

Christ Church Sowerby Bridge

End of Year Financial Statements

Year ending 31 December 2020

Registered Charity Number 1131180



2020 Annual Report

Aim and Purposes

The PCC of Christ Church has the responsibility of promoting the whole mission of the Church in the ecclesiastical parish of Sowerby Bridge. This includes pastoral care, social engagement with the community, and ecumenical working with Christians Together in Sowerby Bridge. We work closely with and provide foundation governors to Christ Church VA Junior School on Park Road, Sowerby Bridge. Pupils receive an education promoting Christian values, based on Christian principles and on the Anglican foundation of the school.

To facilitate this work it is important that the PCC maintain the fabric of Christ Church, our Grade 2 listed building for which we are responsible. This has historic significance and is a prominent feature in the conservation area, at the centre of Sowerby Bridge. We co-operate with Calderdale Council who maintain our closed graveyard.

Objectives and Activities

Our mission promotes living out our faith as part of our parish community and is summed up as:

Ordinary people sharing God's love in our world.

Growing in faith; Living by prayer; Loving God's word.

Our values are: **To be Living, Loving, Learning and Confident, Growing, Changing**

During Lockdown Bishop Nick invited all churches to carefully consider how we emerge from lockdown safely and in particular what changes might be needed in our culture. Whilst we consider our existing strategy is sound, we will be looking at our various activities and habits, seeing if they are still fit for purpose as society enters a "new normal."

Vicar's Remarks (April 2021)

As I reflect back on 2020 I remember my verse of the year (Psalm 28v7). My word of the year was trust and how relevant it was as the full force of the Pandemic hit us. Trusting in God became a daily action as we navigated these uncharted waters. He did not fail us. God has been faithful to us as individuals and as a church. We still struggle financially but we are still here by the Grace of God.

This is because many of you have responded to the call of God in your lives and done what you could to support our church and one another through prayer, keeping in touch and sharing your gifts, skills and resources. Though we have been a scattered community God has kept us together and we have found ways of working together through these difficult months. As we look ahead in our church life in this 200th Anniversary of this building we are doing what we can to remember and give thanks for all those years. We hope to be able to celebrate in more 'gathered' terms once we come through lockdown – a good excuse to keep the celebrations and thanksgivings going for a period of time and not just one event. With a view to future celebrations and concerts we have taken a huge step of faith as a PCC to agree to install a new sound system not quite knowing how we will be able to meet the

last couple of payments of the instalment plan which extends until 2024. Please pray that the Lord would provide what is needed. We have seen this so many times during my time here that God has blessed us with giving hearts and we have achieved in the last few years more than we could have imagined.

So what now for the future? My verse for 2021 Psalm 112 v8 which was written about those who fear/revere/and are in awe of the Lord: 'They are confident and fearless and can face their foes triumphantly'. My word for the year is Fearless because I am prone to feeling fearful and anxious particularly around my family as well as leading a church. And once again God is working his purpose out. As Christians, God's children we don't have to live in fear. He is with us. He is for us. He will go with us. Hallelujah! And just to illustrate how we walk together as the family of God here's some of your words for 2021 that you have shared with me: Tenacity/Persevere; Patience; Joy; Hope; Guide/Guidance; Peace; Kept- by the power of God; Love; Steadfast; Courage;

Wow! Imagine all of that pooled together in the people of God. What power we have at our disposal. Thanks be to God. So armed with all of that and, hopefully emerging from this pandemic, as a PCC and as a church let us seek to rebuild our worshipping community and as Bishop Nick has said to his clergy so many times this year: What should we lay down?

- What should we take up again?
- What should we continue that was started?
- What do we need to do moving forward?

I want to thank everyone again for being an amazing family of God and for continuing to support one another in these very strange times. God has blessed us even in the midst of the tough times we have all faced for there has been loss and disappointment and hurt this past year but God has not abandoned us.

So let us continue on and persevere with patience, filled with joy and hope. May we fearlessly seek guidance from the Lord, living in peace, holding on with tenacity knowing that we are kept by the power of God. For God's love is steadfast and sure. Take courage for He journeys with us. Amen.

Canon Angela Dick, 25th April 2021

Achievements and Performance 2020

Growing in Faith – through worship and prayer

At the annual meeting in 2020 our Electoral Roll rose to 53, and our Worshipping Community fell to 64. This masked the fact that 3 adults and a child joined, with 2 adults leaving and one death. During Lockdown we have moved worship “on-line” initially with recorded services from the vicar’s study, and more recently since December, “Live Streaming” the service in church directly into people’s homes by installing a streaming camera. This also gives us the ability to pre-record services and/or events.

Numbers attending in person were restricted due to social distancing measures meaning only 1 in every 3 pews was available and during the autumn when church was permitted to open our usual Sunday attendance was by pre-booked place only, and ranged from 25-30 which was our maximum capacity. Junior church ceased although activities were made available, and their Christmas books were sent through the post. Whilst Tuesday Communion did not take place, instead we opened for private prayer attracting around 6 people per week. Our WhatsApp Prayer and Support group became the main way of keeping in touch with daily Bible reading and reflection and was used to request practical help and wellbeing support. We changed our church membership software to a new host, Church Edit who also provided us with our Administration software IKnow. This allows us to send messages to individuals, groups and the whole church based on role, interest and need. Each week we have sent out reminders about the digital services, including the Sunday service sheets together with children’s activity sheet and other messages as required. Those who were not “on-line” were telephoned and/or the weekly newsletter and seasonal materials were hand delivered or posted to them.

PCC continued to donate monthly to the work of Christians in Calderdale Schools as this goes to pay a schools worker’s salary, and once again provided all year 6 leavers at our own Christ Church CE VA Junior School with the “Moving On” booklet published by Scripture Union, and gave each leaver a gift of a cross.

Sharing God’s love in our world, our parish and our community

With the onset of the pandemic and in March, national lockdown, Ward Forum meetings were cancelled as the council focussed on supporting those isolating at home during the pandemic from 4 local “hubs”. We promoted the Calderdale public health messages on our website, and physically as posters on our noticeboard at the centre of town. PCC sent a representative to the Sowerby Bridge COVID-19 hub meetings (as did other charity and community groups), where we heard the latest updates from our local councillor, council staff and helped organise volunteers to deliver emergency parcels. Working together each group has shared news of needs, publicised how to get help, encouraged and supported their local members, and provided what help they could. The group has continued to meet throughout the year with a view to forming a permanent community group to support our town and give it a stronger voice within Calderdale.

Earlier in the year, on 9th February 2020 properties in Sowerby Bridge were flooded once again as rain from Storm Ciara overwhelmed the River Calder causing a 10 mile swathe of

damage. More than a third of the homes and over half of the businesses that flooded in England last winter were in the Calder Valley. Christ Church opened as the Community Support Hub for Sowerby Bridge for a week. This time damage was not as extensive and well - rehearsed plans swung into place, in particular the loaning of de-humidifiers to those households worst affected.

In November we were made aware that Calderdale Council had been successful in a bid to revitalize the High Street in Sowerby Bridge. We were invited to become part of the Cultural Consortium connected to the project, and PCC provided a representative. In December members of the church were invited to contribute their memories of life in Sowerby Bridge for an initial launch video to air in Spring 2021.

- a) Children's events. Our school activities ceased during Lockdown but we have kept in touch with our own school where two members of Christ Church are foundation governors together with the vicar who is Chair. The links between church and other primary schools in the parish continue, and hopefully will resume as schooling returns to normal.

Similarly, our 1st Sowerby Bridge Girl Guiding groups were unable to meet in person for most of the year. Our Guides began the year with 13 girls and stayed stable with three new joiners as two girls moved up to the older age groups. They particularly enjoyed celebrating Chinese New Year, learning about food and customs before Lockdown. In September meetings resumed by Zoom, fortnightly for an hour, with activities to do remotely at home, but attracted just 4 girls in the autumn.

- b) Adults' support for those lonely, isolated or visiting the town. Our twice weekly coffee mornings when church is open for public visitors ceased after 17th March. However, we moved to Zoom meetings each Saturday morning for our regular attenders. Conscious of the risk of "digital exclusion", in late September we successfully applied for a grant to the Community Foundation for Calderdale to offer use of equipment and provide 1-1 training by pre-booked appointment. Unfortunately on October 14th Calderdale moved into Tier 2 where meeting other people indoors was not permitted but we hope to start the project as soon as possible once restrictions are lifted. We hope to extend our first sessions to members of the Memory Lane Café for those with/ at risk of Dementia and their family carers.

- c) Seasonal services and community events. The UK was in Lockdown for Mothering Sunday, Easter and Pentecost but we created videos to show on Facebook : Our Mothering Sunday service to "Light up Christ Church with Love"; "Pass the Cross" to celebrate Easter Sunday ; and artwork to illustrate the UK blessing for Pentecost. Rushbearing was cancelled but rushes were presented at church in a socially distanced way. We re-opened church for services on 13 September, and were able to hold our Harvest Festival but accepting only money offerings rather than physical items. Remembrance Sunday was commemorated with a video of community representatives rather than a physical parade, and all Christmas Services, including a virtual "Christingle" were held on line as cases began to rise at the end of the year. This year was also the 10th anniversary of Rev Angela's ministry at Christ Church and we surprised her with a delivery of afternoon tea and montage of messages

and song. Our Heritage Open Day “Hidden Nature” event in September included a self-guided tour of the graveyard with a botanical survey of plants to see. We also added an online event celebrating “Hidden nature” inside churches within architecture and in the Bible stories. The Christmas tree from the Sowerby Bridge Development Board was decorated and provided some cheer in the town despite being in Tier 3 Lockdown.

- **Communication**

On May 3rd 2020 we switched our main website provider and since then to December 31st, www.christchurchsb.org.uk has seen 1,194 visitors with 5,176 page views. From the overview page, the top 3 pages people have viewed are our videos, details on our COVID section, and our news page. Church members and visitors have been able to use the ticketing function to pre-book places for service and also act as our “Track and Trace” system, alongside QR code check in.

We now link into the Church of England “Life events” diary and have introduced a “Contact form” for people to request information more easily e.g. for Funerals. We have also created a “Giving Page” to accept tithes and donations safely and securely on-line. Our page on the ‘A Church Near You’ platform has received 6000 visitors during the year and links through to our own website. Despite fewer events in church to promote or report, we have grown our “on line” audience as more people are using mobile devices like smart phones and tablets. Our Facebook page likes have risen from 732 to 770, we have posted onto Facebook 178 times throughout the year and in total we have reached 22,984 people. These posts included links to services filmed for our “You Tube” channel which currently has 24 subscribers. We produced all our content using iMovie, and over the course of 2020, have created 64 videos in total, leading to 3874 views. These include over 20 church members making a ‘pass the cross’ video on Palm Sunday to be included in the Diocese wide video, as well as producing an art work montage video of the UK blessing (see cover page). We also “sang” by Zoom for Angela’s 10th anniversary of installation at Christ Church. Calderdale was in Tier 3 Lockdown when we produced 2 actual community services the first being the Act of Remembrance which 266 people watched and our community service of 9 Lessons and Carols, which was watched by 84 people. The most watched videos were of services: 131 watched our 1st video on Mothering Sunday, and on Easter Sunday, 171 views.

For our Instagram account we have produced 70 posts and reached 420 people. The number of followers on this account has also risen from 160 at the end of 2019 to 191. With so much other and new activity (particularly on You tube), Twitter has been used less this year.

- **Improving our environment/appearance**

When restrictions allowed, people “booked tickets” to attend a socially distanced Gardening Club to get the churchyard looking tidy and pleasant. In particular this was for our “on site” Heritage Open Day event. We are grateful to Calderdale Council team who removed all the weeds and prunings for us. Similarly YWT volunteering recommenced in the three nature reserves in the parish with groups of up to 6 people, including one of our members who

regularly volunteers. As a church we have joined the Eco Church scheme and during March sent out a questionnaire to members on their lifestyles, and knowledge of action PCC had taken, which will guide us as we work towards our Bronze award.

- **Access**

The need to introduce a COVID secure “one way flow” through the church building was critical to our re-opening in the autumn. We raised donations and grants to level and repoint the cracked and weed infested path along the base of the tower to the West door so it could become a fully functioning exit in all weathers. We continue raising funds to improve the condition of other paths so that access across the churchyard is easier for those with reduced mobility.

Maintaining Christ Church -a grade 2 listed building

It's now four years since our Quinquennial Inspection, and we have completed all remedial work which our architect recommended to be completed within 12 months. The final architect's completion certificate for the lighting project was issued in May 2019 after final adjustments were made. This year we consulted our architect over water leaking in from the SW porch roof and in the NW toilets area, and were granted List B permission to re-clip the roofing material and refurbish, address damp and re-decorate the toilets. We are grateful to local tradesmen who completed the repairs and our congregation who donated towards the work, together with grants from the Rushbearing Association, and Nestlé Community Fund.

Risk assessments have been carried out in the church and churchyard and regular testing and servicing or maintenance done on equipment. The terrier and inventory of assets has been updated and we are exploring an opportunity to re-purpose some items from a local church which has now closed.

Structure, governance and management

Over the year of 2020 PCC have met twice in person in Church and via Zoom 7 times. Minutes are uploaded to the website and can be viewed by members. Every meeting sees a detailed treasurer and fabric report which informs us about our present finances, work required to keep our Grade 2 listed building safe. As a priority above all other items from the first days of the pandemic, we kept informed of latest news and created/reviewed our risk assessments using the Diocese and Government guidelines.

We completed COVID risk assessments, reviewing regularly against all our Health & Safety/ Safeguarding policies and our Safeguarding team confirmed there have been no incidents to report during the year.

This year in particular, many vital tasks were undertaken ‘behind the scenes’ particularly in planning to maintain hygiene/ safety and by many different members of our congregation for which we are very, very appreciative.

Administrative information

Christ Church is situated on Wharf Street, Sowerby Bridge postcode HX6 2LW. It is part of the Diocese of Leeds, within the Church of England. The correspondence address is:

The Vicarage, 62 Park Road, Sowerby Bridge, HX6 2BJ, or via the website at www.christchurchsb.org.uk. Our Facebook page is www.facebook.com/Christchurchsb

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and the method of appointment of its members is set out under these rules. We encourage everyone in Christ Church to register on the electoral roll and stand for election to the PCC. Due to COVID-19 the APCM for 2019 did not take place until 18th October 2020 and the Diocese confirmed that all PCC members previously elected had their terms extended until such time as it took place. In PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. There are no paid employees but training costs and travel have been reimbursed and occasional office fees are paid at the Church of England annual rates e.g. at funerals, to church members, including members of PCC.

The PCC is also a charity registered with the Charities Commission, Registration number 1131180. PCC members who have served from 1 January 2020 until the date this report was approved are:

Ex Officio Members

Incumbent **Rev. Canon Angela Dick**

Chairman

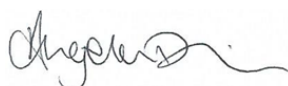
Wardens **Peter Henry** **(re-elected 25 April 2021)**
 David Gill **(re-elected 25 April 2021)**

Elected Members

Paul Healey		Treasurer
Helen Pedley	(from 18 Oct 2020)	Vice Chair, Data protection lead
Anthea Gee	(re-elected 18 Oct 2020)	Secretary & Deanery Synod Rep
Graham Lamb		
Kevin Henry		
Angela Wilkins		
Susan Sanderson	(re-elected25 April 2021)	
Janet Turner	(re-elected25 April 2021)	

This summary review of the year's activities was approved by the PCC on the 16 June 2021. It is to be read in conjunction with the attached financial review, notes and examined financial statements for 2020, approved on 30th March 2021.

Signed on their behalf by:



Rev. Canon Angela Dick,
PCC Chairman

Christ Church Sowerby Bridge

End of Year Financial Statements

Year ending 31 December 2020

Financial Review

Income and Growth

This year has been unprecedented due to the impact of COVID-19. We had originally planned to increase the income generated through trading activities using our building with a series of performance events growing in size as we gained experience. Once the pandemic struck not only did these opportunities vanish, but even our regular coffee mornings and refreshments after Sunday worship disappeared. Receipts from charitable activities and trading were decimated – falling by 92% from 2019 levels. Only 1 funeral was held at church, and all weddings were postponed. The Rushbearing festival was cancelled as were our summer and advent fairs.

We have continued to reach out to the parish through social media, communicating important health messages for Calderdale Council and highlighting what help is available. To help overcome digital exclusion we were awarded a grant of £6333 by the Community Foundation for Calderdale, restricted to the purchase of equipment and provide basic training / support to support more people in the parish to go “on-line”.

Sunday services moved on line from March until mid-September and even when church was open this was restricted to a maximum congregation of 30 (including at family baptisms). We are thankful that our regular members have continued to give generously with more of them switching to use on-line banking direct to our account or via our website. We installed a card reader to minimise cash handling but with smaller congregations cash donations plummeted. We are hoping that this investment in new technology will be worthwhile in future by making it easier for occasional visitors to donate by card as fewer people seem to carry cash. General donations and legacies at £29,187 is down from £32,253 in 2019: a fall of only 9.5%, which is remarkable considering the financial impact of the crisis. Our members also gave £2.4k specifically to our existing Access fund and together with grants of £1000 from the Diocese of Leeds BDF and £500 from the Calderdale Ward Forum fund we were able to level the path from the West door. This created a “one way flow” through the church building, and was a key step to re-open for services in a “COVID Secure” way. We also received the outstanding maintenance grant for work completed in 2019, and a new award of £7500 for excellence in church maintenance from the National Churches Trust. This forms a new “Restricted” reserve and will be used to address any issues found in the next Quinquennial Inspection report due in early 2021.

Expenditure

With church closed for so many weeks during the year we saved £800 on utility costs and on the cost of service materials, but these were offset by more spend on Health & Safety such as hand sanitizer dispensers and cleaning. The cost of levelling the path was met by restricted donations and we have also benefitted from the installation of a camera allowing us to professionally record and stream services. This is on a “free trial period” which does not end until Spring 2021 when PCC will decide if it will continue. We have incurred extra necessary costs on Admin software for PCC meetings, but this also allows us to continue free social events such as coffee mornings via Zoom. Our costs of stewardship have gone up due to fees deducted by the companies providing our “on line” and card reader donations.

Given the uncertainty of our own income, from April PCC only continued to make charitable donations to Christians in Calderdale Schools, who rely on donations to fund their activities and pay their staff. We also cancelled the standing order to the Diocese, and instead, reviewed the amount we could pay towards the share at each monthly meeting. At the last PCC, with the rising concern over the rate of infection and onset of winter weather, we decided to retain around £4000 in our general reserve at the year-end in case Lockdown was reinstated. This meant in 2020 we only paid

£11, 241 towards the Parish share which was a creditable 66% of the amount paid in 2019 but the proportion of what was due fell to only 45%. The implementation of the new Parish Share formulae is now complete and our share for 2021 has not increased.

Summary

Our reliable donations from members through standing orders or regular direct credits is now around £1100 per month, which barely covers our essential utility and insurance costs in the colder months. With little other income, reluctantly we had to reduce our contribution towards the Parish Share, and a balance of £14,064 was added to our arrears account giving a total of £54,800. Despite the setbacks this year we are confident that plans to improve our building to generate income from more community use, will as we recover from the pandemic, enable us to meet our annual share.. We are thankful that the Diocese does not request payment of arrears from previous years until the current year can be paid in full.

Post balance sheet events

As feared the re-imposition of Lockdown on 5 January 2021 resulted in PCC deciding that in the best interests of our members, (where over 50% are in the first 4 categories of vulnerable groups) church services reverted to "on- line" only. The building will remain closed until the vaccination programme has rolled out sufficiently for government guidance to permit some local travel e.g. to allow those living outside the parish to also attend to assist with opening in a socially distanced way within the guidelines. Standing Committee will continue to review the reintroduction of activities regularly as and when announcements are made, and the financial position at each monthly PCC meeting.

Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	29,187	282	18,750	—	48,221	41,217
Income from charitable activities	212	—	—	—	212	1,638
Other trading activities	170	—	—	—	170	2,798
Investments	—	2	—	—	2	13
Total income	29,570	284	18,750	—	48,606	45,666
Expenditure on:						
Raising funds	239	—	22	—	262	195
Expenditure on charitable activities	27,768	576	11,315	—	39,659	53,910
Total expenditure	28,008	576	11,337	—	39,921	54,106
Net income / (expenditure) resources before transfer	1,562	(291)	7,413	—	8,684	(8,439)
Transfers						
Gross transfers between funds – in	—	612	546	—	1,158	22,051
Gross transfers between funds – out	—	(345)	(813)	—	(1,158)	(22,051)
Other recognised gains / losses						
Net movement in funds	1,562	(24)	7,146	—	8,684	(8,439)
Total funds brought forward	2,535	1,910	1,847	—	6,293	14,733
Total funds carried forward	4,098	1,886	8,993	—	14,978	6,293
Represented by						
Unrestricted						
General fund	4,098	—	—	—	4,098	2,535
Designated						
Building Reserves	—	1,886	—	—	1,886	1,910
Restricted						
2019 Toilets	—	—	—	—	—	95
Bishop Development Fund	—	—	278	—	278	420
Building Grants -	—	—	7,500	—	7,500	339
Community Support grants	—	—	133	—	133	—
Res Access	—	—	400	—	400	600
Resourcing Ministry	—	—	681	—	681	391

Balance sheet

	General	Designated	Restricted	Endowment	This year	Last year
Current assets						
Cash at bank and in hand	4,098	1,886	9,638	—	15,623	6,293
	4,098	1,886	9,638	—	15,623	6,293
Liabilities						
Creditors: Amounts falling due in one year	—	—	645	—	645	—
	—	—	645	—	645	—
Net current assets less current liabilities	4,098	1,886	8,993	—	14,978	6,293
Total assets less current liabilities	4,098	1,886	8,993	—	14,978	6,293
Total net assets less liabilities	4,098	1,886	8,993	—	14,978	6,293
Represented by						
Unrestricted						
General fund	4,098	—	—	—	4,098	2,535
Designated						
Building Reserves	—	1,886	—	—	1,886	1,910
Restricted						

Res Access	—	—	400	—	400	600
Resourcing Ministry	—	—	681	—	681	391
2019 Toilets	—	—	—	—	—	95
Building Grants -	—	—	7,500	—	7,500	339
Bishop Development Fund	—	—	278	—	278	420
Community Support grants	—	—	133	—	133	—
Funds of the church	4,098	1,886	8,993	—	14,978	6,293

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

Statement of assets and liabilities

	This year	Last year
Cash at bank and in hand		
Barclays Current		
2019 Toilets (Restricted) -	—	95
Res Access (Restricted) -	—	200
Resourcing Ministry (Restricted) -	681	391
General fund (Unrestricted) -	3,628	2,065
Building Grants - (Restricted) -	—	397
Bishop Development Fund (Restricted) -	278	420
Community Support grants (Restricted) -	133	—
Building Reserves (Designated) -	31	0
Agency collection (Restricted) -	45	—
	4,798	3,571
Barclays Bus Saver		
Res Access (Restricted) -	400	400
General fund (Unrestricted) -	470	470
Building Grants - (Restricted) -	7,500	(57)
Building Reserves (Designated) -	1,854	1,910
Agency collection (Restricted) -	600	—
	10,824	2,722
Total for Cash at bank and in hand	15,623	6,293
Agency accounts		
Agency collections		
Agency collection (Restricted) -	(645)	—
Total for Agency accounts	(645)	—
Grand total	14,978	6,293

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

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Access - Res Access						
Restricted	600	3,660	4,148	288	—	400
Sub-total for Access	600	3,660	4,148	288	—	400
ResMinry - Resourcing Ministry						
Restricted	391	319	30	—	—	681
Sub-total for ResMinry	391	319	30	—	—	681
Toilets - 2019 Toilets						
Restricted	95	105	—	(200)	—	—
Sub-total for Toilets	95	105	—	(200)	—	—
General - General fund						
Unrestricted	2,535	29,570	28,008	—	—	4,098
Sub-total for General	2,535	29,570	28,008	—	—	4,098
Resbuild - Building Grants -						
Restricted	339	7,719	817	257	—	7,500
Sub-total for Resbuild	339	7,719	817	257	—	7,500
BDF - Bishop Development F						
Restricted	420	—	142	—	—	278
Sub-total for BDF	420	—	142	—	—	278
CSH - Community Support gr						
Restricted	—	6,945	6,199	(612)	—	133
Sub-total for CSH	—	6,945	6,199	(612)	—	133
Fabric - Building Reserves						
Designated	1,910	284	576	266	—	1,886
Sub-total for Fabric	1,910	284	576	266	—	1,886
Grand total	6,293	48,606	39,921	—	—	14,978

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

Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
Gift Aid Bank	13,294	—	1,350	—	14,644	9,707
Gift Aid Envelopes	3,729	—	230	—	3,959	3,686
Other Planned giving	4,015	—	—	—	4,015	5,124
Sunday collections	1,518	—	—	—	1,518	3,302
Collections at special services	82	—	—	—	82	921
Special appeals	—	17	750	—	767	477
Donations by public	1,525	18	299	—	1,843	5,403
Voluntary Contributions to general expen	—	—	69	—	69	187
Gift aid income tax recovered	5,023	—	105	—	5,128	4,752
Grants one off	—	247	15,945	—	16,193	7,653
Total	29,187	282	18,750	—	48,221	41,217
Income from charitable activities						
Fees retained by PCC	212	—	—	—	212	1,638
Total	212	—	—	—	212	1,638
Other trading activities						
Fairs and events	—	—	—	—	—	1,788
Refreshments	126	—	—	—	126	539
Room hire and banner fees	40	—	—	—	40	470
Other sales	4	—	—	—	4	—
Total	170	—	—	—	170	2,798
Investments						
Interest Received	—	2	—	—	2	13
Total	—	2	—	—	2	13
INCOME TOTAL	29,570	284	18,750	—	48,606	45,666

EXPENDITURE

Raising funds

Costs of fundraising events	33	—	—	—	33	139
Costs of stewardship campaigns	206	—	1	—	208	56
Costs incurred iro grants	—	—	20	—	20	—
Total	239	—	22	—	262	195

Expenditure on charitable activities

Mission giving and donations	459	—	—	—	459	850
Diocesan Common Fund	11,241	—	—	—	11,241	16,860
Salaries wages and honoraria	264	—	—	—	264	297
Clergy expenses of office	1,427	—	—	—	1,427	1,695
PCC and visiting clergy	41	—	—	—	41	204
Vicarage expenses	75	—	—	—	75	29
Education Training	87	—	—	—	87	55
Mission activity in parish	942	—	6,320	—	7,263	1,734
Insurance	4,864	—	—	—	4,864	3,996
Church telephone Wifi	533	—	—	—	533	584
Media -Website Noticeboards	223	—	—	—	223	162
Service supplies	287	—	28	—	316	525
Service music liturgy material	720	—	—	—	720	1,303

Admin print post stationery	360	—	—	—	360	101
Admin software & other	317	—	—	—	317	364
Church security health safety	1,907	—	—	—	1,907	1,521
Church maintenance interior	820	—	—	—	820	3,238
Church maintenance exterior	—	—	4,148	—	4,148	1,427
Utility gas	2,378	—	—	—	2,378	2,981
Utility electric	660	—	—	—	660	907
Utility water	127	—	—	—	127	81
Costs of Trading	—	—	—	—	—	60
Governance costs	27	—	—	—	27	47
Major Repairs	—	576	817	—	1,393	14,879
Total	27,768	576	11,315	—	39,659	53,910
EXPENDITURE TOTAL	28,008	576	11,337	—	39,921	54,106
GRAND TOTAL	1,562	(291)	7,413	—	8,684	(8,439)

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

Notes to the accounts 2020

- The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
- The PCC does not consider that it has any fixed assets. Items purchased with grant funding do not generate income and are used to provide activities to the community free of charge.
- Funds** -The PCC has no endowed funds. Restricted funds must be spent on the restricted purposes for which they were given or raised. The PCC tries to focus on one ministry project per year and just one active building project at a time. As previous years' projects are completed, the restricted funds associated with them are closed and new ones begun.
 - Designated funds are accumulated transfers of unrestricted funds set aside by the PCC for use in the future. The designated building fund represents accumulated transfer of unrestricted funds to provide a reserve to draw upon should there be major repairs needed, and forms part of our continuity plan. They remain unrestricted and the PCC may move any surplus to other general funds.
 - In 2020 the final retention payment for the electrical wiring system was paid with the balance reduced to zero. The account is now re-purposed for the next major project and currently holds a restricted grant of £7500 received in December 2020 for major maintenance work.
- Arrears** – 2020 was the first year after the staged implementation of the Diocese of Leeds Parish Share formulae based on the allocation of cost for clergy, and then adjusted for church attendance and social deprivation in the parish. Our parish share will now be stable except for significant changes in these three drivers. Due to the drastic fall in our income due to the COVID-19 pandemic £14,064 was added to our arrears account giving a total of £54,800 built up over 8 years. The Diocese does not request payment of arrears from previous years until the current year can be paid in full. Our long term goal is to pay our annual Parish Share in full.
- Analysis of Income and expenditure** -Clergy expenses may include a small proportion relating to their function as a PCC member. At 31 December the PCC held receipts for wedding fees for which the various services have not yet been able to be held due to COVID -19 restrictions. As these fees are returnable on request they are shown as a creditor in our "agency" account and neither the PCC nor Diocese elements are included in income.

6. **Commitments** - On 27 February 2019, following the introduction of a new insurance product "Parish Plus", the PCC entered into a commitment with its insurers Ecclesiastical Insurance Office PLC to a 3 year Long Term Undertaking and Rate Stability Agreement and improved discount terms, expiring on 24 March 2022. The current basic annual fees payment including discount & insurance premium tax is £4878.

The contract with English Heritage for funding repairs to the roof continues until 2023 and requires the PCC to open weekly for the agreed hours for public access and to adhere to the maintenance plan. During the pandemic when social distancing permits visits can be booked through our website and remain free of charge. The church has introduced pre registering through a "ticketing" system for visitors and QR check in to enable us to "track and trace".

7. **Reserves Policy** - It is PCC's policy to maintain sufficient unrestricted funds to ensure the church continues its activities, can smooth out fluctuations in cash flow to pay its suppliers on time, and can cover emergency situations which may arise from time to time. It is the PCC's hope to rebuild the total reserves to cover three months unrestricted payments (approx. £10,000) with £5000 of this designated to maintaining the fabric of our listed building. This designated fund is reviewed annually as part of the reserves and for its ability to be match-funding towards grants needed for major works. This year the balance of the designated reserve at 31 December fell slightly to £1,886 but given an award towards maintenance was received in restricted funds the PCC have not designated additional amounts this year.
8. **Post Balance sheet events** - The third national lockdown was introduced on 5 January 2021. The capacity of the church has been severely reduced in order to meet the UK Government guidance: **Staying at home and away from others (social distancing)** and given the age profile and geographic spread of our members the PCC took the decision to move all services "on line" until the government advice changes. The PCC will be regularly reviewing the situation for the building to re-open when deemed safe to do so.

Approved by the PCC on the 30th March 2021 and signed on their behalf by:

Rev. Canon Angela Dick, PCC Chairman



Independent Examiner, Ruth Strickland



Independent examiner's report to the trustees of Christ Church, Sowerby Bridge

I report to the trustees on my examination of the accounts of Christ Church, Sowerby Bridge for the year ended 31st December 2020.

Responsibilities and basis of report:

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Christ Church, Sowerby Bridge accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

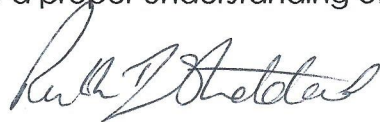
Independent examiner's statement:

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed:



Name: Ruth Strickland

Relevant professional qualification or membership of professional bodies:

Member of Chartered Institute of Management Accountants

Date: 30th March 2021