



CHRIST CHURCH WHAPLOAD ROAD LOWESTOFT

ANNUAL REPORT

AND

FINANCIAL STATEMENTS

OF THE

PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2021

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**PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2021**

Charitable Status

The Parochial Church Council is a charity, Registered Charity Number 1131184.

Connected Charity

The Parochial Church Council is connected with Christ Church Lowestoft Trust, Registered Charity Number 1048325.

The trustees of the Christ Church Lowestoft Trust are four elected members of the congregation of Christ Church Lowestoft and one member of the Parochial Church Council.

Address for Correspondence

Christ Church Administration
Herring Fishery Score
Lowestoft NR32 1XE

Members of the Parochial Church Council

Jon Carter
Claire Williams
Andrew Timberlake
Barrie Cossey (replacement)
David Graystone
Andy Hicks
Pam Hicks
Angus Martin (replacement)

Carelien Martin
David Ryczanowski
Mark Sampson
Jill Stebbings
Eddie Timberlake (replacement)
Georgina Warren (co-opted)
Peter Williams

Treasurer

Angus Martin

Secretary

Carelien Martin

Bankers

Barclays Bank PLC
61 London Road North
Lowestoft

Independent Examiner (Appointed April 2021)

Gordon Secker
21 Keel Close
Carlton Colville
Lowestoft NR33 8GT

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT MINISTER'S ANNUAL REPORT FOR 2021

We started the year focusing on our theme verse for 2021: *"And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near."* (Hebrews 10:24-25). Despite the difficulties of not being able to meet in person as we would like, we wanted to keep at the front of our minds the importance of meeting together to encourage each other to keep walking closely with Christ.

We've been glad that across 2021 it has been possible to gradually rebuild church life and activities. This is especially true with rebuilding our 10am morning service – we have started taking communion, having children's groups and singing again. We have had sermon series on: Mark's Gospel called 'Discover' (designed to go over the basics of the Christian faith), John's Gospel 13-17, Galatians, the story of Joseph, Romans 1-4 and Micah. We've been especially struck by the truth that Christ lives in us by the Holy Spirit.

Our Café Church continued to play a key role in the pandemic, and we were glad to welcome some new church members and new families along in autumn 2021, although we will need to keep the service under review going forward.

Our 6:30pm evening service has continued this year on Zoom, but we also recognise that Zoom fatigue has made this more challenging. We hope to get a service back in person during 2022, although it will likely come back in a different form than before the pandemic. We have had some varied and interesting sermon series in our evening service: 2 Thessalonians, the story of Elisha, the book of Daniel and the letters of 1-3 John.

Highlights from 2021 include marking the centenary of the Lowestoft revival with a special service in March (watched by many further afield online) as well as an upbeat Lowestoft Living Word week in October. Remembering the revival has inspired us to pray that God would reach a new generation for Christ in this town. We also marked Prince Philip's death with a special remembrance service and put on a special all-age guest service looking at the story of Joseph (tying in with a local production of the Joseph musical). Many women found the Women's Retreat a really helpful time and we are pleased to have put on a popular Men's Curry Night.

Our outreach has again been limited by the pandemic, but we have been encouraged with God working through different new initiatives including Legacy Holiday Club, Badminton group, Beach Games, an Olympic Games Event, FiSH (Food-in-School-Holidays) and restarting Messy Church. We've had growing numbers in our midweek children's groups as a result. Shrimps has seen a bumper number of families coming along (over 200 children are registered with us). We had a number take part in a Christianity Explored course with several new church members. We're especially thankful to the work of our two outreach focused staff – Georgi Warren and Eddie Timberlake – in leading and pioneering many of these activities. Our Christmas events were again limited by COVID, but we were especially encouraged by strong attendance at our Gingerbread Party and by our Candlelit Carol service with a number of guests engaging with the message. More important than all our organised events has been prayer – we've especially loved praying together on Monday lunchtimes and there's been a new energy at our monthly prayer meetings.

The PCC has been working hard to support our continued vision of reaching a new generation for Christ with a special focus on reaching families. We have spent much of 2021 putting in place key policy documents and keeping the building project moving forward. We have also begun a process of reviewing our mission partners. Into 2022, we expect the PCC focus to shift more towards the building project and fundraising. In 2021, we also set up a new Ministry Leadership Team (MLT) to focus on ministry and mission matters and so free up the PCC to focus on important practical matters. So far this leadership structure seems to be working well, although the MLT will take time to reach its full potential.

At the same time as these encouragements, there have been different ways this has been a painful year for many. We also said final farewells to some of our faithful and much-loved members including George Malcolm, Phyllis Wells and Pam Read. We hold in our prayers the families and friends of them all.

Jon Carter (Priest-in-Charge)

Andrew Timberlake & Claire Williams (Wardens)

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

STRUCTURE GOVERNANCE & MANAGEMENT

The charity's trustees are the Vicar, Youth Worker, Churchwardens, and elected members of the PCC. The Churchwardens and members of the PCC are elected by the congregation on a regular basis. The PCC is governed by the Church of England regulations and policies.

During 2015 the PCC decided to maintain reserves of approximately 2 months' normal costs plus one month's salary costs on an annual basis. For 2021 this would be approximately £20,000. In 2016 the PCC transferred £5,000 to a designated fund, called Reserves from the General Fund. No similar decision has been made since then. The reserves at the end of 2021 were the unrestricted current assets and liabilities as defined in Note 8 which total £24,406 (2020 £16,214).

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

REPORT TO THE TRUSTEES/MEMBERS OF CHRISTCHURCH, LOWESTOFT ON ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

CHARITY NUMBER 1131184

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021

Responsibilities and basis of report

As the charity's 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 Trust's 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 which gives me cause to believe that, in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.



Gordon Secker ACA BSc
21 Keel Close
Carlton Colville
Lowestoft NR33 8GT

Date 9/10/2022

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	2020 £
Incoming Resources					
Incoming Resources from Donors	2(a)	91,203	8,421	99,624	105,958
Other Voluntary Incoming Resources	2(b)	3,835	8,603	12,438	78,440
Incoming Resources from Operating Activities to Generate Funds	2(c)	4,522	3,093	7,615	2,723
Income from Investments	2(d)	3	-	3	60
Total Incoming Resources		99,563	20,117	119,680	187,181
Resources Expended					
Grants	3(a)	6,860	447	7,307	8,320
Activities Directly Relating to the Work of the Church	3(b)	68,898	53,356	122,254	120,692
Church Management and Administration	3(c)	13,613	224	13,837	9,089
Total Resources Expended		89,371	54,027	143,398	138,101
Net Incoming/(Outgoing) Resources		10,192	-33,910	-23,718	49,080
Balance at 1 January 2021 (2020)		88,214	84,938	173,152	124,072
Balance at 31 December 2021		98,406	51,028	149,434	173,152

There are no recognised gains or losses other than those included in the results above, and therefore, no separate statement of total recognised gains and losses has been presented.

The notes set out on pages 8 to 14 form an integral part of these accounts.

PAROCHIAL CHURCH COUNCIL CHRIST CHURCH LOWESTOFT

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Note	2021 £	2020
Fixed Assets			
Tangible fixed assets	5	74,000	72,000
Current Assets			
Debtors	9	85,744	67,744
Short term deposits		9,355	39,351
Cash at bank and in hand		2,698	3,657
		<u>97,797</u>	<u>110,752</u>
Current Liabilities: Amounts falling due within one year	10	<u>22,363</u>	<u>9,600</u>
Net Current Assets		75,434	101,152
Net Assets		<u>149,434</u>	<u>173,152</u>
Funds			
Unrestricted	6	98,406	88,214
Restricted	7	51,028	84,938
		<u>149,434</u>	<u>173,152</u>

Approved by the Parochial Church council and signed on its behalf by

Jon Carter

Claire Williams

Andrew Timberlake

date

4/10/2022

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1. Accounting policies

(a) Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

(b) Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Incoming Resources

Voluntary income and capital sources

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

Planned giving receivable under Gift Aid is recognised when the principal amount is received. Income tax recoverable on covenants or gift aid donations is recognised at the same time.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised by events are accounted for gross.

Sales of books and magazines from the church bookstall are accounted for gross.

Other ordinary income

Rental income from the letting of church premises is recognised when the rental is due.

Parochial fees due to the PCC for weddings, funerals etc are accounted for on an event by event basis.

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1. Accounting policies (continued)

(c) Resources Expended

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

The Diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

(d) Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts under the Charities Act 2011.

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

Other freehold land and buildings

The PCC considers that due to the long useful life of the Church Halls and the fact that they are kept in a good state of repair, any charge for depreciation would be negligible and therefore no provision has been made.

Other fixtures fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

(e) Current Assets

Amounts owing to the PCC at 31 December 2021 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectible.

Short-term deposits include cash held on deposit either with the Central Board of Finance or at the bank.

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	2020 £
(a) <i>Incoming Resources from Donors</i>				
Planned Giving				
Gift Aid Donations	71,996	8,421	80,417	84,825
Income Tax Recoverable	18,000	0	18,000	20,000
Other Giving	0	0	0	0
Collections at all Services	1,207	0	1,207	357
Sundry Donations	0	0	0	776
	<u>91,203</u>	<u>8,421</u>	<u>99,624</u>	<u>105,958</u>
(b) <i>Other voluntary incoming resources</i>				
Donations Appeals etc.	3,835	4,103	7,938	75,940
Grants	0	4,500	4,500	2,500
	<u>3,835</u>	<u>8,603</u>	<u>12,438</u>	<u>78,440</u>
(c) <i>Incoming resources from operating activities to generate funds and/or defray costs</i>				
Church events	189	3,093	3,282	60
Church hall lettings	930	0	930	80
Books & Training materials	338	0	338	413
Fees	3,065	0	3,065	2,170
	<u>4,522</u>	<u>3,093</u>	<u>7,615</u>	<u>2,723</u>
(d) <i>Income from investments</i>				
Bank deposit interest	3	0	3	60
Total Incoming Resources	<u>99,563</u>	<u>20,117</u>	<u>119,680</u>	<u>187,181</u>

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

3. Resources Used

	Unrestricted Funds	Restricted Funds	Total Funds 2021	2020
	£	£	£	£
(a) <i>Grants</i>				
Missionary and Charitable Giving				
Missionary Societies	6,860	0	6,860	6,860
Mission Support	0	0	0	0
Welfare Grants	0	447	447	894
	<u>6,860</u>	<u>447</u>	<u>7,307</u>	<u>7,754</u>
<i>Activities directly relating to the work of the Church</i>				
(b)				
Ministry : Diocesan Share	51,000	0	51,000	65,629
Clergy Expenses	381	24	405	1,856
Staff salaries	0	36,195	36,195	29,819
Training and Conferences	196	787	983	754
Church Fellowship Events	0	3,356	3,356	57
Outreach	304	1,305	1,609	122
Upkeep of Services	1,767	211	1,978	2,754
Church Running Expenses	13,255	11,427	24,682	12,362
YC Departments	0	0	0	36
Fabric & Equipment	784	26	810	4,093
Salary of the Organist	0	0	0	0
Printing and Stationery	543	0	543	2,083
Publicity and Community	382	25	407	544
General Expenses	166	0	166	177
Diocesan Fees	120	0	120	406
	<u>68,898</u>	<u>53,356</u>	<u>122,254</u>	<u>120,692</u>
(c) <i>Church Management and Administration</i>				
Administrator's Salary	12,814	0	12,814	10,326
Telephone	799	224	1,023	690
	<u>13,613</u>	<u>224</u>	<u>13,837</u>	<u>11,016</u>
Total Resources Expended	<u><u>89,371</u></u>	<u><u>54,027</u></u>	<u><u>143,398</u></u>	<u><u>139,462</u></u>

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4. Staff Costs

	2021	2020
	£	£
Wages and salaries	49,430	40,698

During the year the PCC employed a Youth Worker, a Families Worker, a cleaner, and an Administrator. No other member of the PCC received any remuneration.

5. Fixed Assets for use by the Church

Tangible fixed assets

Freehold land
and buildings
£
72,000

Gross Book of value at 1 January
and 31 December 2021

The freehold land and buildings comprise the Church Halls situated at Herring Fishery Score Lowestoft. For accounting purposes, the historical cost of this property is deemed to be its 1994 valuation, and has not been updated.

The Diocese holds the land and buildings on behalf of the Parish as Custodian Trustees.

The buildings have not been depreciated for the reasons given on page 9 note 1(d).

Computer Equipment	£
Cost at 1 January 2020	4,124
Additions 2021	<u>2,754</u>
Cost at 31 December 2021	<u>6,878</u>
Accumulated Depreciation at 1 January 2021	4,124
Depreciation Charge 2021	<u>754</u>
Accumulated Depreciation at 31 December 2021	<u>4,878</u>
Total fixed asset net book value at 31 December 2021	<u>74,000</u>
Total fixed asset net book value at 31 December 2020	<u>72,000</u>

6. Unrestricted Funds

The income funds of the PCC include the general income fund and designated funds, which have been set aside out of the unrestricted funds by the PCC for specific purposes.

	2021	2020
	£	£
General Fund	92,536	82,344
Designated Funds		
Reserves	5,000	5,000
Bequests	<u>870</u>	<u>870</u>
	<u>98,406</u>	<u>88,214</u>

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

7. Restricted Funds

The funds of the PCC include restricted funds comprising of the following unexpended balances of donations and grants held on trusts to be applied for specific purposes.

	Balance 31 December 2020	Movement in Resources		Balance 31 December 2021
		Incoming	Outgoing	
Restricted Funds	£	£	£	£
Ministry Staff Fund	57,387	11,193	38,535	30,045
Youth and Children's Work	180	0	0	180
Children's Benevolent	1,164	0	12	1,152
Overseas Missions	773	0	0	773
Women's Mission	119	4,243	4,027	335
Ministerial Support	783	0	0	783
Men's Fellowship	448	0	0	448
Building incl Fabric, Windows & Kitchen	17,279	4,681	11,453	10,507
Admin/Office	0	0	0	0
Flowers	48	0	0	48
Diocesan & Other Fees	3,705	0	0	3,705
Christ Church Trust	2,077	0	0	2,077
Gifts	0	0	0	0
Discretionary	25	0	0	25
Vicar's Discretionary	950	0	0	950
	<u>84,938</u>	<u>20,117</u>	<u>54,027</u>	<u>51,028</u>

PAROCHIAL CHURCH COUNCIL OF CHRIST CHURCH LOWESTOFT

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

8. Analysis of Net Assets by Fund

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Fixed Assets	74,000	-	74,000
Current Assets	46,769	51,028	97,797
Current Liabilities	-22,363	0	-22,363
Fund Balance	98,406	51,028	149,434

9. Debtors

	2021	2020
	£	£
Income Tax Recoverable	85,744	67,744
Other Debtors & Prepayments	0	0
	85,744	67,744

10. Liabilities – Amounts falling due within one year

	2021	2020
	£	£
Missions	12,660	5,800
Diocese	0	0
HMRC	7,500	0
Other	2,203	3,800
Accruals and Deferred Income	22,363	9,600