

Christ Church Sowerby Bridge
End of Year Financial Statements
Year ending 31 December 2021



Registered Charity Number 1131180

2021 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**

As we emerge from lock down we consider it important that the church retains both the same mission and values for the coming months. They are particularly relevant to regain our confidence, and remind us of what may need to change for individual and church growth.

Vicar's Remarks (April 2022)

I want to say thank you to everyone for another tremendous year of working together and achieving things against the odds as we still navigate our way out of a pandemic. As I was sorting through some papers recently I came across some notes from my first APCM here at Christ Church. We were pondering back then as to what our focus should be moving forward: buildings, worship, discipleship or God's word. I think we've managed to navigate all those areas so far in our journey together. These things have remained central to the way we do ministry here at Christ Church. I read from Matthew 7:24-27 back then - the wise and foolish men building their houses on rock and sand respectively. That little parable is about building on a solid foundation and, of course, that foundation is Jesus.

Verse 24 sums it up: Anyone who listens to my teaching and follows it is wise, like a person who builds a house on solid rock. (New living Translation).

When we build our faith and, our reason for being, on Jesus then nothing can cause it to be knocked down. When storms come we will stand firm. I think God has proved that to us again and again and particularly the last two years. God's people are called to be 'church' in every sense of the word.

And church is

- The people – who engage in worship, prayer and fellowship.
- The Mission – sharing the love of Christ with others in our community and town.
- The building – seeking to make it accessible to all outside and in.:

I wonder how do you think **we are doing?**

We are called to tap into God's vision for every Christian

- To grow deep in the Scriptures.
- Grow closer to God.
- To be God's light and love in the community.

I wonder, how do you think **you are doing?**

Now, more so than ever, these are not easy tasks but I pray that together we can continue the journey and achieve more than we ever thought imaginable through the wonderful, abundant, amazing grace of God.

He has not failed us in all these years he will not fail us going forward.

Canon Angela Dick

24th April 2022

Achievements and Performance 2020

Growing in Faith – through worship and prayer

At the annual meeting in 2021 our Electoral Roll had risen to 53, and our Worshipping Community fallen by one member, who left the area, to 61. This masked one family and 2 individuals leaving but welcomed the same number of adults and children joining us. Of this only 22% live within the parish of Sowerby Bridge. Since 2020 there has been an increase of 8% who live outside the parish but habitually attend public worship here now 78% of our worshipping community.

Our “Live Streaming” service has been gratefully received by everyone as they could watch in person from home until they personally felt comfortable to resume attending in person. This will continue to be available for our housebound members to watch and anyone else who wishes to view via our You Tube channel. We feel that people appreciate the option to worship physically or join digitally e.g. if they are away on holiday. It also allows extended family members to attend special services if they cannot attend.

After the Lockdown imposed in January 2021 we began opening for private prayer on Tuesday 2nd March but continued streaming worship up to and including Mothering Sunday. Our first service in church was Sunday 21st March 2021 and initially we sang one hymn at the end of the service outside in the Churchyard. Hymn singing was gradually introduced over the early summer, but for the whole of the year communion has been only of one kind. Our WhatsApp Prayer and Support group has continued and flourished as a way to request prayer support and practical help, as well as the vicar’s daily Bible reading and reflection. Again for those not on-line or housebound, we have telephoned or sent weekly newsletter and seasonal materials to them.

As soon as restrictions permitted we offered everyone in our community the opportunity to celebrate and thank God at special milestones in their life. In 2021 we have:

- Baptised 5 children welcoming them into our church;
- Married 1 couple;
- Conducted funeral services for friends and families to express their grief and give thanks for the life of their loved one who is commended into God’s keeping. Of these, 9 were at the local crematorium and 4 funerals were in church.

We have continued support for Christ Church CE VA Junior School, again providing all year 6 leavers with a gift of a cross together with the “Moving On” booklet from Scripture Union to help their move into secondary education. PCC continue to donate monthly to the work of Christians in Calderdale Schools, contributing to a schools worker’s salary, to reach the 95% of children not in contact with a church. Our Mothers Union resumed meeting in person in October 2021.

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

We continue to attend the Council’s Ward Forum meetings held on line throughout the year to keep abreast of what is happening in the local area, and our Deanery Synod

representatives have reported back on the three meetings with news from the Diocese and Deanery. Most importantly these included tips on how to emerge from Lockdown, the resources available on line, and also the introduction of the Living in Love and Faith course. This is to help us all think more deeply about living in love and faith, in the context of faith and understanding of human identity, changing patterns of relationship in families, changing attitudes to sexuality and what it means to us as Christians.

- a) Children's events. Pressure on schools meant that little happened until after the summer holidays and our involvement has largely been confined to the support given by members of church either in their role as Junior church leaders, or as governors to our linked CE VA school, Christ Church Juniors.

Our 1st Sowerby Bridge Girl Guiding groups met on zoom with very low numbers until after Easter when outdoor activities were able to restart, and meetings indoors resumed after summer holidays. Some girls were unable to come in person but others continued and numbers grew across all three age ranges reaching 12 in Rainbows; and 6-8 in Brownies and 6 Guides by the end of the year. All the groups felt many of the traditional Guiding features needed to be re-introduced and went back to basics with the Promise and some badge work before various fun Christmas events.

- b) Adults' support for those lonely, isolated or visiting the town. We resumed our Digital Café on a 1-1 appointments basis in June with referrals from Memory Lane and Age UK, held before opening for private prayer. In the autumn this expanded to a small group of regular attendees meeting alongside our usual coffee mornings whilst the church was also open to visitors. Since the pandemic we seem to be the only local provider of this type of help where people can learn how to use smartphones, go "On-line" or use features like the NHS App. The COVID 19 group formed in 2020, is now a formally constituted group for Sowerby Bridge and Ryburn wards and includes one of our members. Using church's links to schools in the parish and Noah's Ark debt advice services, we have promoted their first two projects:

- Distributing a recipe book to each family with tips for healthy food and healthy finances, leading to opportunities to attend a budgeting course
- Publicizing a Secret Santa for families unable to afford gifts for their children.

- c) Seasonal services This year we celebrated "Climate Sunday" on 5th September, pledging support for action at COP26. This began our "Season of Creation" covering five Sunday reflections in the service and concluding with Harvest Festival where donations were sent to CART. To visibly mark our pledge we created a new banner: "Praying for Creation" hand decorated using up-cycled materials. This was a way of bringing our congregation together in prayer and committing to personal action on Climate Change, as part of our journey to becoming an Eco church. Remembrance Sunday was commemorated at both the park gates and in church and Bishop Jonathan Gibbs visited church in December to mark our 200th year and dedicate the recent refurbishment of our lighting and sound systems. The Candlelit Carol Service went ahead as normal and we modified the Christingle Service,

making and lighting our own Christingles using a paper bag of “components” as a safety precaution.

- d) Community events. Rushbearing 2021 was held, but on a smaller scale with rushes presented at the door. We had a stall in the churchyard selling home-made produce and the annual badge, which in our bicentenary year featured an image of Christ Church. Two weeks later, for Heritage Open Day we took up the theme “Edible England” on issues such as Fairtrade and social justice, food miles, and local food specialities with displays in church and also online. We have also been an active member of the Cultural Network supporting Sowerby Bridge Heritage Action Zone. Our role has been to support and publicize events e.g. hosting the video launch on our website, and promoting both the Archaeology and “Glow” festivals.

- **Communication**

After the major changes to communicate with people digitally during the pandemic we have continued to use all our digital channels fully. 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. We have received many favourable comments about the methods we have adopted for the different media we use to reach both church members and the wider community. Our Facebook page likes have risen from 770 to over 800 as we have continued to post on Facebook, particularly including links to services filmed for our “You Tube” channel which are available to all.

- **Improving our environment/appearance**

The Gardening Group was first to resume activities, keeping the graveyard tidy, and we also had a visit from the Senior Forester to advise on caring for our trees. We are grateful to the Bereavement Services & “Green” teams at Calderdale Council who have helped remove grass and prunings from site. We are growing more environmentally aware of the value of our local green spaces, the need to provide more natural habitat, and how we can as individuals and a church reduce our carbon footprint.

This year the Diocesan Environmental team have introduced a rank showing how we compare to all other churches in the diocese. We are in the 30%-40% band: our carbon emissions are 7.6 per square metre which ranks us just behind the top 33% of the churches, and well below the 50% highest emitting churches.

- **Access**

This year the installation of the new Streaming service and digital hearing loop has been welcome, to widen inclusion of those who use hearing aids and improve sound quality for all. We continue to fund raise for the Sound System instalment plan, and towards the next level access project: path to East Gate.

Maintaining Christ Church -a grade 2 listed building

The Quinquennial Inspection was delayed a little but undertaken in March 2021. Nothing from the report was indicated as urgent, but there were various maintenance issues

identified with broad budget costs between £15K-£20k: to be carried out over the next 5 years. We have consulted our inspecting architect this year on the following areas:

- The retaining wall at the north side of Church regarding possible root damage from self-seeded trees on Together Housing land. This is ongoing but being addressed.
- Archaeological dig to investigate if the south side of the graveyard is a viable project for a disabled access pathway. This was successful in that no problems were found along the proposed route but will need to wait until funding is found to progress.
- We were granted a faculty to retain the chairs from St Andrew's Church Holmfild for use on the balcony at Christ Church to restore the seating capacity on the balcony.
- 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 were granted a faculty to re-purpose some items from a local church which has now closed.

Structure, governance and management

Over the year of 2021 PCC have met via Zoom 11 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 we continued to review our risk assessments using the Diocese and Government guidelines as things gradually began to ease over the year. We have reviewed our Health & Safety/ Safeguarding policies and our Safeguarding team confirmed there have been no incidents to report during the year.

Financially we have monitored our income and expenditure tightly, keeping a careful eye on cash flow and encouraging our congregation to continue giving regularly and wherever possible through methods which allow us to claim gift aid from individuals or from the Gift Aid small donations scheme.

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 2021 until the date this report was approved are:

Ex Officio Members

Incumbent **Rev. Canon Angela Dick** **Chairman**

Wardens **Peter Henry** **(re-elected 24 April 2022)**
 David Gill **(re-elected 24 April 2022)**

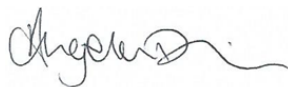
**Elected
Members**

Paul Healey	(re-elected 24 April 2022)	Treasurer
Helen Pedley		Vice Chair, Data protection lead
Anthea Gee		Secretary & Deanery Synod Rep
Graham Lamb		
Kevin Henry	(re-elected 24 April 2022)	
Angela Wilkins	(re-elected 24 April 2022)	
Susan Sanderson		
Janet Turner		

This summary review of the year's activities given to members at the APCM was approved by the PCC on the 20th June 2022.

It is to be read in conjunction with the attached financial review, notes and examined financial statements for 2021, approved on 28th March 2022.

Signed on their behalf by:



Rev. Canon Angela Dick,
PCC Chairman

The PCC of Christ Church Sowerby Bridge

Financial Statements for year ending

31 December 2021

Financial Review

Income, Activities and Growth

This year has seen us cautiously resume “in person” activities in a COVID safe way according to the national restrictions and with the help of Diocesan guidelines. Our first service in 2021 was on 21st March with full social distancing, no singing and no social interaction afterwards. This progressed to singing one final hymn outside in the churchyard after the service, to singing hymns through our masks and resuming some hospitality at our events e.g. Tuesday coffee mornings and Christmas Fair. As the vaccination programme has proceeded, we have gradually welcomed back most of our worshipping community and seen some new faces too, although the number of casual visitors has been very few. For those vulnerable or anxious we continue to livestream/record our services each week to view at home. During the Season of Creation we held a series of 6 consecutive Sundays focused on the environmental crisis and the COP26 conference. This began with Climate Sunday, included Edible England our Heritage Open Day event, and ended with Harvest Festival during which time our members created a new banner showing our commitment to “Praying for Creation.” We have celebrated the wedding postponed from 2020, enjoyed a series of delayed infant baptisms, and supported 13 family funerals, 4 of which were held in church. Rushbearing did take place but on a smaller scale and with no formal refreshments or stalls except a stall in the churchyard selling home- made produce and cakes.

In this our bicentenary year of the current Christ Church building (opened in May 1821) we have been able to celebrate on a small scale. Our Area Bishop, Jonathan, came to dedicate the lighting system, and the new digital streaming system in which PCC decided to fully invest, following the free trial of the camera in 2020. This became a much bigger project when the old sound system began to fail, and its full replacement has brought much improved sound quality and incorporates a new digital hearing loop to improve access to those using all types of hearing aids. We negotiated a payment plan beginning in May 2021 and extending to November 2023. We have set up a special appeal restricted to “The Sound System” which launched in April and we were delighted to receive a generous family donation “in memoriam”, and two donations from Nestlé’s Community Giving stream (£500) and their branch of Unite the Union (£100). We are planning to supplement donations with a series of fundraising activities, including two choral events originally planned for 2019 which are now rescheduled for April and September, and extending until 2023 with other fairs and festivals.

We are grateful to all our regular stewardship givers and are pleased to say that our unrestricted giving has almost matched that in 2020, around £29k, but is still below pre-COVID levels. We continued to connect with the parish through social media, communicating important health messages for Calderdale Council and signposting to other charities to highlight what help is available. At the end of 2021 our “digital exclusion”

project funded by CFFC remains open in the form of a Digital Café and/or 1-1 appointments. It has been widely publicised in the 2022 “Home instead” activities booklet distributed amongst the isolated and elderly. We are hoping to use the small remaining balance to continue this work and are working with people identified by our local Memory Lane Café co-ordinators.

Expenditure

Our largest expenditure item is always payment towards the Diocesan Parish share which for 2021 was unchanged at £25,305. We are delighted that the generosity of our members has meant in 2021 we have paid £15,600 towards the Parish share (up by 39% from last year of only £11,241). This has increased the percentage paid back to 62% from last year's low of only 45% of the request. The next largest expenditure this year has been towards the two instalments due in 2021 for the major repairs to the Sound System, £6179, and representing 28% of the total due. We also paid our architect for the Quinquennial Inspection report on the building's condition and are relieved that no urgent repairs are necessary. After paying for this report and inspections of both the condition of the roof, and test digging in the graveyard along the route of potential ramped access route we still retain £4650 of the Nayler Award which is restricted for smaller necessary repairs.

With church closed from late December 2020 to March 2021 we saw some fall in our utility bills (£300), but they remain one of our highest expenses as we need ensure the building does not suffer from damp. We are concerned that when our current 3 year contract ends in August 2022 this will inevitably increase steeply and are seeking new prices for carbon neutral energy. We have had to spend more on Health & Safety this year to service & clean the water boilers, and provide a continuous supply of face masks hand sanitizer dispensers and cleaning materials. Our decision to invest in “on line” and card reader payment options has been fully justified with fewer people carrying cash but this does mean costs of stewardship have also risen. Last year we cut all charitable donations except those to Christians in Calderdale Schools, who rely on donations to fund their activities and pay their staff. This year we have re-instated one PCC donation of £50 to Christian Aid. We were glad to host two special services to assist our individual members generously donate: to CART at harvest festival and The Children's Society at Christingle.

Summary

Our reliable donations from members (through standing orders or regular direct credits), has risen and is now around £1300 per month. This added to the resumption of income generating activities means that our arrears added at the end of 2021 fell back to £9705. We continue to be thankful that the Diocese does not request payment of arrears from previous years until the current year can be paid in full. We are confident that the improvements in our building's lighting and sound quality can help it play a fuller part in the life of Sowerby Bridge, particularly as it is now a designated Heritage Action Zone to improve the vibrancy of our high street. We expect that our remaining commitments to the sound system will be met by fundraising events for the wider community to enjoy and contribute to, and in time restore our ability to fully meet our Parish share requests.

CHRIST CHURCH SOWERBY BRIDGE

End of Year Financial Statements

Year ending 31 December 2021

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	29,022	104	6,950	—	36,077	48,221
Income from charitable activities	988	—	—	—	988	212
Other trading activities	374	—	869	—	1,243	170
Investments	—	—	1	—	1	2
Total income	30,385	104	7,821	—	38,310	48,606
Expenditure on:						
Raising funds	94	7	0	—	101	262
Expenditure on charitable activities	31,751	—	9,356	—	41,107	39,659
Total expenditure	31,845	7	9,356	—	41,209	39,921
Net income / (expenditure) resources before transfer	(1,460)	96	(1,535)	—	(2,899)	8,684
Transfers						
Gross transfers between funds - in	—	—	171	—	171	1,158
Gross transfers between funds - out	—	—	(171)	—	(171)	(1,158)
Other recognised gains / losses						
Net movement in funds	(1,460)	96	(1,535)	—	(2,899)	8,684
Total funds brought forward	4,098	1,886	8,993	—	14,978	6,293
Total funds carried forward	2,637	1,983	7,458	—	12,078	14,978
Represented by						
Unrestricted						
General fund	2,637	—	—	—	2,637	4,098
Designated						
Building Reserves	—	1,983	—	—	1,983	1,886
Restricted						
Bishop Development Fund	—	—	173	—	173	278
Building Grants -	—	—	4,650	—	4,650	7,500
Community Support grants	—	—	133	—	133	133
Flower Fund	—	—	88	—	88	—
Res Access	—	—	1,012	—	1,012	400
Resourcing Ministry	—	—	494	—	494	681
Sound System	—	—	904	—	904	—

Balance sheet

	General	Designated	Restricted	Endowment	£ This year	£ Last year
Current assets						
Cash at bank and in hand	2,638	1,983	7,512	—	12,133	15,623
	2,638	1,983	7,512	—	12,133	15,623
Liabilities						
Creditors: Amounts falling due in one year	—	—	55	—	55	645
	—	—	55	—	55	645
Net current assets less current liabilities	2,638	1,983	7,457	—	12,078	14,978
Total assets less current liabilities	2,638	1,983	7,457	—	12,078	14,978
Total net assets less liabilities	2,638	1,983	7,457	—	12,078	14,978
Represented by						
Unrestricted						
General fund	2,637	—	—	—	2,637	4,098
Designated						
Building Reserves	—	1,983	—	—	1,983	1,886
Restricted						
Res Access	—	—	1,012	—	1,012	400
Flower Fund	—	—	88	—	88	—
Resourcing Ministry	—	—	494	—	494	681
Sound System	—	—	904	—	904	—
Building Grants -	—	—	4,650	—	4,650	7,500
Bishop Development Fund	—	—	173	—	173	278
Community Support grants	—	—	133	—	133	133
Funds of the church	2,637	1,983	7,458	—	12,078	14,978

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	£ This year	£ Last year
Current assets - Cash at bank and in hand						
Cash on hand -	72	—	19	—	91	—
Barclays Current -	2,096	128	(1,007)	—	1,216	4,798
Barclays Bus Saver -	470	1,854	8,501	—	10,825	10,824
Totals	2,638	1,983	7,512	—	12,133	15,623
Liabilities - Agency accounts						
Agency collections -	—	—	55	—	55	645
Totals	—	—	55	—	55	645
Grand total	2,638	1,983	7,457	—	12,078	14,978

Fund movement by type

		£	£	£	£	£	£
		Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Access - Res Access							
Restricted		400	612	—	—	—	1,012
	Sub-total for Access	400	612	—	—	—	1,012
Flowers - Flower Fund							
Restricted		—	—	82	171	—	88
	Sub-total for Flowers	—	—	82	171	—	88
ResMinry - Resourcing Ministry							
Restricted		681	123	138	(171)	—	494
	Sub-total for ResMinry	681	123	138	(171)	—	494
Sound - Sound System							
Restricted		—	7,084	6,180	—	—	904
	Sub-total for Sound	—	7,084	6,180	—	—	904
General - General fund							
Unrestricted		4,098	30,385	31,845	—	—	2,637
	Sub-total for General	4,098	30,385	31,845	—	—	2,637
Resbuild - Building Grants -							
Restricted		7,500	1	2,851	—	—	4,650
	Sub-total for Resbuild	7,500	1	2,851	—	—	4,650
BDF - Bishop Development F							
Restricted		278	—	105	—	—	173
	Sub-total for BDF	278	—	105	—	—	173
CSH - Community Support gr							
Restricted		133	—	—	—	—	133
	Sub-total for CSH	133	—	—	—	—	133
Fabric - Building Reserves							
Designated		1,886	104	7	—	—	1,983
	Sub-total for Fabric	1,886	104	7	—	—	1,983
	Grand total	14,978	38,310	41,209	—	—	12,078

Analysis of income and expenditure

					Total £	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
Gift Aid Bank	12,937	—	50	—	12,987	14,644
Gift Aid Envelopes	3,250	—	—	—	3,250	3,959
Other Planned giving	4,610	—	—	—	4,610	4,015
Sunday collections	1,350	—	—	—	1,350	1,518
Collections at special services	136	—	—	—	136	82
Special appeals	83	16	6,439	—	6,538	767
Donations by public	2,191	88	35	—	2,315	1,843
Voluntary Contributions to general expenditure	—	—	43	—	43	69
Gift aid income tax recovered	4,463	—	382	—	4,845	5,128
Grants one off	—	—	—	—	—	16,193
Total	29,022	104	6,950	—	36,077	48,221
Income from charitable activities						
Fees retained by PCC	988	—	—	—	988	212
Total	988	—	—	—	988	212
Other trading activities						
Fairs and events	314	—	869	—	1,183	—
Refreshments	—	—	—	—	—	126
Room hire and banner fees	60	—	—	—	60	40
Other sales	—	—	—	—	—	4
Total	374	—	869	—	1,243	170
Investments						
Interest Received	—	—	1	—	1	2
Total	—	—	1	—	1	2
INCOME TOTAL	30,385	104	7,821	—	38,310	48,606

					Total £	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
EXPENDITURE					£	£
Raising funds						
Costs of fundraising events	75	—	—	—	75	33
Costs of stewardship campaigns	18	7	0	—	26	208
Costs incurred in respect of grants	—	—	—	—	—	20
Total	94	7	0	—	101	262
Expenditure on charitable activities						
Mission giving and donations	350	—	—	—	350	459
Diocesan Common Fund	15,600	—	—	—	15,600	11,241
Salaries wages and honoraria	99	—	—	—	99	264
Clergy expenses of office	1,722	—	—	—	1,722	1,427
PCC and visiting clergy	184	—	—	—	184	41
Vicarage expenses	—	—	—	—	—	75
Education Training	—	—	25	—	25	87
Mission activity in parish	861	—	217	—	1,079	7,263
Insurance	4,882	—	—	—	4,882	4,864
Church telephone Wi-Fi	400	—	—	—	400	533
Media -Website Noticeboards	475	—	—	—	475	223
Service supplies	93	—	82	—	175	316
Service music liturgy material	805	—	—	—	805	720
Admin print post stationery	40	—	—	—	40	360
Admin software & other	403	—	—	—	403	317
Church security health safety	1,223	—	1,029	—	2,253	1,907
Church maintenance interior	636	—	—	—	636	820
Church maintenance exterior	263	—	1,821	—	2,084	4,148
Utility gas	2,186	—	—	—	2,186	2,378
Utility electric	617	—	—	—	617	660
Utility water	58	—	—	—	58	127
Costs of Trading	34	—	—	—	34	—
Governance costs	13	—	—	—	13	27
Major Repairs	797	—	6,179	—	6,977	1,393
Total	31,751	—	9,356	—	41,107	39,659
EXPENDITURE TOTAL	31,845	7	9,356	—	41,209	39,921
GRAND TOTAL	(1,460)	96	(1,535)	—	(2,899)	8,684

Notes to the accounts 2021

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
2. 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.
3. **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. In 2021 following the introduction of a digital streaming system a new Sound System fund was created for donations restricted to meet the instalment payment plan.
 - 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.
4. **Arrears** – The Diocese of Leeds Parish Share formula is based on the allocation of cost for clergy, and then adjusted for church attendance and social deprivation in the parish. Our parish share varies each year depending on significant changes in these three drivers. The 2021 request for parish share (£25,305) could not be met in full, and £9,705 was added to our arrears. This year we managed to pay 62% an improvement on last year (only 44%) and we are working hard to increase our income from donations, events and hire of the building. The Diocese does not request payment of arrears from previous years until the current year can be paid in full. They maintain a record of the backlog which now amounts to £64,505 built up over 9 years. Our long term goal is to pay our annual Parish Share in full.
5. **Analysis of Income and expenditure** -Clergy expenses may include a small proportion relating to their function as a PCC member. At 31 December 2021 the PCC bank account included card reader receipts from the Christingle service which were restricted to the work of The Children's Society and not part of PCC Income. These are shown as a creditor in our "agency" account.
6. **Commitments** – The PCC has entered into three financial commitments extending beyond a 12 month period, and one in relation to our opening hours for public visits.
 - Since 2019, the PCC had entered into a 3 year commitment with its insurers Ecclesiastical Insurance Office PLC which gave improved discount terms, and expired on 24 March 2022. The demands of a Grade II listed building are complicated and the added value and responsiveness provided by our existing supplier during the term has been very good. PCC have agreed to enter into a new "Long Term Undertaking and Rate Stability Agreement", giving a similar discount of 10% and expiring on 24 March 2025. The current basic annual fees payment including discount & insurance premium tax for the 12 months until 25 March 2023 is £5,128.
 - On 19 May 2021, following the introduction of a digital streaming system the PCC entered into a commitment to a schedule of 6 x6 monthly instalments beginning in May 2021 and ending in November 2023 with its supplier Keystone Sound Systems Ltd. Four instalments remain totalling £9313 for 2022, and £8683 for 2023. In order to meet this commitment, the PCC has developed a fundraising plan with additional and varied events for the whole community and is confident payments will be met on time.

- In 2021 we secured a “green electricity” supply with SSE Business Energy, at fixed rates for a two year period commencing 1 September 2021 and continuing until 31 August 2023.
 - Our 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. Once lockdowns eased, we introduced pre registering through a “ticketing” system for visitors and QR check in to enable us to “track and trace. Whilst social distancing remained recommended, visits could be booked through our website and remain free of charge. Since restrictions have been lifted we have re-instated public access on Tuesday and Saturday mornings.
7. **Reserves Policy** - It is the 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. In the long term 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.
 8. This year the balance of the designated reserve at 31 December rose slightly to £1,983 whilst we also retain additional restricted funds in the Buildings reserve of £4650. The Quinquennial inspection completed in 2021 did not require any urgent work needed and PCC have not thought it necessary to designate additional amounts this year, given we have brought forward the replacement hearing loop within the sound system programme.
 9. **Post Balance sheet events** - Whilst still within our existing gas contract, on 11 January 2022 the PCC entered into a future contract for our gas supply with Smartest Energy. This has secured a fixed price rate for carbon off set gas for a 24 month period from 1 October 2022 until 30 September 2024.

The PCC remains vigilant to the risks involved to our members and visitors, and although restrictions have now been lifted, will continue to review the situation and follow the Diocesan guidance and any government announcements concerning the COVID pandemic.

Approved by the PCC on the 28 March 2022 and signed on their behalf by:

Rev. Canon Angela Dick, PCC Chairman



Independent Examiner



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 2021.

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: 28th March 2022