change, with stretched budgets and the pandemic, of three important priorities:

To place mission and evangelism at the heart of everything that we do

This priority continues to remind us that everything we do needs to be set within the context of sharing God's love with the world (living the story) and proclaiming the gospel (telling the story).

For us this means that we will plan to shape our life together to serve and embrace our parish community better; we will plan to undertake activities and initiatives with an explicitly missional purpose and engage more proactively with our communities at a personal, parish, deanery and diocesan level.

To realign our ministry resources towards mission

As we look at what we have we will plan to shift the balance of the resources we deploy in time, people and buildings towards mission and provide more resources for

explicitly missional roles; that we will invest in our parish community and in initiatives in order to follow God's missionary purposes; and that we will seek numerical and spiritual growth as we trust in the leading and guiding of God's Holy Spirit.

To identify, develop and release the gifts of all our people

Coming through the pandemic we are experimenting and seeking new ways of being church to make best use of the gifts and talents that God has given to his people; and we will be seeking to build up a congregation that flourishes through serving each other, serving their communities and witness to the love of God in Jesus Christ.

The Diocesan Vision is encapsulated in these words;

**'In response to God's immense love for us
we seek to be God's people
living and telling the story of Jesus.'**

As a Parish Church in the heart of Bath we have responded to the Diocesan encouragement in the priority of **'Following the Way of Jesus in the City'**. We had established some priority areas to help us live out that vision, and we have continued though the course of the year to develop each as a focus to help us prioritise our time, energy and resources. Continuing through the pandemic has been hard, but has also encouraged creativity.

**Welcome
Power of the spirit and prayer
Worship
Evangelism
Children and families
Common purpose
Social justice and the environment**

Welcome

As a church we have been in the centre of the city of Bath for centuries. In that time the ministry of welcome has been central and continues to be. Living through the lockdowns, having to close the building and then reopening with restrictions, both physically and with people's apprehensions, has been tough. We have always tried to open when we can and tried to build people's confidence. Focusing on facilitating and allowing people to connect, as well as taking a long-term view we have held a balance on how the church space has been used.

In terms of what we regarded as our regular bookings, we supported 3 choirs to be able to rehearse when their usual venues either wouldn't or couldn't accommodate them. Fees were negotiated with one using the space for free. One of those has now returned to its original venue but the other two continue to rehearse here and are now paying a regular fee to do so, with a slight reduction on the basis that we may need to reserve certain dates for other functions and activities.

We have worked hard to enable Alcoholics Anonymous (AA) to meet because the regularity of their meeting in person is important and thankfully, they have continued throughout - except during first lockdown. Narcotics Anonymous is also now back in the crypt on Tuesdays but with a 15 people limit. They are hoping to increase that, if the church agrees, now official restrictions have lifted.

Bath City Singers were here on Tuesdays before covid and struggled to get back to rehearsals due to their large size. However, they have now been back for some months. We allowed them to pay for month 1 retrospectively to allow them to build up the funds and they are now back paying as usual.

In regard to concerts and other events we offered a 'covid special' rate to reflect both our reduced audience capacity, and the reluctance of people to attend large gatherings. This was well received and enabled some groups to perform who wouldn't otherwise have been able to. The arrangement covered our staff costs and then asked for a fee of £100 or 30% of tickets sales - whichever was greater. This meant as things improved both sides could benefit but we still remained affordable.

Bath Recitals Trust were in a particularly precarious financial position as their concerts are expensive to put on - the above arrangement enabled them to remain viable and they are now back, booked for a full season with us and we have negotiated an increase on their regular hire fee.

Generally, there were fewer events than in previous years, partly due to lack of rehearsal time and partly due to finances. However, we still had a well-known choir from London perform and hosted the first ever performance from a brand-new professional choir called Eleutherios, who were spectacular.

Looking forward, bookings are gradually picking up although there is definite anxiety in some cases about whether they will attract large enough audiences. We have a fundraiser for Dorothy House with Richard Bertinet coming up, an orchestral concert and a full line up (including some church family!) for Party in the City. We also have bookings from groups that haven't used us before, such as Bath Show Choir. With feedback with people, we think some of the attraction has been due to our openness and flexibility - along with covid safety - over the course of the pandemic.

Looking forward, we have so far one booking for the Bath Fringe Festival, and into December, all Saturdays are booked, plus some Fridays already. A challenge we are facing and to be noted is that we have had approaches from various groups, or individuals who cannot afford the costs of hiring the church, or whose booking isn't suited to that space. They have been shown the crypt but, in general, the reaction is not positive - even though the prices are very reasonable - and we have missed out on some good connections. These include the council, an organisation working with victims of modern slavery and Oxfam, as well as some ad hoc groups and musicians.

The café has grown from strength to strength as can be seen in its performance, despite the fact that many months were missed when it couldn't operate. It has been, and is, a joy to see regular friendship groups and others become regulars to the church, using the space to meet up. We are particularly conscious of a number of single people who live in the city centre who come into the church space and café regularly. Emerging from lockdowns our easily accessible, open and non-threatening

space makes it a good place to be around people and make connections. The use of the prayer spaces and lighting candles is also a visible expression of how important our church space is to many people. The Prayer Book by the candles is humbling to read as people pour their hearts out with prayer requests and memorials.

Finding staff to work in the café has been difficult at times and has been very stretching to try to maintain the building to be open as much as possible. Key to that opening has been the addition and growth of the church members who have agreed to be chaplains in the space. This is about being open to engage and chat to visitors, but also at times to give back up to café staff when we have been running thin. With investment in the café space, we have been able to run more smoothly and efficiently, more easily conform to the highest of food and hygiene standards and most importantly been able to offer quality tasty and delicious food and drink.

For all the above, in the running of the building for activities and the Café and our hospitality offer, we are grateful to Lisa Ware our Administrator and Andrew Crystal our Hospitality Manager who have helped steer and manage what we do. They deserve much appreciation.

Power of the Spirit & Prayer

Prayer Ministry: Prayer support and Prayer Ministry are a key part of our overall ministry at St Michael's. The way we have provided that ministry has changed, as so many things have, during the pandemic. We have continued to make prayer ministry available after Zoom services but the take up, using this medium, has been low. We also continue to provide support for people on a one-to-one basis and our phone numbers are on every weekly email. We also take any urgent requests for prayer and share them, with permission, with the praying community. In recent weeks we have started to provide Prayer Ministry, in person, after the main Sunday service and plan to continue as prayer in the name of Jesus changes things.

Small groups:

Flourish: Began as a fortnightly Zoom meeting for the women of St Michael's Without in the lockdown of 2020. As the pandemic extended, a decision was taken to continue our usual meetings but to hold "Feet up with Flourish" social Zooms, on in-between weeks for the duration of the second lockdown. Throughout Spring/Summer 2021 we ran a series on the Fruits of the Spirit. In between times, we chatted, prayed for one another and enjoyed quizzes, online parties and some fun and games.

When Caroline Deakin left us in July, Anne Egan kindly hosted a 'bring and share' barbecue for Flourish and other women from St Mike's to say farewell. It was a successful event and the group decided we would like to hold "end of term" outings/gatherings in future. August was a summer break, during which time a Steering Group was formed, comprising Pat Betts, Jane Pleace, Melinda Welch and Alison Dods. Pat is our link to the St Michael's Without steering committee.

We met in person last August to plan the Autumn/Winter term and a schedule was drawn up and included discussions of issues, Saturday morning meet-ups for coffee at St Mikes Café and a December outing to the American Museum Christmas Lights. Sessions are shared between Alison, Jane and Melinda. Topics in the Autumn covered included Loss, self-worth, the environment and the role animals play in our lives.

The group also enjoyed a creative activity; decorating Kilner jars containing small Christmas gifts for women at the Bath Women's Refuge, which were passed on to them via a liaison at Julian House offices in James Street West, last December. This was funded by the group. The Steering Group met again in December to plan the Spring Term. It was decided to study a book, "The Friendship of Women" by Joan Chittister.

This year we are continuing with our occasional Saturday morning meet-ups at the church café and we intend to finish each term with a social gathering or outing to a local place of interest. Now that Covid-19 restrictions have eased, we intend to start meeting in person once in a while.

Friday Fellowship: We are grateful for Ken and Libby Madden leading this work. In pre-Covid times (if we can remember those!) Friday Fellowship met on the 1st and 3rd Fridays of the month. Lunch was provided for which a donation was suggested which helped to cover the costs, fund our Summer and Christmas Socials, and make occasional gifts to good causes. This was usually followed by a short talk or some item of interest or entertainment.

We are part of the St Michael's Without church family but ALL are welcome to attend our meetings. Our aim is to offer a place of welcome, hospitality and encouragement where the combination of good food, fellowship and fun help us to play our part in fulfilling the vision of the church. During the lockdown periods of 2021 we were not able to meet in person but we continued to meet on Zoom and found this a very good way of keeping in touch, sharing stories and experiences, and encouraging one another in faith and care.

Since covid restrictions were eased we have resumed our pattern of meeting on the 1st and 3rd Fridays of the month but instead of providing lunch in the Crypt we have met in the church Café 10.30 – 12.00 for coffee and chat. The expanded Café service in church has come at a good time for us and made it possible for us to meet together, even when we had to be more socially distanced. Numbers attending have declined since before Covid but we have often had a dozen or more at these gatherings.

Sadly, during the year, we have lost some members, notably John Carr, who was a founder member of the group and one of our great supporters and contributors. We won't forget John and his fund of stories! The highlight of the year was probably the return in July of the Summer Social (Strawberries and Cream Tea) in Ken & Libby's Garden when we welcomed nearly 30 people, for many of whom it was one of their first opportunities to meet up again with old friends. At the end of the year, we were continuing to meet in the church Café and to offer one another as much friendship and support as we can. Who knows what 2022 will bring?!

Worship

Worship: One of the positives that came out of our engagement as a church through Zoom was engaging in Breakout Groups following the sermon on a Sunday morning. A large number of voices wanted to continue with that engagement, and so with the opportunity to set up a different pattern of worship on Sunday's mornings the regular shape is now 9.30am Holy Communion followed by 10.45am Café Church.

It has been a long irony that being a church with a café, that we actually were not doing anything that resembled Café Church which encourages a different sort of interaction. We continue to be so grateful for the Worship Team and the way that they offer up their gifts in the church leading us in Worship. Through Zoom they continued to offer that up from their homes and coming back into the church building space have continued to lead, embracing the new pattern of worship times. We continue our search for a new leader_who will lead the worship team and although that will mean the budget is tight if we find someone, we know that worship and prayer are at the heart of who we are as a Christian Community serving the centre of the city and beyond.

Evangelism

Alpha: Over the past year we have run one Alpha course, and breaking into the new year for the first time we focused the Alpha Talks on the Sunday Morning Café Church. Through publicity we have seen new people come to church and have embraced the different way of being church on a Sunday morning.

Children and families

Baby Café which hadn't been able to operate for many months started up again in a small way. With the restart we had to gently make connection with new families as there had been a loss of connection with our families – mostly due to the fact that the toddlers that had been were now getting themselves ready for school! Covid continued to be an impact on families effecting their ability to attend in a regular way. Although a gentle and small start we are committed to try to grow this work and make particular connectors to families who live in or near the city centre.

Children and Youth on Sundays: We are so grateful for the committed small number of adults who have tried to hold our work together. Of all the areas of church life in many ways this has been the most challenging. Our children and young people have been through so much during the pandemic and their education has been badly impacted. We do have some core church families with children, and looking into the near future we hope to engage a new Children's and family Pastor to help grow this work and to try to get the children together with organised and planned activity. We had previously organised the children and young people into groups and in the past 18 months engaged more systematically on Zoom. This new season will allow us to change and adapt to help be responsive to the need.

Common Purpose

Bath Abbey: The relationship with the Abbey has remained strong and the most tangible part of that has been the active and regular gathering for prayer amongst the clergy. The connections and contacts have enabled mutual support and encouragement and for a large part of the year we continued to enable the girls' and boys' choirs from the Abbey to rehearse in the church whilst their new choir school was being built.

The Friends of Bath Abbey and the Men's Groups have used the Abbey for their meetings and on Monday Mornings the wider Abbey Ministry Team meet in St

Michaels (so that they can enjoy good coffee!) to plan and coordinate services and pastoral work.

City Centre Ministry: An important relationship that has developed is with the leadership of the other churches in the city centre. Ecumenically this is really important as our unity is a witness to the city, and it has all the makings of growing to help make a coordinated impact to the city in joint activity but also joint approach to the Council and other bodies – we are stronger together.

Social Justice & the Environment

Support for Mission: The development of the **Christmas Shop** was important for a few reasons, the significant one was facilitating and supporting the raising of funds for other Christian organisations and charities in the work that they do. Including national groups such as The Children's Society, local organisations included Genesis they represented really important work alleviating poverty, support for the homeless, community work and much more. In other places in the report, you will be able to see the figures that demonstrate the turnover and benefit that we achieved. Although there is some financial benefit to the running of our own church enabling us to do what we do, the important link to external mission beyond the walls of the church is part of our witness. By highlighting the different groups and organisations we were able to invite prayer and discover of what they do in more detail.

EcoChurch: Building on from our Bronze Eco Church Award we are working to both embed that learning in the church, but also looking outwards as we engage and partner in the community. Some particular highlights have been participating in the Walcot Street planters' scheme and having two planters on the outside of the building.

In the autumn we structured a series of environmentally based talks in October (Creationtide) services, as well as Banner exhibition (Eden Project) portraying positive action for the environment. We combined the exhibition with a series of lunch time talks by local environmental groups (Bath Share and Repair, Transition Bath, Wild About Bath and More Trees for BANES). The private view to the exhibition included talks from our MP, Wera Hobhouse, the Mayor of Bath and our Diocesan Environment Officer. Within our own operations we have been exploring how we can go 'greener' in our café operations and in the Christmas Shop and sale of cards reduce the amount of plastic packaging.

The International COP 26 conference in Scotland gripped the nation and the world with its concerted focus on making large scale changes that impact the world. Using resources from organisations such as TearFund we took part in the on call to prayer for this important time in history.

The Church Building and Fabric

Overall, the church fabric remains in good condition. The next quinquennial inspection is due in 2023, however it is not anticipated that major defects will be identified as a result, at least in part, to the routine maintenance and repairs carried

out by Dave Snook, Ken Slade and other volunteers, to whom we would like to offer sincere thanks; their work is invaluable to the church.

Over the last year the use of the church has increased significantly and so has the maintenance load. As the impact of the pandemic has reduced many more people are coming into the church to use the cafe; events and rehearsals are happening again. In contrast, use of the crypt has reduced primarily with Focus Counselling moving out and the Genesis lunches stopping. The other factor having a major impact on potential bookings of the crypt is the clear need for it to be refurbished. Use of the church and the crypt by organisations from the Abbey has also reduced with the completion of their Footprint project.

The main works which have taken place in the last year have included the complete sealing of the vestry and chapel roof (which will also need longer term work in the next 10 years), refurbishment of the main church lights, new facilities and equipment in the church kitchen, redecoration of damaged paintwork especially on the main doors, repairs to bird netting in the spire and to the north of the church and the overhaul and repair of the main boilers.

It is now 15 years since the church was reordered and 33 years since the conversion of the crypt was completed. As a result, in the church a number of issues are likely to be revisited over the next few years which include the furnishing, lighting and heating.

In the crypt there are three distinct but interacting drivers of potential work: (1) the quite obvious need for redecoration and repair for any use, (2) the need to make the crypt attractive to potential hirers of the spaces, and (3) the desire to reorder the spaces to enable the crypt to meet today's needs rather than the needs of the late 1980's - the needs are both as a stand-alone facility and also in complimenting uses of the main church. In 2019 a Feasibility study funded by St John's Foundation was done by B2B architects suggested a number of different options to update and re-purpose the whole crypt. This study has been converted into an architects and engineers brief which in turn is being complimented by a 'needs' document to justify any resulting work.

In summary the church is believed to be in good condition leading into the next quinquennial inspection. Major work is however needed in the crypt.

Financial Review

By God's grace and sacrificial responses from the Church congregation in 2020 the balance sheet at the start of this accounting period was better than we might have expected. However continued Covid restrictions and the severe impact these had on our everyday operations provided additional challenges during 2021. This will no doubt continue, but as a Christian organisation we believe emphatically that a reliance on God for vision and direction will be blessed with sufficient funds to carry out the mission.

St Michael's operation remains unusual in that we seek to open our doors daily for to offer traditional Anglican worship, hospitality and a meeting space for visitors to the city centre, and a venue for a variety of cultural activities.

In previous reports it was noted that church finances a better way of analysing church finances was necessary to avoid confusion between the complimentary but different roles of a parish church and that of a hospitality and events venue. A system introduced 2 years ago has been successful in providing clarity between the income flows of each aspect of our organisation. In summary each budget line is considered and divided appropriately between normal parish activities and those deriving from our daily opening hospitality and event activity. Congregational and open plate offertory is expected to cover normal parish expenses, income from hospitality and cultural events should cover and exceed the costs associated with increased church opening.

In 2020 as the full impact of the pandemic became clear, congregational giving and one-off donations were very generous and contributed in large part to the financial position at the end of that year. A falling away of this financial support has been noted in 2021, nevertheless the church family still provide sufficient funds to cover parish expenses with a small surplus to assist the mission activity. Conversely income from trading activities has improved in 2021. In the main this is due to a marked improvement in the financial performance of the church café driven by improvements in efficiency, an improved offer and increased footfall. We should note and thank Andrew Chrystal and Julia Warzonowski for their considerable efforts to make this happen. Unsurprisingly cultural events and concerts have been much reduced but a resurgence is anticipated in 2022. The 2021 Christmas Shop in association with Cards for Good Causes was a successful enterprise and much greater in scope and turnover compared with 2020. The shop was staffed by volunteers from the church family, not only reducing the costs of the venture but giving opportunity to promote the core values of the church. Net funds from this activity were double that of 2020 and visitors purchasing cards also drove a further increase in café custom.

We are pleased to note that the church paid the Parish Share requested of £71,150 to the Diocese of Bath & Wells. We also donated a total of £5,000 to our mission partners: Genesis Trust, Coverdale Trust (Adrian Snell), The Life Project, Send a Cow and St Michael's Primary School (Uganda).

Progress has been made to draw down and spend correctly certain Restricted funds. This will continue in 2022.

The church successfully completed all administrative activity relating to the grant from the Culture Recovery Fund.

The church availed itself of support from the Covid Job Retention Scheme, until this ended.

Overall, the combination of these factors has meant an 8% fall in church funds over the year, but our church reserve remains at £20,000. The anticipated challenges of 2022, namely increased costs of heating and employment costs, have already been increased or superseded by the implications of war in Ukraine. Regular reviews and courageous decision making will be necessary to mitigate these factors. As noted in the Rector's report we see promising signs of new members joining the church family. It will be important to encourage a deeper and fuller commitment, trusting that this will develop to a planned financial offering. We will continue to seek God's direction

and grace in the stewardship of the funds entrusted to us to promote the St Michael's Without mission.

Church Reserves Policy

The PCC determined many years ago that a reserve should be held as a financial buffer against the unforeseen. It is maintained at a level appropriate to discharge liabilities in the event that the church was unable to operate in the planned manner for an extended period of time. Current reserve is £20,000

Staff and Volunteers

The Staff team is led by the Rector, and a core group that meets most weeks is the Ministry Team who are made up of the licensed and Permission to Officiate Clergy, Readers, Verger, Worship Leader and Administrator.

We are grateful for the numerous volunteers who help serve in many ways in our activities and in the maintenance of the building. The 'Holy Dusters' who clean the church, the team who enable Lunchbox food for the homeless to happen in the crypt, the many musicians and others active in the services, flower arrangers, welcome team, Prayer Ministry Team, children's and youth work teams, Ken Slade and Dave Snook who oversee health and safety in the buildings along with minor repairs, the members of the PCC and the Ministry Team.

In the Office the core team are Lisa Ware who works as Administration and Events Coordinator, Paul Trembling who is our Part-time Assistant Bookkeeper and off-site Lesley Davies our main Bookkeeper. We employ a variety of full time and casual staff in the café and as events teams. Andrew Chrystal, as Hospitality Manager has oversight of café operations and events staffing.

Structure, governance & management

The PCC convened six times during 2021. The APCM was held on Monday 27th April, 2021 when one third of the elected members retired and replacements were elected for a three-year period.

The Standing Committee, executed the business of the PCC between meetings of the Council. In 2021 the members were Roger Driver (Rector), Charles Curnock, Rachel Snook (Church Wardens), Rachel Walker (PCC Secretary) Andrew Tapsfield (Treasurer) and Marian Marlow (Reader). The Standing Committee met once in person in 2021 and other informal business was conducted on Zoom, email and reported to the PCC at the following meeting.

Statement of trustees' responsibilities
--

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on order of the Trustees by

R Driver

Date

ST MICHAEL'S WITHOUT

REFERENCE & ADMINISTRATIVE INFORMATION

YEAR ENDED 31 DECEMBER 2021

Administrative Information

St. Michael's Church is situated on Broad Street, Bath. The correspondence address is St Michael's Without Church, Broad Street, Bath, BA1 5LJ. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity which holds registration with the Charity Commission – Charity Number 1130721

Parochial Church Council

The Council consists of ex-officio members (The Rector as Chair, the Churchwardens, the Readers and Deanery Synod representatives) and up to 12 elected members. PCC members serving in 2019 until the date this report was approved are:

INCUMBENT:	Revd. Roger Driver
ASSISTANT CURATE:	Revd. Caroline Deakin (Moved July 2021)
CHURCH WARDENS:	Rachel Snook Charles Curnock
READERS:	Marian Marlow, Sheila Watters
DEANERY SYNOD REPS:	Steve Egan, Jane Pleace
ELECTED 2019:	Rachel Walker
ELECTED 2020:	Andrew Tapsfield Charles Dods Alison Dods
ELECTED 2021:	Jon Webb-Peploe Jacqui Smart

ST MICHAEL'S WITHOUT

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

YEAR ENDED 31 DECEMBER 2021

I report to the trustees on my examination of the accounts of St Michaels Without (the Charity) for the year ended 31st December 2021.

Responsibilities and basis of report

As the charity trustees of the Charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joshua Kingston, BSc. ACA

Burton Sweet Limited Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date:

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted General Reserves £	Unrestricted Designated Funds	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from:	Note					
Donations and Legacies	2	127,485	568	2,569	130,622	184,289
Charitable Activities	3	69,250	-	75	69,325	48,086
Other Trading Activities	4	26,386	-	-	26,386	15,144
Investments	5	21	-	-	21	158
Total income		223,142	568	2,644	226,354	247,677
Expenditure on:						
Raising Funds	7	32,646	-	2,035	34,681	28,365
Charitable Activities	6	182,141	568	17,181	199,890	186,946
Total expenditure		214,787	568	19,216	234,571	215,311
Net income/(expenditure)		8,355	-	(16,572)	(8,217)	32,366
Transfers between funds	14	5,026	(5,026)	-	-	-
Net movement in funds		13,381	(5,026)	(16,572)	(8,217)	32,366
Total funds at 1 January 2021	14	30,412	33,882	33,186	97,480	65,114
Total funds at 31 December 2021	14	43,793	28,856	16,614	89,263	97,480

The charity has no recognised gains or losses other than the results for the year as set out above.

Prior year fund comparatives are shown in note 8.

The notes on pages 19 to 29 form part of these financial statements.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
BALANCE SHEET
AS AT 31 DECEMBER 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	9	7,580	12,606
Current assets			
Debtors	10	14,325	12,106
Stock	11	4,736	6,938
Cash at bank and in hand	12	86,547	85,582
		<u>105,608</u>	<u>104,626</u>
Liabilities			
Creditors : amounts falling due within one year	13	(23,925)	(19,752)
		<u>81,683</u>	<u>84,874</u>
Net current assets			
		81,683	84,874
Total net assets		<u>89,263</u>	<u>97,480</u>
Funds			
Restricted	18	16,614	33,186
Unrestricted Designated	18	28,856	33,882
Unrestricted General	18	43,793	30,412
		<u>89,263</u>	<u>97,480</u>

These financial statements were approved by the trustees on _____ 2022 and are signed on their behalf by:

R Driver _____

A Tapsfield _____

The notes on pages 19 to 29 form part of these financial statements.

**PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1 Accounting Policies

Basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The charity is a public benefit entity as defined under FRS102.

The trustees consider that even though COVID-19 represents a material uncertainty the charity is able to continue as a going concern and therefore the financial statements are prepared on the going concern basis.

Income

Income from donations is included in income when these are receivable, except as follows:

- I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
- II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Investment income is included on a receivable basis.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis, inclusive of any VAT which cannot be recovered.

Administration costs have been allocated between other trading activities and charitable activities. The apportionment has been allocated on the basis of usage and is analysed in note 20.

Fixed assets

Fixed assets are stated at cost with purchases of £100 or greater being capitalised. Depreciation is calculated so as to write off the cost of fixed assets over the useful life as follows:

Café Equipment	33% reducing balance
Office Equipment	25% straight line
Audio Visual Equipment	25% straight line

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

Prepayments are valued at the amount prepaid after taking account of any discounts due.

Stock

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Cash and cash equivalents

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting Policies (continued)

Fund Accounting

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be undesignated at any time at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2 Income from donations and legacies

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Donations and gifts	7,549	568	820	8,937	35,312
Gift Aid Tax reclaims	19,332	-	-	19,332	23,880
Planned Giving	87,470	-	-	87,470	94,513
St Pauls Hall Fund	6,000	-	-	6,000	-
HMRC Covid-19 Job Retention	7,134	-	-	7,134	14,834
Cultural Recovery Grant - Covid-19	-	-	1,749	1,749	15,750
	<u>127,485</u>	<u>568</u>	<u>2,569</u>	<u>130,622</u>	<u>184,289</u>

See note 21 for prior year comparative.

3 Income from charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Church events & away trips	1,400	-	75	1,475	5,669
Other rents & building hire	8,756	-	-	8,756	5,924
Church Café	48,443	-	-	48,443	30,908
Card sales	565	-	-	565	319
Christmas Pop Up Shop	10,086	-	-	10,086	5,266
	<u>69,250</u>	<u>-</u>	<u>75</u>	<u>69,325</u>	<u>48,086</u>

See note 21 for prior year comparative.

4 Income from other trading activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Other rents & building hire	6,986	-	-	6,986	3,589
Church Café	12,111	-	-	12,111	7,726
Card Sales	565	-	-	565	319
Christmas Pop Up Shop	6,724	-	-	6,724	taccount
	<u>26,386</u>	<u>-</u>	<u>-</u>	<u>26,386</u>	<u>11,634</u>

See note 21 for prior year comparative.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

5 Income from investments

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Interest Income	21	-	-	21	158

See note 21 for prior year comparative.

6 Expenditure on charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Advertising, marketing, publicity	746	-	-	746	1,232
Church café	34,297	-	1,600	35,897	37,264
Church rentals & hire	1,787	-	538	2,325	2,040
Card sales	508	-	-	508	274
Christmas Pop Up Shop	3,792	-	-	3,792	3,282
Building repairs	3,063	-	-	3,063	1,943
Donations & subscriptions	15	-	-	15	515
Parish & Outreach work	3,964	-	-	3,964	5,839
Service costs	13,506	568	1,092	15,166	17,244
Parish share	71,150	-	-	71,150	74,800
Covid-19 Costs	-	-	10,155	10,155	2,295
Administration costs. (note 20)	49,313	-	3,796	53,109	40,218
	<u>182,141</u>	<u>568</u>	<u>17,181</u>	<u>199,890</u>	<u>186,946</u>

See note 21 for prior year comparative.

7 Expenditure on raising funds

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Giving envelopes/Contactless Giving	-	-	-	-	413
Other rents & building hire	1,787	-	231	2,018	2,040
Church Café	8,574	-	400	8,974	9,316
Card Sales	508	-	-	508	274
Christmas Pop Up Shop	2,528	-	-	2,528	2,188
Administration costs. (note 20)	19,249	-	1,404	20,653	14,134
	<u>32,646</u>	<u>-</u>	<u>2,035</u>	<u>34,681</u>	<u>28,365</u>

See note 21 for prior year comparative.

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

8 Prior year fund comparatives

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2020 £
Income From:				
Donations and Legacies	159,016	-	25,273	184,289
Charitable Activities	43,765	-	4,321	48,086
Trading Activities	15,144	-	-	15,144
Investments	158	-	-	158
Total Income	218,083	-	29,594	247,677
Expenditure on:				
Raising Funds	27,952	-	413	28,365
Charitable Activities	176,531	-	10,415	186,946
Total Expenditure	204,483	-	10,828	215,311
Net income/(expenditure) before transfers	13,600	-	18,766	32,366
Transfers between funds	893	(893)	-	-
Net movement in funds	14,493	(893)	18,766	32,366
Total funds at 1 January 2020	15,919	34,775	14,420	65,114
Total funds at 31 December 2020	30,412	33,882	33,186	97,480

9 Fixed assets

	Audio Visual Equipment £	Café Equipment £	Office Equipment £	TOTAL £
Cost				
At 1 January 2021	16,808	7,172	225	24,205
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2021	16,808	7,172	225	24,205
Depreciation				
At 1 January 2021	6,585	4,845	169	11,599
Charge for the year	4,202	768	56	5,026
Disposals	-	-	-	-
At 31 December 2021	10,787	5,613	225	16,625
Net Book Value				
At 31 December 2021	6,021	1,559	-	7,580
At 31 December 2020	10,223	2,327	56	12,606

10 Debtors

	2021 £	2020 £
Prepayments and accrued income	1,091	950
Gift Aid Reclaim	3,967	6,220
Debtors	4,765	140
Other Debtors	4,502	4,796
	14,325	12,106

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

11 Stocks

	2021	2020
	£	£
Café Food & drink stock	3,789	5,406
Card & print stock	100	100
Venue food & drink stock	547	547
Christmas pop up shop stock	300	885
	<u>4,736</u>	<u>6,938</u>

12 Cash at bank and in hand

	2021	2020
	£	£
Short Term Deposits	36,630	36,611
Cash at Bank	49,700	48,749
Cash in Hand	217	222
	<u>86,547</u>	<u>85,582</u>

13 Creditors: amount falling due within one year

	2021	2020
	£	£
Trade Creditors	2,702	2,992
Accruals & deferred income	14,162	4,807
Tax and Social Security	5,041	2,977
Other creditors	2,020	8,976
	<u>23,925</u>	<u>19,752</u>

14 Movement in funds

	At 1 January 2021	Income	Expenditure	Transfers	At 31 December
	£	£	£	£	£
Restricted Funds					
Café Staff	2,000	-	(2,000)	-	-
Restricted donations	2,749	835	(708)	-	2,876
A/V	4,940	-	-	-	4,940
Young Peoples Work	242	-	-	-	242
Crypt	1,265	-	(768)	-	497
Crypt Kitchen	500	-	-	-	500
Hardship Fund	625	60	(311)	-	374
Bath In Need	2,500	-	-	-	2,500
Contribution for Contactless giving	488	-	(150)	-	338
Music Development	4,422	-	(75)	-	4,347
Cultural Recovery Grant	13,455	1,749	(15,204)	-	-
	<u>33,186</u>	<u>2,644</u>	<u>(19,216)</u>	<u>-</u>	<u>16,614</u>
Unrestricted Designated Funds					
Friday Fellowship	1,065	-	-	-	1,065
Church Reserve	20,211	-	-	-	20,211
Christmas Carols	-	568	(568)	-	-
Fixed Assets NBV	12,606	-	-	(5,026)	7,580
	<u>33,882</u>	<u>568</u>	<u>(568)</u>	<u>(5,026)</u>	<u>28,856</u>
Unrestricted General Funds	<u>30,412</u>	<u>223,142</u>	<u>(214,787)</u>	<u>5,026</u>	<u>43,793</u>
Total Funds	<u>97,480</u>	<u>226,354</u>	<u>(234,571)</u>	<u>-</u>	<u>89,263</u>

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

14 Movement in funds (continued)

Prior year comparatives	At 1 Jan 2020	Income	Expenditure	Transfers	At 31 Dec 2020
	£	£	£	£	£
Restricted Funds					
Café Staff	2,000	-	-	-	2,000
Restricted donations	936	4,589	(2,776)	-	2,749
A/V	4,940	-	-	-	4,940
Young Peoples Work	122	120	-	-	242
Crypt	1,265	-	-	-	1,265
Crypt Kitchen	500	-	-	-	500
Hardship Fund	-	2,725	(2,100)	-	625
Pray4Bath	-	1,010	(1,010)	-	-
Bath in Need	-	4,500	(2,000)	-	2,500
Contribution for contactless giving	-	900	(412)	-	488
Music Development	4,657	-	(235)	-	4,422
Cultural Recovery Grant	-	15,750	(2,295)	-	13,455
	14,420	29,594	(10,828)	-	33,186
Unrestricted Designated Funds					
Friday Fellowship	1,065	-	-	-	1,065
Church Reserve	20,211	-	-	-	20,211
Fixed Assets NBV	13,499	-	-	(893)	12,606
	34,775	-	-	(893)	33,882
Unrestricted General Funds	15,919	218,083	(204,483)	893	30,412
Total Funds	65,114	247,677	(215,311)	-	97,480

Café Staff

Donation received to facilitate an increase in Café staff wages.

Restricted Donations

These are donations received and for a specific fund or charity. This is money which needs to be passed on to the charity.

A/V

Donations received to buy new A/V equipment for Church use.

Young People's Work

Donations received to fund work with Young people. Also collections received to fund trips and Youth events.

Crypt

Donations received for further Crypt improvements.

Crypt Kitchen

Donations received to improve the kitchen in the crypt.

Hardship Fund

Donations received to help people in Hardship.

Pray4Bath

Donations received to cover cost of video production featuring Churches of Bath during Covid-19.

Bath In Need

Donation received to help during Covid-19, split with St Swithin's Church who were paid their share in 2020.

Contactless Giving

Donation received to cover initial cost of contactless machine and monthly costs.

Music Development

Donations received in order to purchase music and musical equipment.

Cultural Recovery Grant

Money received to be used for specific Covid-19 costs, such as home working and PPE.

Friday Fellowship

This group meets weekly and serves soup, donations are made to the group to help with costs.

Church Reserve

Funds allocated to cover the Church's expenses should all other funds be depleted.

Christmas Carols

Donations received to pay for Christmas Choir Carol Services.

Fixed Assets NBV

This fund represents the fixed assets held by the Church

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

15 Staff costs

	2021	2020
	£	£
Salaries & Wages	49,681	54,315
Pension Costs	247	869
	<u>49,928</u>	<u>55,184</u>

The average number of employees during the year was as follows:

	Total	Total
	2021	2020
Average number of employees	<u>7</u>	<u>7</u>

The total aggregate employment benefits received by key management personnel were £Nil (2020: £Nil).

The PCC also enlisted the services of sub contractors; a worship leader, an Events and Hospitality Manager, and a Bookkeeper.

16 Payments to trustees, donations from trustees and other related party transactions

Two of the Church Trustees, Charles Curnock and Stuart Dobson are also Trustees of the Church Hall charity. The proceeds of St Paul's Hall (sold in 1971) were invested and the investment income each quarter is donated to Charities who had a connection to St Paul's Hall. St Michaels Without received £6,000 as a donation in 2021 (2020: £Nil) (note 2).

Payments relating to trustees

One Trustee was reimbursed for their out of pocket expenses in the year, this amounted to £330 (2020: £Nil).

Income from trustees

Aggregate donations from Trustees and related parties were £50,031 (2020: £48,281).

Trustee Remuneration

No Trustees received remuneration during the year.

17 Commitments

The church leases a photocopier. The Lease was renewed November 2018. At 31 December 2021 the charity has total commitments under non-cancellable operating leases as set out below:

	Total	Total
	2021	2020
	£	£
Within one year	2,904	2,904
Between two to five years	2,904	5,808
	<u>5,808</u>	<u>8,712</u>

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

18 Analysis of net assets between funds

As at 31 December 2021			
	Tangible Fixed Assets	Other net assets	Total Funds
	£	£	£
Restricted funds	-	16,614	16,614
Unrestricted funds			
Designated funds	7,580	21,276	28,856
General funds	-	43,793	43,793
As at 31st December 2021	7,580	81,683	89,263

As at 31 December 2020			
	Tangible Fixed Assets	Other net assets	Total Funds
	£	£	£
Prior year comparatives			
Restricted funds	-	33,186	33,186
Unrestricted funds			
Designated funds	12,606	21,276	33,882
General funds	-	30,412	30,412
As at 31st December 2020	12,606	84,874	97,480

19 Primary purpose trading

The church operates a café, which attracts locals and tourists. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The church also rents out the crypt and main church space for events. The PCC has deemed a proportion of the income and expenditure is primary purpose trading.

The primary purpose trading percentages are as follows:

	Primary Purpose %	Primary Purpose £	Trading £	Total Income £
Venue Hire	50%	4,971	4,971	9,942
Venue Other	60%	1,650	1,100	2,750
Crypt Income	70%	2,135	915	3,050
Christmas Pop Up Shop	60%	10,086	6,724	16,810
Church Café	80%	48,443	12,111	60,554
Card sales	50%	565	565	1,130
		67,850	26,386	94,236
Percentage of total trading income		72%	28%	

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

20 Administration costs

	Primary Purpose %	Primary Purpose £	Trading £	Total Admin costs £
Depreciation	72%	593	231	824
Heat & Light	72%	10,686	4,155	14,841
Water Rates	72%	71	27	98
Printing, postage & Stationery	72%	968	377	1,345
Computer costs	72%	466	181	647
Telephone	72%	796	309	1,105
Equipment Repairs	72%	372	144	516
Bank charges	72%	2,391	930	3,321
Admin & Bookkeeping	72%	18,608	7,237	25,845
Business Manager	72%	9,934	3,863	13,797
Accountancy	72%	1,631	634	2,265
Staff costs	72%	1,959	762	2,721
Cleaner	72%	1,904	740	2,644
Cleaning materials	72%	294	114	408
Insurance	72%	2,437	948	3,385
		<u>53,110</u>	<u>20,652</u>	<u>73,762</u>

21 Prior Year Comparatives

Income from donations and legacies

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2020 £
Donations and gifts	26,289	-	9,023	35,312
Gift Aid Tax reclaims	23,380	-	500	23,880
Planned Giving	94,513	-	-	94,513
HMRC Covid-19 Job Retention	14,834	-	-	14,834
Cultural Recovery Grant - Covid-19	-	-	15,750	15,750
	<u>159,016</u>	<u>-</u>	<u>25,273</u>	<u>184,289</u>

Income from charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2020 £
Church events & away trips	1,348	-	4,321	5,669
Other rents & building hire	5,924	-	-	5,924
Church Café	30,908	-	-	30,908
Card sales	319	-	-	319
Christmas Pop Up Shop	5,266	-	-	5,266
	<u>43,765</u>	<u>-</u>	<u>4,321</u>	<u>48,086</u>

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

21 Prior Year Comparatives continued

Income from other trading activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2020 £
Other rents & building hire	3,589	-	-	3,589
Church Café	7,726	-	-	7,726
Card Sales	319	-	-	319
Christmas Pop Up Shop	3,510	-	-	3,510
	<u>15,144</u>	<u>-</u>	<u>-</u>	<u>15,144</u>

Income from investments

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2020 £
Interest Income	158	-	-	158

Expenditure on raising funds

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2020 £
Giving envelopes/Contactless Giving	-	-	413	413
Other rents & building hire	2,040	-	-	2,040
Church Café	9,316	-	-	9,316
Card Sales	274	-	-	274
Christmas Pop Up Shop	2,188	-	-	2,188
Administration costs	14,134	-	-	14,134
	<u>27,952</u>	<u>-</u>	<u>413</u>	<u>28,365</u>

Expenditure on charitable activities

	Unrestricted General Reserves £	Unrestricted Designated Funds £	Restricted Funds £	Total Funds 2020 £
Advertising, marketing, publicity	1,232	-	-	1,232
Church café	37,264	-	-	37,264
Church rentals & hire	2,040	-	-	2,040
Card sales	274	-	-	274
Christmas Pop Up Shop	3,282	-	-	3,282
Building repairs	1,943	-	-	1,943
Donations & subscriptions	515	-	-	515
Parish & Outreach work	5,839	-	-	5,839
Service costs	9,124	-	8,120	17,244
Parish share	74,800	-	-	74,800
Covid-19 Costs	-	-	2,295	2,295
Administration costs (note 20)	40,218	-	-	40,218
	<u>176,531</u>	<u>-</u>	<u>10,415</u>	<u>186,946</u>

PAROCHIAL CHURCH COUNCIL OF ST MICHAEL'S WITHOUT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

21 Prior Year Comparatives continued

Primary purpose trading

	Primary Purpose %	Primary Purpose 2020 £	Trading 2020 £	Total Income 2020 £
Venue Hire	50%	1,151	1,151	2,302
Veue Other income	60%	1,650	1,100	2,750
Crypt Income	70%	3,123	1,338	4,461
Annual Rent for Cards for Good Causes	60%	5,266	3,510	8,776
Church Café	80%	30,908	7,727	38,635
Card sales	50%	319	319	638
		42,417	15,145	57,562

Percentage of total trading income	74%	26%
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Administration costs

	Primary Purpose %	Primary Purpose 2020 £	Trading 2020 £	Total Admin costs 2020 £
Depreciation	74%	848	298	1,146
Heat & Light	74%	8,355	2,936	11,291
Water Rates	74%	65	23	88
Printing, postage & Stationery	74%	881	310	1,191
Computer costs	74%	337	119	456
Telephone	74%	870	306	1,176
Equipment Repairs	74%	65	23	88
Bank Charges	74%	835	293	1,128
Admin & Bookkeeping	74%	19,210	6,750	25,960
Business Manager	74%	1,960	689	2,649
Accountancy	74%	1,368	480	1,848
Staff Costs	74%	764	268	1,032
Cleaner	74%	2,022	711	2,733
Cleaning materials	74%	75	27	102
Insurance	74%	2,509	882	3,391
Equipment	74%	54	19	73
		40,218	14,134	54,352