

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 2024

Incumbent

Reverend J Brown
The Rectory
Church Lane
Garforth

Bank

Barclays Bank
Albion Street
Leeds

Investment Managers

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

Independent Examiner

Mr David Norman

2024 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 benefits and in particular the supplementary guidance on charities for the advancement of religion. 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.

Report: January – December 2024

Our Bible verse for 2024 which reminded us, in order to move forward we need to let go of the past

Forget the former things; do not dwell on the past.

See, I am doing a new thing! Now it springs up; do you not perceive it?'

Isaiah 43:18-19a

Our commitment to growth – in numbers, in spiritual depth and in service

In February 2019, the PCC agreed three clear priorities:

- Increase lay involvement in worship and discipleship.
- Increase variety in worship.
- Review provisions for children both within and beyond services

Lay involvement in worship and discipleship

Lay volunteers continue to lead intercessions in Church and helping in various ways with our worship. We continue to be blessed by those who lead us in our sung worship, with our Choir and our Music Group sharing our regular worship as well as occasional visits from a volunteer organist.

We continue to encourage our Church community to see worship as part of their everyday life. To assist them in this, we offer a wide range of worship resources for people (including families) to use at home, each season, in hard copy or electronically as required.

Variety in worship

Our offer of worship is now broad and diverse in medium, content and style. On Sundays, our services range from the traditional Holy Communion to the family-friendly Morning Praise and include a phone-in service for those who cannot get to Church. During each week, we have services in Church, those which are streamed and those led by phone or video call.

This variety means we have a wider mix of people engaging with us, in person and remotely.

Provisions for children both within and beyond services

In 2024, we have continued our existing children's work. Bubble Church began January 2024 and has a regular group of families attending. Funtots continued to have new families whilst some older children had to leave to start their nursery education. The Upper Room began this year is twice monthly for 8–14-year-olds who participate in bible discussion, videos, crafts and songs.

We started a Growing Leaders course which has six people attending and will finish next year.

We have continued working with our with local primary schools, offering assemblies, classes and interactive events for Easter and Christmas.

Working with other churches

Churches Together in Garforth remains an active group, with The Chair of the group is Toby White Dayspring. Regular activities, such as the monthly Faith Lunches, have continued as well as Lent group evening meetings followed by a short resume and lunch the following day and a combined Walk of Witness on Good Friday. Ministers continue to meet and pray together regularly.

Serving our Community through Baptisms, Weddings, and Funerals

During 2024, we welcomed fourteen babies and children for baptism. One couple was married at St Mary' and we held 48 funerals in Church.

Welcome and hospitality to the local community.

The essence of our approach to mission is welcome and hospitality. Our Church is open every day for individual prayer - 9am to 3pm Monday to Saturday and for services on Sunday. It is evident that many people come into Church to pray or in search of somewhere quiet to ease their grief and pain. Our Welcome Café (A Place of Welcome and a Warm Space) offers two sessions per week. We continued our Welcome Café during 2024 (a Place of Welcome and a Warm Space) offering two sessions per week. It provides a valuable safe space for people to come and meet, with skills and local information being shared across those who attend. The Monday afternoon session is quieter with fewer people whilst the Wednesday morning session is busier and noisier as it follows Funtots, and parents/carers stay on for the Welcome Café.

Supporting the most vulnerable, isolated, and needy.

We continue to see and minister to people in need from within and beyond our Church community. Many of the most complex needs we deal with come from those outside our Church. We continue to actively encourage and collect donations for our local Food Bank, and to fund raise for other groups.

Our Church family extends to those who are unable to attend Church, due to vulnerability to illness or frailty. We continue to support them through our Pastoral Care Home Visiting Team providing telephone support, provision of resources for use at home and home visits. Our Care Home ministry has grown during 2024.

Parish Centre Refurbishment

During the refurbishment work the Parish Centre was closed for all lettings and activities. We had an open day in November to celebrate the completion of the work. We now have a Main Hall, a large flexible space which is Hall 1 & 2 combined. Hall 1 is the largest section of the main hall; Hall 2 is the smaller section of the main hall. The Upper Room is a smaller multi-purpose room.

Celebrating the Seasons and National Events

Church life is organised around seasons, and we continue to mark the key Christian festivals of Easter and

Christmas (online, in person and by phone) in ways that seek not only to enable our regular worshipping community to celebrate but to encourage others to engage in the true meaning of these seasons.

Our Team

No Church can run without the dedication, time, and energy of many lay people. The team at St Mary's includes those who have been actively supporting the Church for decades and others who have joined us more recently. Indeed, in our outreach activities, we have been very pleased to welcome volunteers from other local churches and the wider community.

We are fortunate to have a Parochial Church Council and two Churchwardens with such extensive skills, knowledge, and commitment. Similarly, we are blessed by all who lead us in worship – our Licensed Lay Ministers– and our Choir and Music Group.

The list of volunteers involved in keeping Church going is huge! Thank you to all concerned.

Conclusion

With the cost-of-living crisis, soaring inflation, shortages of goods and industrial action, we ended 2024 still concerned about the future, yet trusting in the goodness and provision of our God. As we face these issues, personally and as a Church, we are called to reach out to others in a spirit of service and generosity.

Secretary Report 2024

Secretary's report to the Annual Meeting

The PCC met on 6 occasions during 2024, the January and July meetings were held via Zoom, with the March, June, September, and November meetings being held in person. The fabric & maintenance and finance task groups continued to meet in between, and reports were submitted to the PCC for consideration and approval. Reports from the pastoral team, safeguarding, fundraising, health and safety and Deanery and Diocesan Synod were also provided for consideration, and policies were reviewed, amended and approved where required.

In January Council members considered a mission action plan, which had been drawn up following the PCC away day in October 2023, and were also briefed on the recent Archdeacons Visitation, which is essentially when the Archdeacon visits the Parish and inspects various paperwork and logs and meets with various people.

At the July, September and November meetings Council members started work on some training entitled 'PCC Tonight' which aims to provide PCC members with a better idea of what the PCC is. Council members have currently undertaken 3 sessions, entitled 'Why does the Church exist', 'Why does the PCC exist' and 'Growing in our relationship with God'.

In addition, at the September meeting Council members further considered Living in Love and Faith and also looked at becoming an Inclusive Church, seeking membership of the Inclusive Church Network.

Graham Williams
PCC Secretary

PCC Membership

PCC membership for 2024

Incumbent: Rev J Brown Chairman
Readers: Miss A Doney - Treasurer

Representatives on the Deanery Synod:
Mr N Hampshire
Mr C Mundy (until July 2024)
Mr G Williams - Secretary/Electoral Roll Officer

Church Wardens:
Miss A Ball
Mrs A Hampshire

Elected Members:

Mrs A Payne

Mrs F Jones

Mrs G Instone (from May 2024)

Mrs P Kilbane

Mrs P Wood - Stewardship Secretary

Miss R Johnson (from May 2024)

Mr A Horner (from May 2024)

Mr I Instone (from May 2024)

Mr M Norman

Mrs P Keenoy (Co-opted until April 2024)

Financial Review 2024

In 2024 we completed the Parish Centre refurbishment. A few minor snagging items were still to do. To complete phase two and three we had to suspend all activities in the Parish Centre. We are holding retention funds which will be paid in 2025 subject to all snagging being completed. As a result, letting, tea and coffee income was lost over that period. We had to maximize our cashflow to pay the builders invoices and not pay as much as we had hoped for Parish Share.

Total receipts for unrestricted funds were £98,547, of which £53,980 was unrestricted voluntary donations and a further £13,806 was from Gift Aid.

In 2024 we began a new utility contract, having had our previous contract for four years our costs rose substantially. The electricity for the year rose by £1,515 and gas by £6,739.

We paid £50,000 of our parish share which largely provides stipends and housing for the clergy in our diocese, a disappointing, shortfall of £20,222. The sum that the churches in the deanery have to find is shared between the churches according to a formula that is based on a head count of the congregations and the affluence factor of the parish.

The net result for the year was a deficit of receipts over payments of £581 for unrestricted funds. Adding bank and other deposits balances brought forward at the beginning of the year the balances carried forward at 31 December on unrestricted funds total £34,879 (excluding the Parish Centre)

Fabric Fund closing balance of £6244 an increase of £2124 compared to 2023. Mission Fund closing balance of £627 an increase of £167 compared to 2023. Organ fund closing balance of £1570 a decrease of £781 compared to 2023. We need to look at ways to provide funds for the upkeep of the organ. I anticipate that funds will last until 2026.

We need to look at ways to increase our income so we can meet all our commitments.

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) D a t e

INDEPENDENT EXAMINER'S REPORT

TO THE PCC OF ST MARY'S, GARFORTH

This Report on the Accounts for the year ended 31 December 2024, 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 accounts 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

07 April 2025

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31st December 2024

INCOMING RESOURCES	Note	Unrestricted Funds	Designated Funds	Restricted Funds	TOTAL 2024	TOTAL 2023
		£	£	£	£	
Donations and legacies	2(a)	79838	46678	4892	131408	95853
Income from Charitable activities	2(b)	6765			6765	8349
Other trading activities	2(c)	10036		367	10403	11321
Investments	2(d)	1908	52	149	2109	2705
Insurance claims Other income	2(e)					
TOTAL INCOMING RESOURCES		98547	46730	5408	150685	118228
RESOURCES USED						
Expenditure on Charitable Activities	3(a)	90819	70500	6945	168264	117748
Other Expenditure	3(b)	6566			6566	6616
Raising Funds	3(c)	581			581	1444
TOTAL RESOURCES USED		97966	70500	6945	175411	125808
NET INCOME/(expenditure)resources before transfers		581	(23770)	(1537)	(24725)	(7580)
Transfers						
Gross transfers between funds - in			500	3309	3809	22680
Gross transfers between funds - out		(3809)			(3809)	(22680)
Gains & losses						(445)
NET MOVEMENT IN FUNDS		(3228)	(23270)	1772	(24725)	(8025)
RECONCILIATION OF FUNDS						
TOTAL FUNDS bought forward		113482	29322	6931	149735	157760
TOTAL FUNDS carried forward		110255	6052	8703	125010	149735

There may be minor discrepancies in the totals if pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
For the year ended 31st December 2024

	NOTE	2024 £	2023 £
FIXED ASSETS			
Tangible fixed assets	1	75376	80761
Total fixed assets		75376	80761
CURRENT ASSETS			
Investment Assets	2	6142	6023
Debtors & prepayments	3	3490	2553
Cash at bank and in hand		46051	64401
Total current assets		49541	66954
LIABILITIES:			
Creditors: Amounts falling due in one year	4	-6049	-4003
NET current assets less current liabilities		43492	62951
TOTAL assets less current liabilities		118867	143712
Represented by			
Unrestricted - General Funds		110255	113482
Fixed Assets			
Designated - Legacy		6052	29322
Restricted - Agency		260	
Restricted - Fabric Fund		6244	4120
Restricted - Mission		627	460
Restricted - Organ		1570	2351
		125009	149735

PAROCHIAL CHURCH COUNCIL OF ST MARY'S GARFORTH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st December 2024

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.

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 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 it is described in the trustees' annual report.

Rental income

Rental income from the letting of the church and parish centre is recognised when the rental is due.

Investment Income

This is included in the accounts when receivable.

Investment gains and losses.

This included any gain or loss resulting from the revaluation of investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES**Liability recognition**

Liabilities are recognised as soon as the legal or constructive obligation arises.

Governance costs

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

Grant payable without performance conditions

These are recognised in the accounts when a commitment has been made externally and there are no pre-conditions still to be met for the entitlement to the grant which remains in the control of the PCC.

ASSETS**Consecrated land and buildings and movable church furnishings**

Consecrated and beneficed property is excluded from the accounts by section 10(2) (a) and (c) of the Charities Act 2011.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Parish Centre

All costs of building the Parish Centre have been capitalised, depreciation will be on a straight-line basis over 40 years commencing in the first full year after completion of the building.

Other fixtures, fittings, and office equipment

Equipment used within the church and parish centre is depreciated on a straight-line basis over 4 years, individual items of equipment with a purchase price of less than £1000 is written off when the asset is acquired.

Investments

Investments are valued at market value as at 31st December.

Current Assets

Amounts owing to the PCC as at 31st December in respect of fees or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits

Include cash held on deposit with the CBF Church of England Funds or at the bank.

Reserves Policy It is the PCC policy to hold 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.

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.

FUNDS**Unrestricted Funds**

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which therefore are not included in its free reserves as disclosed in the trustees' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

It is our policy to invest all surplus funds in the CCLA Deposit fund.

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31st December 2024

INCOMING RESOURCES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Donations & Legacies	2(a)					
Other planned giving		53979		1150	55129	48316
Loose plate collection		4761		551	5312	5879
Donations Appeals		6291	7	2071	8369	3793
Parish Centre Refurb 2023			5304		5304	4010
Tax recoverable on gift aid		13806	624	112	14542	12887
Legacy						268
Grants		1000	40742	1008	42750	20700
TOTAL		79838	46677	4892	131406	95853
Charitable Activities	2(b)					
Fees from crematorium						
Fee for weddings & funerals		6765			6765	8348
TOTAL		6765	0	0	6765	8348
Other Trading	2(c)					
Produce sales		62			62	110
Light the spire		310			310	457
Tea & coffee other		1882		107	1989	2411
Other funds generated		345		260	605	
Parish Centre Lettings		7436			7436	8343
TOTAL		10035	0	367	10402	11321
Insurance claim						
Other Income						
Investments	2(d)					
Dividends		1			1	960
Bank & Building society interest		1907	53	149	2109	1745
		1908	53	149	2110	2705
TOTAL INCOME		98547	46730	5408	150685	118228

PAROCHIAL CHURCH COUNCIL OF ST MARY'S, GARFORTH
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
For the year ended 31st December 2024

RESOURCES USED

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2024 £	FUNDS 2023 £
Charitable Activities	3(a)					
Missionary and Charitable giving						
Overseas:				883	883	800
Home				400	400	1875
Ministry: Parish Share		50000			50000	60000
clergy expenses		1476			1476	1245
curate expenses						440
other clergy costs		634			634	
Education & Study Groups		73			73	
Parish training & mission						1666
Insurance		4690			4690	4598
Telephone & broadband		3215			3215	3445
Photocopier		2314			2314	1422
Church misc		609		53	662	157
Parish Centre Refurb 2023			69823		69823	26975
Church maintenance		(314)		4690	4376	2580
Organ Maintenance				919	919	311
Cleaning		3964	345		4309	300
Salaries		7980			7980	
Upkeep of services		514			514	1518
Administration		546			546	549
Visiting Organist					0	65
Electric		3023			3023	1508
Gas		10187			10187	3448
Water		396			396	366
Printing & Stationary		216			216	169
IT equipment		451	331		782	2417
IT software		494			494	1542
Bookstall costs		100			100	100
CTIG					0	0
Parish Centre Refurb					0	0
Governance		250			250	250
TOTAL		90818	70499	6945	168263	117748
Other Expenditure	3(b)					
Flowers		530			530	558
Depreciation		5385			5385	5385
Bank charges		651			651	672
TOTAL		6566		0	6566	6615
Raising Funds	3(c)					
Costs of fetes & other events		442			442	1308
Costs of Stewardship		139			139	136
TOTAL		581		0	581	1444
TOTAL RESOURCES USED		97966	70499	6945	175410	125808

PAROCHIAL CHURCH COUNCIL OF ST MARY'S GARFORTH
NOTES TO THE FINANCIAL STATEMENTS

FIXED ASSETS FOR USE BY THE PCC		Buildings	Furniture & Fittings	Total 2024	
1	Tangible Fixed Assets				
GROSS BOOK VALUE					
	At 1st January 2024	215386	17078	232464	
	Additions	0	0	0	
	At 31st December 2024	215386	17078	232464	
DEPRECIATION					
	At 1st January 2024	134625	17078	151703	
	Additions	5385	0	5385	
	At 31st December 2024	140010	17078	157088	
NET BOOK VALUE					
	At 1st January 2024	80761	0	80761	
	At 31st December 2024	75376	0	75376	
2	Investments				
	Organ Fund 8% Treasurt Stock - historical cost	£72.97p		105	
	Kilburn Trust 229 shares in the CBF - historical cost	£211.46p		5294	
	House sale 1450 shares in the CBF - historical cost	£433.30p		742	
				6141	
3	DEBTORS	Unrestricted	Restricted	Designated	TOTAL
	Income Tax Recoverable	2114			2114
	Prepayments and accrued income	1376			1376
	Other Debtors				
		3490	0	0	3490
4	LIABILITIES :AMOUNTS FALLING DUE WITHIN ONE YEAR				
		Unrestricted	Restricted	Designated	TOTAL
	Accruals and deferred income	6049			6049
	Creditors for goods and services				
	Other creditors Agency Fees				
		6049	0	0	6049
5	PARISH SHARE				
	Historic Opening Balance	148639			
	Share unpaid this year	20222			
	Closing Balance	168861			