

All Saints' Church, Gosforth
Annual Report
And
Financial Statements
of the
Parochial Church Council
for the year ended 31 December 2020

Incumbent:

Reverend Canon Andrew Shipton
All Saints' Vicarage
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Gosforth
Newcastle upon Tyne NE3 4DX

Church Office:

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Gosforth
Newcastle upon Tyne NE3 4ES

Bankers:

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Newcastle upon Tyne NE3 4AS

Independent Examiners:

Haines Watts
Chartered Accountants
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ALL SAINTS' PAROCHIAL CHURCH COUNCIL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Aims and Purposes

The Parochial Church Council (referred to as 'the PCC' or as 'the Council' of All Saints' Church, Gosforth, in the diocese of Newcastle) has the responsibility of co-operating with the incumbent ('the Vicar') in promoting the whole mission of the church in the ecclesiastical parish.

The PCC has maintenance responsibilities for the Church and the Church Centre, both of which are in West Avenue Gosforth, and also for two properties adjacent to the Centre. The Church Office is located within the Church Centre.

Objectives and Activities

The objectives of the PCC are defined by the Parochial Church Council (Powers) Measure 1956 as 'to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'.

The All Saints' mission statement is:

Working together as a church we are pursuing a vision to put All Saints at the heart of the wider community. Our vision is to be a vibrant, inclusive, compassionate, outward looking church with a sensitive and thoughtful approach to faith, where there is excellent pastoral care with encouragement for all, where diversity is welcomed and our worship inspires us to transform the world.

The main activities of the All Saints' PCC are:-

- co-operation with the incumbent in promoting in the parish the whole mission of the church, pastoral, evangelistic, social and commercial.
- the provision of regular public worship that is open to all.
- the provision of sacred space for personal prayer and contemplation.
- the provision of pastoral work including the visiting of the sick, the elderly and the bereaved.
- the teaching of the Christian faith through sermons, home groups, youth and children's meetings and links with local schools.
- the promotion of the Christian faith through various events for the elderly, parents, children, young people and other special needs groups organised by the clergy and PCC and through the distribution of the parish newsletter and magazine.
- making known and putting into effect any provision made by the Diocesan Synod or the Deanery Synod, but without prejudice to the powers of the PCC on any particular matter.
- giving advice to the Diocesan Synod and the Deanery Synod on any matter referred to the PCC.
- raising such matters as the Council consider appropriate with the Diocesan Synod or Deanery Synod
- repairing and maintaining all church buildings, and raising the money for this purpose.
- providing proper insurance for all aspects of the parish life.
- responsibilities under the Health and Safety Act, Data Protection Act, the Food Act, Copyright Act and Child Protection Act.

Membership

Members of the PCC are ex officio, co-opted, or elected at the Annual Parochial Church Meeting (APCM) or at the first meeting of the PCC in accordance with the Church Representation Rules. During the year, the following served as members of the Council:

Incumbent	Revd Canon Andrew Shipton	From Sept. 2014
Churchwardens	Mr Paul Wilkinson	From 2018 APCM
	Mrs Christine Willoughby	From 2020 APCM
Deanery Synod representatives Until 2023 (ex-officio)	Mr Peter Brown (Lay Vice Chair)	
	Ms Diane Kirkup	
	Mrs Rosamund Place	
	Mrs Pamela Taylor	
Elected members Until 2021	Mr Nick Glover	
	Ms Alison Proudfoot	
	Mrs Karen Parkhouse	
	Mrs Nicola White	
	Mrs Dorothy Henderson	
	Mrs Katie Hogg	
Elected members Until 2022	Mr Chris Jenkins	Resigned in Sept. 2020
	Mrs Diana Lavin	
	Mrs Ethel Randall	
	Mrs Margaret Patterson	
	Mrs Lesley Ogilvie	
Elected members Until 2023	Ms Alison Wilson	
	Dr Claudia Newbegin	
	Mrs Marian Coulson-Cave	
	Mrs Felicity Shoesmith	
	Miss Edith Davison	
	Mr Joe Vera-Sanso	
Assistant Priest	Revd Ruth Birnie (ex-officio)	
Assistant Curate	Revd Beverley Davies (ex-officio)	
Safeguarding Officer	Ms Kath Davies, co-opted for 1 year	
Treasurer	Mr Fred Carr, co-opted for 1 year	
Secretary	Mr Nick Glover	

Ms Kath Davies was co-opted at the first meeting of the PCC following the 2020 APCM and continued to serve as the Safeguarding Officer. Mr Fred Carr was co-opted at the same PCC meeting, and continued to serve in his capacity as PCC Treasurer.

Structure, Governance and Management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. Following changes in the relevant legislation it has registered as a charitable body with the Charity Commission. The appointment of PCC members is governed by and set out in the Church Representation Rules.

The PCC has nominated officers responsible for Health and Safety (including disability discrimination issues) and Safeguarding (of children and vulnerable adults) who receive training and information from the diocese and cascade this to the wider PCC as appropriate. These issues are standing items on the agenda for meetings of the PCC.

The Standing Committee, comprising the Vicar, the Churchwardens, Lay Vice-Chair, Treasurer, Secretary and two elected members of the PCC, has the power to transact the business of the Council between its meetings. The Standing Committee deals with detailed operational issues concerning the deployment of resources (buildings, money and staff) within the overall strategic framework determined by the PCC, and reports to each Council meeting. A sub-group of the Standing Committee, the Fabric Committee, deals with more detailed fabric issues. Working Groups of the PCC meet regularly and conduct business on behalf of the PCC. One or more of these groups provides feedback at each PCC Meeting. These groups act as official sub-groups of the PCC covering between them all areas of church life and mission: Pastoral, Education and Discipleship, Outreach and Communication, Mission and Justice, Social and Events. All PCC members serve on at least one of these groups, most of which also have co-opted members from the wider congregation. The groups meet approximately four to six times a year and report regularly to the PCC.

Other subcommittees include the Youth Committee, which is responsible for the work with children and young people and the Safeguarding Group, which is responsible for child protection, the care of vulnerable adults and related issues. Other time-limited sub-groups may be formed and then disbanded once their remit has been fulfilled, according to the direction of the PCC. Numerous other groups and committees operate within the auspices of the church. Whilst not formal sub-committees of the PCC, they play a valuable part in church life and their activities are explained in more detail later in the document which accompanies this report.

The major risks to which the PCC is exposed are identified and managed through the appropriate officer or sub-group (e.g. through insurances or Health and Safety assessments). One-off issues are risk-assessed as required by the PCC.

Vicar's report

As a prelude to the report proper, I firstly must pay tribute and say thanks to all who have given so much, voluntarily, to the mission and ministry of All Saints throughout 2020.

Peter Brown – PCC Vice Chair; Fred Carr – our dedicated Treasurer; Nick Glover – PCC Secretary; Dorothy Henderson & Dee Matthews – for masterminding the 'Taste of Christmas'; Stuart Henderson, who successfully acquired grants for St Hugh's and has helped continuously in maintaining the fabric of the building; Diana Lavin who set up a choir at Archbishop Runcie Church of England First School, redesigned the Newsletter, sang the Eucharist hymns and played the organ preludes and postludes during the first lockdown. She set up a Zoom 'Just Sing' in May and is now assisted by Thomas Moorin, an ex-chorister of ours; Peter Mitchell, who during the first lockdown provided Sunday Evening Prayer and has continued to make services accessible through his livestreaming each Sunday since July. Since then, his continued resilience in the face of many issues and provision of his own equipment for our benefit is to be applauded. He also enabled us to provide worship by telephone; Charlie Mussett for his Covid-19 Risk Assessments and Centre Risk Agreements. He has continued to update these Risk Assessments in the face of regularly changing Government guidelines so that not only were we able to continue to meet safely but also stay within the law; Ann Shaw – single handed production of our Christingles; Pam Taylor who maintained regular contact with her MU colleagues; Christine Willoughby who spearheaded the new 'Keeping in Touch' publication; Dawn Yeamans, who last January introduced a new weekly 'Mind and Body' Dance session at the Church Centre. Paul Wilkinson and Ros Place, our churchwardens, have given themselves generously in tackling so many challenges and we owe them a great debt of gratitude for their immense hard work. There are so many more to thank whom I do not have the space to mention by name, such as those who acted as stewards, maintaining the safety of worshippers. I will refer to the Ministry Team at the end of the report.

This past year was extraordinary for its trial and innovation in the face of threat with few of us realising that we would face more difficulties and deeper challenges in the latter months. After March there remained a post traumatic unease across the community which eased during the summer months but was keenly felt again as we approached the end of the year. As I write during this third lockdown, we remain unsure as to how the future will look.

Despite it being an unsettling and confusing period, the Ministry Team attempted to see this as a time of challenge and opportunity. An early mantra in the face of isolation and uncertainty was 'maintain connections, create new connections, and strengthen relationships.' It felt an appropriate time to hold a vision of life that looked beyond self-concern and explore in depth the wisdom of our ancient Christian faith in order to help us make sense of what we were experiencing. Trying to tell the story of the year is in itself a challenge because the context changed frequently. Looking back, utilising social media was vital. The temptation too often was to retreat - to bunker down and pretend that things would soon return to normal.

The year began with many plans and activities. Some of us will remember hearing speakers deliver their presentations. At the January PCC, the Diocesan Generous Giving Adviser (Joanne Christie) explained how contactless donations could be achieved by encouraging us to purchase a "Good Plate" whereby we could give by card. The following month at the Open PCC on 9th February, Simon Mason, from Tyne and Wear Citizens UK, quizzed us about our commitment to working towards challenging the structures of injustice in our society.

We made progress from the beginning of the year. The church sound system had been improved in January; a new Children, Families and Youth Co-ordinator's job description was re-crafted and the post advertised; we took long term loan of a Bechstein concert grand piano and a monthly concert programme was planned from March until December, as was an All Saints' Conference for the 27th June at Shepherds Dene for up to 35 people. (This was to be an opportunity to review our progress over the year). There was a service of prayer for Christian unity on 19th January attended by 75 which included many of our friends from 'Christians Together' in Gosforth and on 25th February we welcomed the congregation of the Holy Name, Jesmond to Evensong. As well as our weekly services, our monthly Café Church was popular and a well-attended Messy Church took place also in February. A weekly 'Mind, Body and Dance' session began in the Church Centre on 27th January. Two services were maintained weekly at St Hugh's. Subcommittees of the PCC met regularly. A Tyne & Wear Citizens listening campaign was under way. An Archbishop Runcie School Key Stage 2 choir (having been set up in September 2019) was now well established and helped support music in collective worship (now often taking place more than twice a week).

At St Hugh's much was being done by Beverley (Davies) and Isaac Wilkinson to rebuild relationships with the wider community. A Café Church - style service was soon to be tried, effectively trying to sow the seeds of a new congregation. Two toddler groups were thriving.

Early in February, Safeguarding Training took place in the Church Centre (relevant to all working with young people and the vulnerable); with thanks to John Lewis's inspiration and effort, plans were afoot for the performance of 'Jesus Christ Superstar' on Good Friday and the choir were practising the songs; there was to be Schools' Week in early June and we were also looking forward to Handlebards' performance of Shakespeare on the Church Green on 12th August; 13 weddings were booked; Beverley had led a retreat day for a Woman's Fellowship and following a successful interview on March 14, Jamie Donaldson was appointed as Youth Worker.

When the pandemic became a factor in March, we agonised over whether we should hold parish breakfast. It was mid-March when the government decreed that we must stay at home for the foreseeable future and it took some time to absorb what this meant. The Tuesday Tea Club had to close as did Sew Knit and Natter; the Painting Group, young people's activities and in fact all activities that took place in the Centre. Throughout March and April and for Easter, even I was not allowed to go into church. From the end of April Louise Waugh and Tricia Maylia joined the Government's Job Retention Scheme. Louise returned at the end of August to be furloughed once more during the second lockdown. Tricia returned to work solely for the month of October. They were a great miss. Their absences directly resulted in Beverley and myself absorbing extra administrative and other tasks.

So we embarked on a journey to a different place and we are still travelling! Although no real substitute for actually being together, the 'Zoom' platform afforded us many opportunities, over the year, to be able to see each other, to share conversations, as at parish breakfast, PCC, morning coffee events; to join the 'Just Sing' sessions on Friday morning, in a study group, and for the young

people in their 'Evolution' sessions. Notwithstanding its frustrations, it certainly has meant that many of us were enabled to see each other over the months.

During the first lockdown, attempts at maintaining services online were rapidly developed. Firstly the 'Cast Box' app was tried followed by a swift move to YouTube. In the beginning, not being permitted to enter the church I filmed from the vicarage. There were many frustrations – not only was grappling with the demands of filming and recording a challenge (with basic equipment) but also immense elation when something finally worked – progress! Beverley assembled the weekly power point presentations, incorporating the essential components for the 40 minute services appearing on our website. Some will remember the Easter Day Service partly filmed in the vicarage garden. All recordings had to be done at home. I was eventually permitted to access the church buildings in May and so filming could then take place on site. By the end of the month, still no news had been received from Church authorities concerning re-opening for communal worship. The Church Centre remained fully closed until June.

During that time, countless new ideas were tried, for example, reaching out to dozens of young families with an electronic Easter activity card. As you'd expect, some of these ideas produced mixed responses. There was a limerick competition, quizzes and an overwhelming response to the request for photos of beautiful spring flowers. A 'Tik Tok' style competition was offered to our teenagers, and who can forget the poem 'Coronavirus Spring' composed by Dermot Killingley that featured on our website? Many letters were sent and phone calls made to the St Hugh's congregation. There was much effort made to keep in touch and to help stay engaged with as many as possible. Beverley, Ruth, Vic and I had a long list of people we regularly attempted to phone. We all agreed how frustrating it was not to visit.

In June, when restrictions were first lifted, great effort went into being ready for the opening of the church (initially just for private prayer) and even more preparation was necessary for our first public service on 12th July, the first since March.

Sadly, we conducted a number of funerals (some of which were COVID-related). During the year, 17 services were conducted at the crematorium, we held 5 funerals in church and officiated at 7 burials of ashes, all subject to restrictions. In all this, our contact with families was, sadly, also limited. All weddings were postponed except for one in October and one in December, and we had one baptism. Memorial Services arranged for the autumn could not take place.

There were other initiatives. Always conscious that many in the two parishes would require not only practical help but also enjoy conversation in their isolation, the clergy, and others used an app to offer support and published phone numbers to ring on weekday afternoons. The first edition of a new monthly magazine 'Keeping in Touch' was launched. Aimed as a means of helping the people of both churches keep up with news, focus their prayers and provide light entertainment, so far, this has proved very popular. The weekly Friday online 'Just Sing' sessions have run from the start of the first lockdown and have remained very popular. The music range has been extensive, from musicals and songs of the 30's through to more contemporary music. The lyrics and YouTube links are sent out beforehand to enable participants, if appropriate, to practise. It has been a time to relax, share conversation, tell jokes and have fun on a Friday morning.

The clergy held Morning Prayer via 'Zoom' during the lockdowns. The continued input of Isaac Wilkinson our "Pastoral Assistant" at All Saints and St Hugh's in 2020 (part of the Ministry Experience Scheme offered by the Church of England for those wanting space to explore their vocation to ordained ministry) was much appreciated. We grieved with Isaac when he lost his father (the Vicar of Humshaugh with Wark and Simonburn) during Holy Week. Later in the summer, Isaac was selected for training for the ministry and started at Cranmer Hall, Durham in September. We enjoyed his sermons and vitality and his contribution to our life.

Private prayer in church was permitted by the government from the 13th June and thus it started, the result of meticulous preparation. Posters were designed, spaces in pews marked out, and even a video was produced on how to pray safely. There were 3 sessions per week, to keep to a manageable level. However, after a review of our arrangements, on the 22nd June (following 2

unfortunate incidents), we decided these sessions needed to be supervised. I cannot stress enough the tremendous effort taken to make the church safe. Calculations had to be made to ascertain the new permitted capacity of the church and to prepare what was to be a Risk Assessment for all that we do, now almost 100 pages long.

As stated above, lockdown has meant exploring different forms of worship, in addition to adapting to new guidelines and procedures in church (July). Our first act of public worship after the first lockdown was Morning Prayer on Sunday 12th July (also at St Hugh's). This was possible after careful preparation with the rules and guidelines strictly adhered to, paying particular attention to social distancing, automatic sanitiser machines, health check questions and track & trace. Doors remained open to assist ventilation. This was live streamed for the first time on 19th July. On Saturday 1st August we held our first Eucharist in church, (celebrated at the end of August at St Hugh's), said goodbye to Isaac Wilkinson at a special informal service on 9th August whilst at the same time welcoming our new Youth Worker Jamie Donaldson.

St Hugh's was an area which required careful thought and well-considered action. As stated earlier, Beverley and I kept in phone contact and sent out letters and cards. Members of All Saints bought and delivered shopping to those who were shielding. Sadly neither Weightwatchers nor the Bridge Club were able to return in the summer. The Toddler group met towards the end of the year and a new children's ballet class used the facilities. There was some rental interest from 3 other groups but the necessary Covid secure requirements proved an unacceptable obstacle for them. Services took place every two weeks. With no churchwardens, it was necessary for a team from All Saints to maintain the fabric of the building, cut the grass, clean the toilets and keep the kitchen in good order. After some difficulty, a claim for Gift Aid, was submitted and grants were received from government schemes in the summer with another later in the year. Our thanks to Fred Carr who prepared the accounts for the annual meetings at St Hugh's in October.

Broadcasting from church rather than creating a pre-recorded service was a theme of the weekly Standing Committee meetings in the summer. The Committee met from May through to July to deal with immediate issues including time spent investigating the best equipment for live streaming with several companies being approached and quotes obtained. The biggest challenge was to be clear about the specific equipment needed. Essentially, this would require Wi-Fi in church and well-positioned cameras. Wider community engagement was the overriding objective.

Streaming onto Facebook from 18th July was initially via mobile phone. There were many issues to contend with during this time, sound quality to name just one. Perseverance was appreciated, all of us being conscious that many, having neither the access nor the confidence to engage with technology just felt cut off. The next stage of this technology development is to commission a fully integrated streaming system and thanks to Ros Place we have received a grant of £3,350 to assist with this. We will be going out to tender shortly, with a much clearer idea of the system we are looking for. We were also glad to introduce telephone worship (now superseded by a superior one). In August much preparation work was done creating a series of Covid-19 specific Risk agreements and Risk Assessments for the Centre. These were sent to all Centre user groups explaining necessary action that the church would undertake and our expectation of what each group would do to avoid the spread of the virus.

From September, life did seem different. Jamie Donaldson joined us on 1st September and our first service, especially aimed at young families, 'Jonah and the whale', was prepared. This took place on 20th September and was well-attended. There were forward plans for a Pet Service on 15th November but unfortunately this had to be postponed due to the second lockdown. I continued to conduct worship at Archbishop Runcie Church of England First School every Friday but always outside in the playground, even on very cold mornings. Beverley and Jamie alternated on Wednesdays. A few young people did attend worship during the summer but parents were concerned about children joining groups outside their school bubble. This concern also curtailed other children's and youth activities. Some uniformed groups like the cubs and scouts met remotely. Jamie prepared videos for class worship which were sent to 3 schools. These were much appreciated and he was able to do some of his work, including the Evolution Group, using Zoom. On Saturday 10th October, Beverley Davies's delayed ordination as priest took place at St George's, Jesmond. We were

delighted that she was able to celebrate her first communion service the following day at All Saints and the week after at St Hugh's.

The annual meetings were held on 18th October in church and were also live-streamed. Being a churchwarden brings a big responsibility and in a time of transition and challenge it can be exhausting a fact that was recognised by all. We were immensely grateful for Ros' dedication, creativity and energy during her three and half years in office. She had given so much, been supportive, encouraging and practical. It had been more than a full-time job, and we wished her well-deserved space and a true sense of satisfaction knowing that she had fulfilled the role so well. We were also pleased to welcome Christine Willoughby as her successor.

Autumn saw further developments. Members of the choir began to sing during Eucharist with John Lewis as cantor. The carefully prepared Harvest Service was non Eucharistic. The Amnesty Vigil could be followed at home, with readings provided on the website to guide thoughts and prayers in remembering those unjustly imprisoned. All Saints' Day was celebrated in a quiet way. There were two All Souls services to which many who lost loved ones during the past 12 months were invited. An additional Service was held on Monday 2nd November when loved ones from previous years were remembered.

On Wednesday 25th November, a number of us were able to attend (via zoom) the Tyne & Wear Citizens Assembly when at the culmination of the listening campaign, decisions were made on priorities for Tyne & Wear Citizens for the next 2 years. Beginning on Wednesday 18th November and concluding on 9th December, the Advent themes were studied via four Zoom sessions. We looked at passages in St Luke's Gospel and we explored what they might mean for us today. The second Lockdown (which began on the 3rd November) meant we had to produce a further four YouTube services including one for Remembrance and also the first Sunday in Advent. The Gosforth Remembrance Service at the Cenotaph in the Park was a recorded event held an hour before the public would normally gather. During this time Peter Brown was able to win a second grant from the Council to support our work.

Despite the restrictions of Lockdown we made plans for Christmas. The Second Lockdown did not deter our attempt to bring a little Christmas cheer by a project that would seek to echo the experience of a Christmas fair. The Festive Cheer project was launched by a group of volunteers willing to bake and make craft items (all featured on the website) with all proceeds going to All Saints.

The 'Light in the Darkness' project, intended to illuminate the church in the run up to Christmas, was a journey in which much was learned. When we realised that a traditional Christmas could not take place we began working on an alternative plan to make the church into a beacon of light in the dark to the community. Initially our ambitious scheme was to employ lighting technicians to project coloured lights onto the exterior of our church and illuminate the columns and arches on the inside. However, Lockdown regulations prevented this plan. Undeterred, we sought to illuminate external architectural features and project light from the inside, through the stained glass windows. A test had taken place in mid-November. The tower looked impressive but the equipment needed supervision and this would be restricted to 2-3 hours a night. Also, the internal lights were not powerful enough to create the impact we desired. Next, we investigated installing powerful Christmas lights at the top of the tower but these could not be supplied in time (and we were concerned about any impact on neighbours and other regulations). In the end, our usual domestic Christmas lights were displayed around the tower. We gained much insight and knowledge through the project! Donations given have been ring-fenced to illuminate the church next Christmas (making reference to all experience gained). In future, we concluded that planning for an event such as this really needs to start up to a year in advance.

As Christmas approached we knew, because of their popularity, that services would have to be booked in advance. In addition there would be no congregational singing and that everyone would have to stay in their seats. The permission granted by the government later in December, for congregations to sing outside changed our plans. A Christmas card was prepared and printed in the office for distribution across the parish. Keith Davies recorded an encouraging message as Santa Claus for children which was featured on the website. An interactive Christingle service was well-

attended. Children signed one song, did actions for another and decorated their Christingles from materials individually wrapped and provided in the pews. For the Crib service, children were invited to come dressed up as Kings, Shepherds, and Sheep. There were activities to do by themselves in the pews. "Follow the Star" was an event involving a star-seeking interactive trail around the parish, ending at church with a nativity Scene (south porch). Participants brought a non-perishable gift of food to leave at the manger, for the West End Food Bank. There was a disappointing personal response but a lot of interest shown on Facebook.

On Christmas Eve the church was open from 9.30am – 10.30am for private Reflection. A great deal of work was put into the two Christmas Eve Carol Services on the green; they generated a lot of interest and appreciative comments. This was truly a military operation overseen by Charlie Mussett who had calculated that the green could accommodate 40 household units, in standing area pens, each pen holding a maximum of 6 people - a capacity of between 40 and 240 people. The Eventbrite booking system was used. There had been confusion over what booking a 'pen' meant. Volunteers were recruited and asked to read instructions and attend the briefing ahead of each service. We were grateful for the practical help in putting pins into the ground to construct the pens. On the morning, the gazebo sheltering the sound system almost blew away but many appreciated the opportunity to sing carols, even in the driving snow! Christmas Day proceeded 'as normal' with a non-bookable service.

I would like to pay tribute to the Ministry Team: to Beverley and her persistence and tenacity particularly in mastering YouTube and Eventbrite; to Ruth in taking a full part in the services and her diligence in phoning many over the months and Vic for also maintaining contact with many of the congregation together with his contributions to our worship. Between us, many sermons and prayers have been recorded.

Enduring 'lockdown' has brought home to me the importance of being adaptable, always improvisatory and agile as we look to the future. Our experience has led us to reflect on our internal and external communications and question how, as we move forward, a wider range of music and a greater variety of services can be incorporated into our worshipping life. During the year there have been changes. We have created a new logo, a fresh-looking newsletter, a re-designed 'Keeping in Touch' magazine, and a new look website is in the offing.

I came to the end of the year thinking that we as a faith community have much to share: we offer a sense of purpose, hope and the opportunity to start again. When things are tough, it is so tempting to look inward and be defensive, dig in and refuse to change, but now, more than ever, is the time to focus on our calling and see we are always on a journey. The preoccupations of the Christian faith are being focused on by many, as they try to make sense of their experience at this time. People in their everyday lives are thinking about issues such as what is just, the reality of undeserved suffering, on what forgiveness means and the importance of companionship and compassion. Also, how are we going to relate to each other post-pandemic?

The essential issues of the human condition don't go away. We have a gospel to share to address these concerns and as we begin 2021 we are well placed to do this. The journey continues!

Andrew Shipton

Congregation and PCC Meeting Details

There were 222 members on the Electoral Roll on 31 December 2020 (221 on 31 December 2019). The average Sunday attendance counted in October 2020 was 81 (196 in October 2019). Services in church were suspended during the Coronavirus lockdown periods in March, April, May and November but continued online. Attendance numbers were much reduced because of Coronavirus but online services continued throughout and were well attended and appreciated.

The PCC met 5 times in 2020; this was fewer meetings than normal for obvious reasons and two of the meetings were successfully held over Zoom. The average attendance was 68% (74% in 2019.) The PCC regularly receives reports from the its working groups and the Fabric committee, in particular, has provided a great deal of valuable and relevant material. Regular reports have also

been received from the Deanery Synod. It was only possible to hold one Open PCC meeting on a Sunday morning, rather than the two that were planned.

Finance

The Coronavirus pandemic has had a significant effect on All Saints' finances in 2020, income and expenditure both being much lower than in other years.

The accounts show a surplus of £9,506 for 2020 before taking account of the gain of £3,576 in the market value of our investments. The accounts at the end of 2019 showed a deficit of £8,497 before an investment gain of £6,824.

Income

Total income, excluding legacies and grants decreased from £218,666 in 2019 to £191,092 in 2020, the decrease being due to the reduction in hall rent and church service collections because of the coronavirus pandemic.

Planned Giving

There were 141 members in our Planned Giving scheme at 31 December 2020 compared with 154 at the end of 2019, the reduction caused by deaths and parishioners who have relocated for family or employment reasons having exceeded new members joining during 2020. Planned Giving decreased by £2,129 (£111,092 in 2019, £108,963 in 2020).

Donations

Donations in 2020 totalled £6,984 which included £852 donated for particular purposes, the remaining £6,132 being from general ad hoc donations.

Tax Recovery

For 2020 we have claimed a GASDS allowance of £2,860 giving an income of £715. This is much less than the maximum GASDS allowance of £8,000 that we have claimed in previous years due to the large reduction in charity and general donations. GASDS and the gift aid recovered on Planned Giving and donations decreased from £31,413 in 2019 to £27,037 in 2020.

Grants

During 2020 we were awarded two grants of £5,000 and £2,668 by Newcastle City Council for loss of business. We were also awarded a grant of £3,350 by Allchurches Trust towards the cost of a livestream system.

Expenditure

98% of expenditure is on activities related to the work of the church. The Parish Share and clergy costs support ministry at All Saints and elsewhere in the diocese. Church costs provide for worship at ordinary and special services. Expenditure on the All Saints' Centre assists the mission of the church in the community at large.

Expenses for the year totalled £194,029 compared with £232,236 in 2019. As the expenditure this year is so badly affected by Coronavirus, comparison of individual category expenditure is not appropriate.

Properties

In order to comply with the Financial Reporting Standard FRS 102 and the Charities Act 2011, the houses were re-valued at the date of transition to FRS 102 of 1 January 2015 with assigned values as follows:

- Old Clergy House - £210,000
- Verger's House - £225,000

and have been left unchanged for 2020.

Rents

The All Saints' Centre continued to be used by a variety of different organisations and private parties until March 2020 when the first Coronavirus lockdown occurred. For the remainder of the year it has been used on and off by a small number of organisations. Rents received totalled £13,163 (£25,922 in 2019). This includes £224 charged against the Dementia Tea Club project and £305 charged against Young Saints and Little Saints for use of the Centre.

The Old Clergy House was occupied throughout the year. £9,000 was received in rent against expenses of £1,773.

The Verger's House was occupied most of the year. £9,540 was received in rent against expenses of £1,417.

Mission Giving

The PCC continued to support the work of the worldwide church by dedicating open plate cash collections at services to our Mission of the Month.

Donations to the Mission of the Month charities are underwritten by the PCC to guarantee that each charity receives a sum equal to 5% of All Saints' previous year's planned giving and associated gift aid. During normal years, donations from the congregation have exceeded the underwritten amount so the underwriting guarantee was not relevant. During 2020 donations from the congregation have been significantly lower than usual, in some months zero.

Donations paid to charities totalled £8,058 (£22,820 in 2019) of which £3,527 was contributed from church funds to comply with the underwriting guarantee to Mission of the Month charities. £966 was collected at funerals and other events using the church.

McMahon Permanent Endowment Fund

Income from this fund was £530 which, together with the £231 held over from 2019, was used to pay £717 for Health & Safety costs leaving £44 to be carried over into 2021.

The Youth Project

The Youth Worker project income was £13,574 and the expenditure was £5,385 giving a surplus for the year of £8,189.

Legacies

Credit has been taken in the accounts for donations in memory of Sheila Hilton, Judith Barber, and Shirley Jacques. The donation in memory of Judith Barber together with the associated gift aid was, at the request of the donor, used for the insurance excess to repair a church window which had been vandalised.

Expenditure from the Legacies Fund in 2020 was £2,962 for the cost of installing lighting bollards on the path at the north end of the church.

Bank Balances and Reserves

Bank balances and cash at 31 December 2020 totalled £100,177 compared with £95,433 at the end of 2019. £31,251 is in the Legacies fund, £43,705 is held for the Gloria Smith fund that finances the Youth Worker project and £9,094 is held in other funds for particular purposes. The remaining £16,127 (reduced from £21,132 in 2019) is held in the General Income fund, together with the £10,334 due from debtors, to meet the amount of £8,073 due to the creditors and to provide working capital.

The Legacy fund has increased from £61,745 in 2019 to £62,556 in 2020.

The Future

All Saints has substantial cash reserves but many of these are held in the Legacies fund and in the Gloria Smith fund. The low level of the General Income fund has been of particular concern for some time. In 2020 the General Income fund liquid reserves reduced by £1,105 to £18,388 which is a very low level considering that this is the fund that has to provide the resources for the all of the day-to-day transactions such as Parish Share, Clergy housing cost, salaries, energy costs, insurance, office supplies, Church, Church Centre and properties maintenance.

In 2020 there has been a significant surplus generated from the rents of the 2 houses and the surplus generated by the Centre rent was still significant, if reduced. Hopefully these rents' surpluses can be maintained during 2021. In 2021, the Parish Share is staying the same at £111,505. Hopefully the Planned Giving will hold up well enough during 2021 to at least maintain the General Income fund liquid reserves at its current level. New members are desperately required by the Planned Giving fund to offset the loss of donors through death, moving away or other reasons. A Stewardship campaign is foreseen in late 2021.

This together with other fund-raising activities and control of costs by ensuring best value for purchases and other expenses will hopefully allow the General Income fund to grow to a more comfortable level.

Acknowledgements

The PCC wish to express their gratitude for the generous legacies that have been received, to thank the many donors to the various appeals that have been made, and to pay tribute to all those members of the congregation who contribute regularly to the finances of All Saints' or give of their time and talents to support its many activities.

On behalf of the Council

Andrew Shipton

Vicar, Chair of the Council
28 March 2021

Independent Examiner's Report to the Trustees of All Saints' Church, Gosforth Charity

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 14 to 25.

Respective responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiners' statement

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 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act 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.

Date 29 March 2021

G Benjamin ACA

For and on behalf of Haines Watts, Chartered Accountants

17 Queens Lane
Newcastle Upon Tyne
NE1 1RN

All Saints' Church
Gosforth

Statement of Financial Activities
For the year ended 31 December 2020

		Unrestricted funds £	Restricted funds £	MacMahon Permanent Endowment fund £	Total funds £	2019 Total funds £
Income and Endowments	Note					
Voluntary income	2(a)	145,228	18,010	-	163,238	166,954
Trading activities	2(b)	31,703	-	-	31,703	44,471
Income from charitable activities	2(c)	3,651	917	-	4,568	8,996
Other income	2(d)	-	1,935	-	1,935	1,410
Income from investments	2(e)	1,561	530	-	2,091	1,908
Total income and endowments		182,143	21,392	-	203,535	223,739
Expenditure						
Raising funds	3(a)	450	257	-	707	875
Church activities	3(b)	184,210	9,112	-	193,322	231,361
Total expenditure		184,660	9,369	-	194,029	232,236
Net income / (expenditure) before investment gains		(2,517)	12,023	-	9,506	(8,497)
Net gains on investments		2,223	-	1,353	3,576	6,824
Net movement in funds		(294)	12,023	1,353	13,082	(1,673)
Total funds brought forward at 1 January 2020		516,238	40,776	17,556	574,570	576,243
Total funds carried forward at 31 December 2020		515,944	52,799	18,909	587,652	574,570

All Saints' Church
Gosforth

Balance sheet as at 31 December 2020

	Notes	2020 £	2020 £	2019 £	2019 £
Fixed assets					
Properties	6		435,000		435,000
Investments	7		50,214		45,776
			<u>485,214</u>		<u>480,776</u>
Current assets					
Debtors and other amounts receivable	8	10,334		8,564	
Bank balances and cash in hand		100,177		95,433	
		<u>110,511</u>		<u>103,997</u>	
Creditors falling due within one year	9	<u>8,073</u>		<u>10,203</u>	
Net current assets			102,438		93,794
Total assets less current liabilities			<u>587,652</u>		<u>574,570</u>
Net assets			<u><u>587,652</u></u>		<u><u>574,570</u></u>
Funds					
Unrestricted	10		88,472		88,766
Revaluation reserve			427,472		427,472
Restricted	10		52,799		40,776
MacMahon Permanent Endowment	10		18,909		17,556
Total funds	11		<u><u>587,652</u></u>		<u><u>574,570</u></u>

Approved by the Parochial Church Council on 28 March 2021 and signed on its behalf

Andrew Shipton

Vicar, Chair of the Council
28 March 2021

1. Accounting Policies

Basis of financial statements and assessment of going concern

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011, in accordance with the Church Accounting Regulations Act 2006 governing the individual accounts of PCCs, with the Regulations' "true and fair view" provisions and under FRS102 (2016) as the applicable accounting standards and the 2019 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

The financial statements have been prepared under the historical cost convention except for 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.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going concern

The trustees consider that there are no material uncertainties about All Saints' ability to continue as a going concern. Overall funds are still substantial despite having had significant costs, particularly for the Church and Centre (previously called the Church Hall) heating systems, the Church decoration and lighting and the Church bells over the last 5 years.

Funds

Unrestricted or general funds are funds that are not subject to any restriction regarding their use and are available for application for the general purposes of the PCC. Funds designated for a particular purpose by the PCC are restricted funds.

Restricted funds are funds that are subject to specific trusts as to how they may be used, which may be declared by the donors, or on their authority (as in the case of a public appeal) but still within the objects of the Church. The aim and use of each restricted fund is set out in the notes to the financial statements.

Permanent endowment funds are restricted funds which represent monies or other assets given with the specific instruction that only the income from them may be spent and that the capital must be retained permanently.

Income and Endowments

Voluntary income

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the donations are received.

Legacies are accounted for as soon as the PCC is notified of its legal entitlement and the amount is quantifiable and its receipt is reasonably certain.

Trading activities

Rental income from the letting of church premises is recognised on an accruals basis when the Church is entitled to the rent.

1. Accounting policies (continued)

Income from investments

Investment income is earned through holding assets for investment purposes. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend income is recognised as the charity's right to receive payment is established.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on the revaluation of investments at the balance sheet date.

Expenditure

Church activities

The Diocesan Parish Share is accounted for when paid. All of the Parish Share due for 2020 was paid in 2020. Mission Giving and donations are accounted for when paid or when awarded if that award carries a binding obligation on the PCC.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the accounts by Chapter 2, Section 10 of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as unalienable property unless consecrated. In the case of unalienable property acquired prior to 1 January 2001 there is insufficient information available and therefore such assets are not valued in the accounts.

All expenditure incurred during the year on consecrated or beneficed buildings, individual items under £2000, or the repair of moveable church furnishings acquired before 1 January 2001 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is normally depreciated on a straight line basis over three years. Individual items of equipment with a net cost of £2,000 or less are written off when the asset is acquired.

Houses

The Old Clergy and Verger's Houses are valued in the accounts as at the 31 December 2020 market value.

Investments

Investments are stated in the balance sheet at their market value on 31 December 2020.

Current assets

Amounts owing to the PCC at the balance sheet date in respect of fees, rents or other income are shown as debtors less a provision for any amounts which may prove uncollectable.

1. Accounting policies (continued)

Pension fund

For eligible salaried employees the PCC participates in the Church of England Pension Builder Classic Scheme (PB Classic), within the Church Workers Pension Fund.

The PB Classic is a type of defined benefit scheme invested in line with the Church of England ethical investment policies. The assets of the PB Classic are held separately from those of the employer.

The PCC is unable to identify its share of the underlying assets and liabilities as each employer is exposed to actuarial risks associated with the current and former employees of the other entities participating in the scheme. For schemes like this FRS 102 requires the PCC to account for the Scheme as if it were a defined contribution scheme and recognise costs on the basis of contributions actually payable to the Scheme in the year.

The PCC contributes 5% of basic salary and employees contribute a minimum of 3.5% of basic salary, 0.5% being for life insurance cover. The contributions in 2020 totalled £752 (2019 - £1,901) and there were no contributions outstanding at year end.

A valuation of the scheme is carried out once every three years. The most recent scheme valuation was carried out as at 31 December 2019. This showed that the funding deficit, at December 2016, of over 11% of the liability value had reduced to about 4% of liability value. During the coronavirus pandemic in 2020 the funding level fell to a very low value but by November it had recovered to where it was at the valuation date. Membership of the scheme had increased from 6,200, in 2016, to 6,900 in 2019.

All Saints had 3 active member and 0 deferred members in the PB Classic Scheme at 31 December 2020.

Reserves

Reserves are held to cover liabilities shown in the balance sheet, future projects and to meet unexpected demands. The trustees aim to maintain overall reserves of cash and investments at a level which equates to 3 months of average expenditure while maintaining a positive balance of cash in the General Income fund.

Cash flow statement

The PCC have taken advantage of the exemption conferred by FRS 2 to dispense with the requirement to prepare a cash flow statement as the income is less than £500,000.

All Saints' Church
Gosforth

Notes

2. Income and Endowments	Unrestricted funds £	Restricted funds		2020 Total funds £	2019 Total funds £
		Youth project £	Other funds £		
2(a) Voluntary income					
Planned giving	98,157	10,806	-	108,963	111,092
Donations	6,132	24	828	6,984	19,376
Income tax recoverable	24,435	2,439	163	27,037	31,413
Furlough	7,811	-	-	7,811	-
Legacies and gifts in memoriam	1,025	-	400	1,425	2,000
Grants	7,668	-	3,350	11,018	3,073
	<u>145,228</u>	<u>13,269</u>	<u>4,741</u>	<u>163,238</u>	<u>166,954</u>
2(b) Trading activities					
All Saints' Centre lettings	13,163	-	-	13,163	25,922
Rent of Old Clergy House	9,000	-	-	9,000	9,000
Rent of Verger's House	9,540	-	-	9,540	9,549
	<u>31,703</u>	<u>-</u>	<u>-</u>	<u>31,703</u>	<u>44,471</u>
2(c) Income from charitable activities					
Fundraising and other events	552	-	257	809	3,605
Fees	3,099	-	660	3,759	5,391
	<u>3,651</u>	<u>-</u>	<u>917</u>	<u>4,568</u>	<u>8,996</u>
2(d) Other income					
Costs recovered - expenses, insurance claim and office charges	-	-	1,630	1,630	685
Subscriptions and travel costs recovered	-	305	-	305	725
	<u>-</u>	<u>305</u>	<u>1,630</u>	<u>1,935</u>	<u>1,410</u>
2(e) Income from investments					
Dividends	861	-	530	1,391	1,326
Bank interest received	700	-	-	700	582
	<u>1,561</u>	<u>-</u>	<u>530</u>	<u>2,091</u>	<u>1,908</u>
Total income and endowments	<u>182,143</u>	<u>13,574</u>	<u>7,818</u>	<u>203,535</u>	<u>223,739</u>

All Saints' Church
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3. Expenditure		Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
3(a) Raising funds					
	Planned giving renewal expenses	70	-	70	-
	Fundraising costs	380	257	637	875
		<u>450</u>	<u>257</u>	<u>707</u>	<u>875</u>
3(b) Church activities					
	Ministry: Parish Share	111,505	-	111,505	109,319
	Clergy housing costs	3,741	-	3,741	4,563
	Clergy expenses	1,061	-	1,061	1,624
	Church: Altar requisites, vestments etc	1,112	-	1,112	1,254
	Cleaning, repairs and maintenance	1,160	-	1,160	7,431
	Window Repair	-	2,130	2,130	-
	Bells refurbishment project	-	-	-	10,136
	Light and heat	2,224	-	2,224	4,011
	Insurance	7,630	-	7,630	7,152
	Organist, choir, music etc	3,710	210	3,920	7,409
	Centre: Cleaning, repairs and maintenance	9,712	-	9,712	14,194
	Access path lighting	2,962	-	2,962	-
	Paving Repair	-	-	-	9,024
	Insurance	2,051	-	2,051	1,884
	Light and heat	3,709	-	3,709	4,253
	Caretaker costs	7,086	-	7,086	7,511
	Misc. Mission and education	658	43	701	2,057
	Youth worker project	-	5,385	5,385	14,840
	Old Clergy House expenses	1,773	-	1,773	1,372
	Verger's House expenses	1,417	-	1,417	2,090
	Church Office	16,327	-	16,327	17,628
	Independent Examiners' costs	776	-	776	720
	Mission Giving shortfall	3,527	-	3,527	-
	Other costs	2,069	1,344	3,413	2,889
		<u>184,210</u>	<u>9,112</u>	<u>193,322</u>	<u>231,361</u>
	Total expenditure	<u>184,660</u>	<u>9,369</u>	<u>194,029</u>	<u>232,236</u>

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4. Mission giving

The PCC continues to dedicate open plate collections to the Mission of the Month.

		<i>From Special Collections</i> £	<i>From Church Funds</i> £	<i>Total paid 2020</i> £		<i>Total paid 2019</i> £
Mission of the Month						
January	Cedarwood Trust	737	-	737	Cedarwood Trust	1,011
February	NIDAS	500	-	500	Traidcraft Exchange	653
March	Friends of Murambinda Hospital, Zimbabwe	699	-	699	Friends of Murambinda Hospital, Zimbabwe	1,385
April	Church Mission Society	-	496	496	Church Mission Society	1,471
May	uS	20	476	496	uS	843
June	Cornerstone	20	476	496	Cornerstone	765
July	Mission to Seafarers	93	403	496	Mission to Seafarers	964
August	PCDC	119	377	496	PCDC	1,650
September	Northumbria Deaf Church	232	264	496	Northumbria Deaf Church	833
October	Walking With	188	308	496	Church Urban Fund	665
November	Shelter Box	223	273	496	Friends of Mandritsara Trust	634
December	West End Refugee Service	42	454	496	West End Refugee Service	837
				<u>6400</u>		<u>11,711</u>
Other donations						
Easter Day	Smile for Life	-	-	-	Smile for Life	272
Christingle	Children's Society	289	-	289	Children's Society	199
Christmas Eve	DEC	164	-	164	DEC	925
	Destiny Streetworx	164	-	164	Destiny Streetworx	785
Christmas Day	Caritas Baby's Hospital	75	-	75	Caritas Baby's Hospital	353
	Other charities	966	-	966	Other charities	8,575
				<u>1658</u>		<u>11,109</u>
				<u>8058</u>		<u>22,820</u>

Note

The amounts listed above are considered to be direct income for the charities concerned and only pass through All Saints' bank account for recording purposes. Therefore these amounts are not included in either the income or the expenditure in these accounts. Any addition from church funds listed is included under miscellaneous expenditure - other costs.

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5. Staff costs

	2020	2019
	£	£
Wages and salaries	22,656	30,647
Social security costs *	-	-
Pension costs	961	1,901
Organists' fees	2,575	5,633
	<u>26,192</u>	<u>38,181</u>

* Employer National Insurance has a £2,000 allowance.

The PCC has employed a part-time administrator and a part-time caretaker throughout 2020 and a part-time children's and youth worker since September 2020. The Fees paid to organists are also shown.

£7,811 was received from the Government as furlough benefits for the administrator and caretaker.

6. Fixed assets

	Properties	Office equipment	Total
	£	£	£
Properties at net book values At 31 December 2020	<u>435,000</u>	<u>-</u>	<u>435,000</u>

The properties comprise the All Saints' Centre (previously called the Church Hall), which has been written off in previous years, and the two adjacent houses, the Verger's House and the Old Clergy House. The Verger's House was valued at £225,000 and the Old Clergy House at £210,000, no change since 31 December 2019. The title to the land on which the All Saints' Centre and the two houses are situated is vested in the Church Commissioners.

All office equipment is fully depreciated or, in the case of individual items costing less than £2000, written off on acquisition.

7. Investments

These comprise 2,451 shares (2019 - 2,407) in the Central Board of Finance of The Church of England Investment Fund and are stated at market value at the balance sheet date. Their cost was £14,276 (2019 - £13,415).

	£
Market value at 1 January 2020	45,777
Dividends reinvested	861
Unrealised gains	<u>3,576</u>
Market value at 31 December 2020	<u>50,214</u>

All Saints' Church
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8. Debtors and other amounts receivable

	2020	2019
	£	£
Prepayments	1,367	4,128
Income tax recoverable	4,590	4,391
Other debtors	4,377	45
	<u>10,334</u>	<u>8,564</u>

9. Creditors: amounts falling due within one year

	2020	2019
	£	£
Creditors for goods and services	2,183	3,345
Accruals	5,702	6,691
PAYE and national insurance contributions	188	167
	<u>8,073</u>	<u>10,203</u>

10. Analysis of net assets between funds

Fund balances at 31 December 2020 are represented by :

	Unrestricted funds	Restricted funds	MacMahon Permanent Endowment fund	Total funds
	£	£	£	£
Properties	435,000	-	-	435,000
Office equipment	-	-	-	-
Investments	31,305	-	18,909	50,214
Net current assets	49,639	52,799	-	102,438
	<u>515,944</u>	<u>52,799</u>	<u>18,909</u>	<u>587,652</u>

All Saints' Church
Gosforth

11. Statement of funds

	Balance 01-Jan-20 £	Income £	Expenditure £	Investment gains £	Balance 31-Dec-20 £
Permanent endowment	17,556	-	-	1,353	18,909
Restricted Funds					
Music development	1,060	210	210	-	1,060
Gloria Smith fund	35,516	13,574	5,385	-	43,705
Donations and fundraising for specific purposes	3,969	7,078	3,057	-	7,990
Income from Permanent Endowment	231	530	717	-	44
Total restricted funds	40,776	21,392	9,369	-	52,799
Unrestricted					
General income					
Properties*	435,000	-	-	-	435,000
Cash Deposits	19,493	180,593	181,698	-	18,388
Legacies fund	61,745	1,550	2,962	2,223	62,556
	516,238	182,143	184,660	2,223	515,944
Total funds	574,570	203,535	194,029	3,576	587,652

* Included in the Properties fund is the Revaluation Reserve of £427,472.

MacMahon Permanent Endowment Fund

Under the Will of Alice Mary MacMahon, who died on 6 April 1966, this fund is held on trust to apply the income of the fund in the maintenance, repair and upkeep of the fabric of the church and the churchyard.

Gloria Smith Fund

This represents the monies raised less expenditure to date for the Youth Project.

Donations and fundraising for other specific purposes

This comprises donations, fundraising and grants for specific items such as the refurbishment of the Church and All Saints' Centre and its equipment.

Income from Permanent Endowment

Income from the MacMahon fund is credited to this fund. Costs in connection with maintenance as defined above are charged against it to the extent that the available income allows.

Music Development Fund

This provides funds for improvements to music for worship including the funding of an Organ Scholar.

11. Statement of funds (continued)

Legacies Fund

Legacies are often accompanied by instructions as to the use of the monies. Alternatively an attempt may be made to match a legacy with the purchase of a specific item or the funding of specific expenditure that results in something of a permanent nature. The balance of the fund held represents the value of legacies and gifts in memoriam received without specific instructions as to their use. This is used for significant capital projects associated with the Church or Church Centre. 75% of the bank interest earned in 2020 has been allocated to the Legacies fund and 25% to the General Income fund.

The resulting position is as set out in the following table:

	General income	Legacies fund	Total unrestricted funds
	£	£	£
Properties	435,000	-	435,000
Investments	-	31,305	31,305
Net current assets	18,388	31,251	49,639
	<u>453,388</u>	<u>62,556</u>	<u>515,944</u>

12. Related party transactions

Expenses payable to the Revd Canon Andrew Shipton and the Revd Beverley Davies amounted to £1,061. The Revd Canon Andrew Shipton has occupied a house attached to his appointment since September 2014. Costs borne by the PCC in connection with the Vicarage during 2020 totalled £3,714. No allowances for expenses incurred in the course of work for the church were paid to any other member of the PCC during 2020.