

St Mary's Church Garforth

Registered Charity Number 1130765

**Annual Report
and
Financial Statements
of the
Parochial Church Council
for the year ended 31st December 2020**

Incumbent

Reverend J Brown
The Rectory
Church Lane
Garforth

Bank

Barclays Bank
Main Street
Garforth

Investment Managers

CCLA Investment Management Ltd
The CBF Church of England Funds
80 Cheapside
London EC2V 6DZ

Independent Examiner

Mr David Norman

2020 Report and Accounts for the Parochial Church Council of St Mary the Virgin, Garforth

Aim and Purposes

As a Church of England church we have the aim: 'To promote the whole mission of the Church, pastoral, evangelistic, social and ecumenical'. St. Mary's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, The Reverend Jane Brown, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church and Parish Centre of St Mary the Virgin, Garforth.

Objectives and Activities

Our Mission Statement is:

To know God, to love God and to share God, through Jesus Christ.

The PCC is committed to growing as a church, in numbers, spiritual depth and in service to our local community. We aim to encourage and enable as many people as possible to know the love of Christ, to worship at our church and to become part of our parish community at St. Mary's. The PCC maintains an overview of the life of the church, from worship to discipleship and service.

Our worship and life together seek to 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. In particular, we try to enable ordinary people to come to faith, grow in faith and live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Outreach and service of the community, especially those in times of need.

To facilitate this work, it is important that we maintain the fabric of the Church and the Parish Centre.

Rectors Report 2020

We started 2020 celebrating our growth and poised for more to come. We had big plans and were looking forward positively, though not without awareness of the challenges ahead. Then along came COVID-19 and what started as a worrying development, soon became a global pandemic leading to urgent and dramatic shifts in our every day lives. On 23rd March 2020, the nation went into lockdown and churches were closed.

Supporting the most isolated

Our immediate response, at St Mary's was to identify those who were most isolated and most vulnerable. Within a week, we had put together arrangements for regular phone calls to all of those people. We also worked with other local churches and another local charity Garforth Neighbourhood Elders Team (NET) to ensure the most vulnerable were supported.

This level of Pastoral Care continued throughout the year, with involvement from our Pastoral Care Team, Mothers' Union and other Church members. Thank you to all for your commitment.

Supporting those who are grieving or in other need

We continued to support many families who have lost loved ones, whether to COVID-19 or for other reasons. It is clear that many have had their grief complicated and delayed by the context of life in the pandemic.

Others have also come to the Church for support when, in ways other than bereavement, the pandemic has taken its toll on their lives. Such pastoral care has continued, using telephone or video calls mostly, but also face-to-face meetings with clergy when necessary and within the rules for our charitable work.

Practical support

We have been overwhelmed by the support and generosity to our three-weekly collections of donations for the East Leeds Food Bank, in the last year. And we have continued to meet the varied practical needs of individuals who approach Church at times of crisis.

Worship

It has been a steep learning curve, but we developed a good range of online and phone-in worship during 2020. We also added in a Phone-in service for those without internet access, from June 2020, and for some people this development was transformational.

We have learnt to do new things and to provide a wider range of services. When our building re-opened for public worship in September 2020, we knew we needed to retain the new provisions of online and phone-in services. We developed a pattern of services which have significantly increased the variety and number of services on offer during each week.

Thanks to a legacy, we were able to install audio-visual equipment into our Church building, which has been well-received in services.

The greatest loss to our worship has been the ban on singing in Church. It has been a particular sadness to our Choir, but also to many of our other members.

We hope that when we are finally able to worship together again without restriction, our worshipping life will be richer and more varied in light of our learning during the pandemic.

Communications

Our website grew in 2020 to become a source of information and resources for worship and prayer at home, for all ages. New resources have been provided for each season, both online and in hard copy to those without internet access.

We have also made good use of social media to reach out with messages of hope and activities for the wider community, such as our Advent Photo Challenge and Nativity Trail.

Financial challenges and staffing

Our already stretched financial situation deteriorated so significantly during 2020 that we could no longer sustain the cost of our Organist and Choir Director, nor foresee a time when we would be able to do so. As a result, we made the post redundant and said goodbye to Gillian Hainsworth in October. Our Cleaner also converted from a paid post to a voluntary one.

Parochial Church Council

A word of thanks must be given, specifically, to members of our PCC, who have met together more frequently, often at short notice, as we grappled with the changing context and legalities. Hard decisions have been taken prayerfully and with a focus on our mission.

Conclusion

As in so many areas of our life, we have had to rethink all of our activities and the ways in which we fulfil our purpose at a Parish Church. It has not been easy. Great creativity has been required and I am hugely grateful to those who have been willing to try new things.

We ended 2020 with the prospect of a new lockdown and many more months of restrictions. If anything, this has made us all the more determined to unite as a Church to meet the need of our wider community, to enable people to heal and to grow in love and faith.

Secretary Report 2020

2020 was a difficult year for the PCC, meeting on 7 occasions with only the January meeting being held face to face with all other meetings taking place via Zoom video.

The task groups continued to meet between the main council meetings and reports on finance, fabric & maintenance, pastoral and safeguarding continued to be provided to the PCC for consideration and enactment, where necessary.

In addition, the Standing Committee met on 3 occasions, again via Zoom video. The Standing Committee, which consists of The Incumbent, both Churchwardens, Treasurer, Secretary and 2 other lay members of the PCC are able to transact the PCC's business between PCC meetings, subject to any powers given to it by the PCC.

In January Council members discussed proposals for the improvement of our church buildings in terms of disability access to the upper room of the parish centre together with the provision of audio-visual facilities within the church and Fiona Jones reported on a disability awareness course she had attended.

Due to the impact of Covid-19 a decision was taken to cancel March meeting was cancelled.

At the May meeting the focus was on the impact of Covid-19 and how we would look to re-open Church when the time arose. PCC members also agreed to proceed with the Audio-Visual installations as it was felt that this would aid our worship as and when public worship could be resumed. Council members were also provided with an update in terms of our on-line presence together with an update on our financial position and how the national lockdown was impacting on these.

Following the easing of lockdown restrictions, the PCC met in June to discuss managing the re-opening of the church for private prayer and funerals and approved the necessary risk assessments.

The PCC met again in July at which the main discussions related to the re-opening the church for public worship and how this could be achieved safely together, and the Standing Committee were authorised to consider and approve and risk assessment and re-opening plans. In addition, Council members also discussed the position in relation to human resources.

In September, the PCC met twice. The first meeting considered our missional position together with an update as to how re-opening for public worship had been received and a draft risk assessment for music and singing within public worship was considered.

The second September meeting was a meeting to solely discuss the financial position of the church and our human resources position, with the PCC granting the Standing Committee power to make decisions and proposals regarding our human resources position on behalf of the PCC.

The final meeting in 2020 took place in November following the delayed Annual Meeting at which council members were advised of the proposed on-line and public worship offerings during the Advent & Christmas periods. The election of officers and representatives to the task-groups were approved and the PCC also considered and approved a PCC Code of Conduct. Council members were provided with an update on our financial position.

The Standing Committee met in August and discussed and approved various risk assessments and privacy notices in relation to the re-opening of the church for public worship and the recommencement of parish centre lettings, together with plans for the re-opening of church for public worship.

The Standing Committee also met in October and November to discuss Human Resources.

Incumbent: Rev J Brown Chairman
Curate: Revd J Brennan (from 7th July 2020)

Readers: Miss A Doney Treasurer/Stewardship Secretary

Representatives on the Deanery Synod
Miss A Ball (until 14 November 2020)
Mr N Hampshire
Mr G Williams (from 14 November 2020) Secretary/Electoral Roll Officer

Church Wardens:
Miss A Ball
Mrs A Hampshire

Elected Members:
Mrs J Harrison
Mrs F Jones
Mrs P Kilbane (from 14 November 2020)
Mrs A Payne
Mrs M Pratt
Mrs J Smith (from 14 November 2020)
Mrs P Wood
Mr G Ashton (resigned 21 July 2020)
Mr C Hayward (until 14 November 2020)
Mr M Norman
Mr T Nicholls (resigned 22 September 2020)
Co-opted Mrs G. Hainsworth (resigned 16 October 2020)
Mrs P Kilbane (until 14 November 2020)

Financial Review 2020

Total receipts on unrestricted funds were £79,758 of which £51,451 was unrestricted voluntary donations, and a further £11,338 was from Gift Aid. Restricted donations of £3,862 were also received and are detailed in the Financial Statements. The planned giving through envelopes and banker's orders is 85 a net decrease of 1 from 2019. Envelopes and standing orders contributed to 67.36% of Parish Share an increase of 3.04% compared to 2019. Total income, including tax recovered, went down by £18,802 compared with last year. 2020 has been a very difficult year we have seen our income decrease because of Covid by £18,602 the good news is that our giving as parishioners has increased by £1,369. This is a great achievement and thank you to all who contributed. All our commitments were met in full, with the exception of Parish Share only 65% of the requested figure was paid.

The net result for the year was an excess of payments over receipts of £6,504 gain on investments of £304. A legacy was received as a designated fund during the year of £52,749 an AV system has been fitted at a cost of £10,170 leaving a balance of £42,759 church during the year. Costs and plans are being drawn up to remodel the Parish Centre to further out mission and outreach in Garforth.

Restricted funds decreased in the year by £2,936 a new boiler was fitted in the Parish Centre.

Reserves policy

Unrestricted funds

It is the PCC policy to hold in reserves. The equivalent of three months unrestricted running costs of £8,000, excluding Parish Share. This is to cover any unexpected reduction in income or emergency situations that may arise.

Fabric fund

It is also our policy to hold an amount of £5,000 for any fabric related emergency and to aid remedial building works listed in the quinquennial inspection.

This reserve policy level will be reviewed annually. It is our policy to invest excess fund balances with the CCLA Church of England.

On behalf of the PCC

Reverend Jane Brown (Chair)

Date

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARY'S GARFORTH

This Report on the Accounts for the year ended 31 December 2020, which are set out on the attached pages, is in respect of an examination carried out in accordance with the requirements of the Church Accounting Regulations 2006 and Section 145 of the Charities Act 2011.

My examination was carried out in accordance with the General Directions given by the Charity Commission under Section 145(5)(b) of the Charities Act 2011 and to be found in the Church guidance, 2011 edition, issued by the Finance Division of the Archbishop's Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the account with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act and
 - to prepare accounts which accord with the accounting records and to comply with the requirements of the 2011 Act, as also contained in the Church Accounting Regulations 2006 have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr D. M. Norman, Accountant
3 Meadow Road, Garforth
LS25 2EN

15 March 2021

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2020

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019
INCOMING RESOURCES						
Donations and legacies	2(a)	68397	52749	3862	125008	78645
Income from Charitable activities	2(b)	7095		100	7195	15238
Other trading activities	2(c)	3992			3992	12115
Investments	2(d)	274		26	300	277
Insurance claims Other income	2(e)				0	
TOTAL INCOMING RESOURCES		79757	52749	3988	136495	106275
RESOURCES USED						
Expenditure on Charitable Activities	3(a)	80354	10170	9324	99849	112763
Other Expenditure	3(b)	5659			5659	5921
Raising Funds	3(c)	249			249	812
TOTAL RESOURCES USED		86263	10170	9324	105757	119496
GENERAL & RESTRICTED FUNDS B/F		75097		17282	92379	152392
Surplus/ (Deficit)		(6505)	42579	(5336)	30737	(7965)
Transfers out		(2400)		(3178)	(5578)	(2880)
Transfers in				5578	5578	2880
Gains & losses		301			301	701
GENERAL & RESTRICTED FUNDS C/F		66492	42579	14346	123419	145128
TOTAL Funds Represented by						
Agency accounts					(192)	(1449)
Cash at bank and in hand					74816	28082
Creditors : Amounts falling due in one year					(2884)	(3000)
Debtors					2006	13993
Investments					5506	5201
Tangible assets					96916	102301
TOTAL FUNDS					176168	145128

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
For the year ended 31st December 2020

	Note	2020	2019
		£	£
FIXED ASSETS			
Tangible fixed assets	5(a)	96916	102301
Investment Assets	5(b)	5505	5201
Total fixed assets		102421	107502
CURRENT ASSETS			
Debtors & prepayments	6	2005	13992
Agency fees			
Cash at bank and in hand		74816	28082
Total current assets		76821	42074
LIABILITIES:			
Agency Accounts		(191)	(1448)
Creditors: Amounts falling due in one year		(2883)	(3000)
Total Liabilities	7	(3074)	(4448)
NET ASSETS surplus (deficit)		176168	145128
Reserves			
Excess/(Deficit)		31040	(7964)
Reserves		145128	152392
Total Reserves		176168	144428
Represented by			
Unrestricted		22327	127846
Fixed Assets		96916	
Restricted		14346	17282
Designated		42579	
		176168	145128

PAROCHIAL CHURCH COUNCIL OF ST MARY'S GARFORTH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with Church Accounting Regulations 2006 governing the individual accounting standards and the Statement of Recommended Practice, Accounting Reporting by Charities (SORP 2005)

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Fund Accounting

Unrestricted funds are funds which are spent on the PCC's general purposes.

Restricted funds are designated by the donor for a particular purpose. The restricted are H & WP Organ fund, Fabric fund and Mission.

Incoming Resources

Recognition of incoming resources

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

1. The PCC becomes legally entitled to the benefit of use of the resources;
2. The ultimate receipt is virtually certain and
3. The monetary value can be measured with sufficient reliability

Fund-raising costs

Funds raised from events and sales of books are reported gross in the SOFA that is before any related costs that may have been deducted from the gross proceeds.

Grants and Donations

Grants and donations are included in the SOFA when any preconditions prevent their use by the PCC have been met. For collections and planned giving it is when the funds are received.

Gift Aid tax claims, etc on cash donations

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Gifts in kind

1. Gifts in kind are accounted for at a reasonable estimate of their value at the time of the gift to the PCC, if feasible, or else at the amount which is actually realised from their disposal.
2. Gifts in kind for sale to fund the PCC are included in the accounts at their estimated market value at the date of the gift, if feasible or else recognised when they are sold.
3. Gifts in kind for the PCC's own use are included in the SOFA as incoming resources when receivable and expended as and when they are consumed in use. Gifts of fixed assets, if material, are included in the balance sheet and expensed over the asset's useful economic life.

Donated services and facilities

These are included in incoming resources (and at the same time in resources expended) at the estimated value to the PCC of the service or facility received.

Volunteer help

The value of any volunteer help received is not included in the accounts but is described in the trustees' annual report.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st December 2020

2.INCOMING RESOURCES

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
Donations & Legacies	2(a)					
Other planned giving		51451		941	52392	52057
Loose plate collection		1773		226	1999	6190
Cash SCDS		73			73	511
Donations Appeals		2849		2514	5363	7166
Tax recoverable on gift aid		11336		180	11516	12721
Legacy			52749		52749	
Grants		914			914	
TOTAL		68397	52749	3862	125008	78645
Charitable Activities						
Fees from crematorium						59
Fee for weddings & funerals		3474			3474	11124
Other funds generated		315		100	415	4055
Parish Centre Lettings		3306			3306	9523
TOTAL		7095	0	100	7195	24761
Other Trading	2(b)					
Produce sales						54
Light the spire		664			664	565
Tea & coffee other		214			214	445
Tea & coffee Friday						1210
Bookstall sales fund raising						98
Parish Magazine income - advertising						140
Parish Magazine income - donations						
Job retention scheme		3114			3114	
TOTAL		3992	0	0	3992	2512
Investments	2(c)					
Bank & Building society interest		274		26	300	330
Insurance claim						5256
		274	0	26	300	5586
TOTAL INCOME		79758	52749	3988	136495	111504

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31st December 2020

3.RESOURCES USED

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2020 £	FUNDS 2019 £
Charitable Activities	3(a)					
Missionary and Charitable giving						
Overseas:				200	200	563
Home				2685	2685	59
Ministry: Parish Share	Historic Share Note 8	50000			50000	70076
clergy expenses		1109			1109	1927
curate expenses		173			173	
other clergy costs		619			619	538
Education & Study Groups				115	115	734
Parish training & mission				287	287	216
Insurance		4119			4119	3866
Telephone & broadband		1591			1591	1488
Photocopier		854			854	411
Church misc		2598		174	2772	1445
Church maintenance		14		5189	5203	8875
Cleaning		220			220	67
Salaries		10484			10484	9846
Upkeep of services		213			213	810
Administration		507		112	619	1050
Visiting Organist		120			120	210
Electric		977			977	1520
Gas		4489			4489	5348
Water		252			252	326
Magazine expenses						297
Printing & Stationary		1196		75	1271	895
IT equipment		198	10170		10368	
IT software		113			113	
Bookstall costs						92
CTIG		250			250	0
Organ Maintenance				487	487	993
Choir						861
Governance		250			250	250
						0
TOTAL		80354	10170	9324	99849	112763
Other Expenditure	3(b)					
Flowers		119			119	96
Depreciation		5385			5385	5385
Bank charges		154			154	440
TOTAL		5658		0	5658	5921
Raising Funds	3(c)					
Costs of fetes & other events		161			161	812
Costs of Stewardship		88			88	
TOTAL		249		0	249	812
TOTAL RESOURCES USED		86262	10170	9324	105757	119496

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5 FIXED ASSETS FOR USE BY THE PCC

	Buildings	Furniture & Fittings	Total 2020
5(a) <i>Tangible fixed Assets</i>			
GROSS BOOK VALUE			
At 1 January 2020	215386	17078	232464
Additions	0	0	0
At 31st December 2020	215386	17078	232464
DEPRECIATION			
At 1 January 2020	(113085)	(17078)	(130163)
Additions	(5385)	0	(5385)
At 31st December 2020	(118470)	(17078)	(135548)
NET BOOK VALUE			
At 1 January 2020	102301	0	102301
At 31st December 2020	96916	0	96916

5(b) *Investments*

Organ Fund 8% Treasury Stock - historical cost- £72.97p	105
Kilburn Trust 229 shares in the CBF's Investment fund - historical cost £211.46p	4690
House Sale 1450 shares in thr CBF's Investment fund - historical cost £433.30p	710
	<u>5505</u>

6 DEBTORS

	Unrestricted	Restricted	Designated	TOTAL
Income Tax Recoverable	899	10		909
Prepayments and accrued income	758	338		1096
Other Debtors				0
	<u>1657</u>	<u>348</u>	<u>0</u>	<u>2005</u>

7 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted	Restricted	Designated	TOTAL
Accruals and deferred income	2183			2183
Creditors for goods and services				
Other Creditors	191		700	891
	<u>2374</u>	<u>0</u>	<u>700</u>	<u>3074</u>

8 Parish Share

Historic Opening Balance	62609
Share unpaid this year	26827
Paid this year	
Write off By Diocese	
Closing Balance	<u>89436</u>