

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHRIST CHURCH WARMINSTER

England & Wales · Charity number 1131685

Details

Other names CHRIST CHURCH WARMINSTER PCC

Status Registered

Legal form Previously excepted

Registered 2009-09-17

Register [View on the Charity Commission register](#)

Contact

Address Christ Church
Weymouth Street
Warminster
BA12 9NS

Phone 01985212138

Email admin@christchurchwarminster.co.uk

Website www.ccwww.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship, open to all. Provision of quiet place for personal prayer. Pastoral work, including visiting the sick and the bereaved. Teaching of Christianity through sermons, courses and small groups. Taking of religious assemblies in schools. Running a youth club with a Christian ethos. Running an alternative youth club. Supporting other charities in the UK and overseas

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£147,467	£145,940	-	-
2023-12-31	£149,723	£154,323	-	-
2022-12-31	£167,338	£221,702	-	-
2021-12-31	£157,435	£163,917	-	-
2020-12-31	£146,000	£142,068	-	-

Trustees

Name	Role	Appointed
Abigail Louise WHITE		2022-07-28
Gillian Anne CROSS		2024-05-12
HILTON ALAN HOLDING		
John Andrew CARTER		2025-05-18
MARY KATHLEEN PREECE		2018-04-25
Mavis Collinson		2025-07-22
Rev Lorraine Sharon DOBBINS		2019-09-25
Richard Ivor WATSON		2023-05-18

Accounts



CHRIST CHURCH WARMINSTER
ANNUAL REPORT
and
FINANCIAL STATEMENT
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2024

PCC
Christ Church
The Church Office
Weymouth Street
Warminster
Wilts
BA12 9NS

Vicar
The Revd Lorraine S Dobbins
Christ Church Vicarage
13 Avon Road
Warminster
BA12 9PR

Bank:
HSBC
46 Fore Street
Trowbridge
Wiltshire
BA14 8EL

Independent Examiner:
Mr Lindsey Smith
5 Shelly Way
Warminster
BA12 8EJ

Registered Charity (England) No: 1131685

2024 Annual Report & Accounts for Christ Church Warminster

Aim & Purpose

Christ Church Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend Lorraine Dobbins, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of Christ Church and Christ Church Community Hall.

Objectives & Activities

As we reflect on this past year, we are filled with a deep sense of gratitude for all that God has done in and through our Church Community. It has been a blessed year, marked by growth, vision, and a renewed sense of purpose. After a season of consolidation—during which we focused on embedding our Core Values—we have begun to witness the fruit of that foundation. One of the significant milestones in this journey was our Vision Day, held earlier in the year, which provided a powerful time of listening to God, discerning together, and beginning to shape our future direction. Since then, the process of developing our church vision has been well underway, and we are committed to keeping the congregation informed and involved through regular updates.

We also give thanks for the arrival of Craig Bain, who joined us this year as our Curate. Craig has already become a valued member of our leadership and worship life, and we look forward with joy to his upcoming ordination to the priesthood at Salisbury Cathedral. We continue to pray for him and his family as he prepares for this significant step in ministry.

Achievement & Performance

Prayer & Worship

Our Sunday morning worship remains central to the life of Christ Church. Each week, we gather at 10:30am for a Service that brings together people of all ages and stages of faith. Once a month, we celebrate a Communion Service for the Whole Church Family, which continues to evolve as a meaningful expression of unity. These gatherings are an opportunity for building relationships across different generations and backgrounds within our church, fostering a deeper sense of community.

Festival Services throughout the year have also been designed with an All Age focus, creating accessible and celebratory moments for all. These typically take place at Christ Church, though this year's Harvest Festival was a special occasion held at a local farm—bringing church into the heart of our rural context and reminding us of God's provision.

Our evening services, held on three Sundays each month, continue to offer variety and depth:

- A traditional Communion Service, maintaining a rhythm of sacramental worship.
- A Healing Communion Service, creating space for prayer and wholeness.
- A Contemplative Service, offering quiet and reflection amidst the busyness of life.

Attendance at these Services has begun to increase, and many appreciate the variety of worship styles available. We are thankful for the faithful support of our Licensed Lay Ministers and Lay Worship Leaders, who assist in preaching and leading worship, enriching our shared experience.

Discipleship & Small Groups

Small Groups remain a cornerstone of our church's pastoral care and discipleship. This year, Hannah Bain has taken on the responsibility of overseeing this ministry. Under her leadership, the groups have continued to provide safe, nurturing environments where people can study Scripture,

pray together, and walk alongside one another through life's joys and challenges. The value of these groups in creating lasting spiritual growth and meaningful relationships cannot be overstated.

Our recent sermon series "Practising the Way" has been key in our focus on developing discipleship within Christ Church.

Ministry & Mission

During this year, we were privileged to celebrate the gift of Baptism, with 4 infant baptisms and 1 adult baptism (there were 0 confirmations).

Children & Youth Ministry

Our children's ministry, Rooted, continues to use the Energize programme by Urban Saints. The children enjoy the engaging, Christ-centred content, and it remains a vital part of our Sunday worship life. However, we are acutely aware of the need to grow the leadership team. Recruiting new leaders to support this ministry is a key priority in the coming year.

Buzz, our ministry for older children and youth, has benefited from the involvement of three committed volunteers from the Church Family. We are delighted to report that we have secured funding to appoint a full-time Youth Worker, and the recruitment process has now begun. This new role will significantly strengthen our ability to connect with and disciple the next generation, and we look forward to seeing how Buzz continues to develop under dedicated leadership.

Pastoral Care

Our Lay Pastoral Assistants (LPAs) continue to be a vital part of the care and compassion offered by Christ Church. The team, which includes six LPAs, two of whom are Anna Chaplains, meets regularly with the clergy for supervision and training. Their work—visiting the elderly, supporting the bereaved, checking in on the lonely—is often unseen but deeply appreciated.

Pastoral care is not limited to official roles. Many members of our congregation reach out to neighbours, friends, and fellow worshippers in need, embodying our commitment to serve one another in love and to be present where God has placed us.

Mission Partners & Global Links

We continue to support four key mission organisations through prayer, giving, and awareness:

- Bible Society
- Christians Against Poverty (CAP)
- Open Doors
- Tearfund, including special collections for emergency responses

We also maintain our connection to the Diocese of Maridi in South Sudan through our Deanery Link, reminding us of the global nature of Christ's Church and our shared call to mission.

Schools Ministry

Christ Church is proud to be the church school for Sambourne School. David Ball and Revd Lorraine serve as Foundation Governors, and Collective Worship is led weekly by Lorraine and Craig, either in school or at church. When in church, we welcome parents for tea and coffee, creating a space for connection and hospitality.

This year we were also invited to begin leading Assemblies at Princetown School and Crockerton School. We are excited to see these relationships grow and are committed to supporting children and staff as part of our outreach to the wider community.

Evangelism & Outreach

Mums' Group

Our Mums' Group continues to flourish, with mothers attending regularly, many of whom are not part of the wider church family and the Group has become a safe and supportive space for women to share life's challenges, receive prayer, and build community. Our Vicar is part of the leadership, and describes it as one of the most valuable opportunities each week to connect with and minister to those outside the church.

Messy Church

Messy Church remains a popular monthly event, drawing families for a time of refreshments, crafts, and a Christ-centred message. It continues to be a vital part of our evangelistic and inter-generational ministry.

Care Home Ministry

Regular worship takes place within Henford House, including Songs of Praise and Communion. We maintain regular contact with Ashwood Care Centre and the Silk Works Dementia Centre, especially at key times in the year such as Christmas, Easter, and Valentine's Day. These visits include hymn-singing, prayer, and individual conversations—offering comfort, companionship, and a tangible sense of God's presence. Both staff and residents deeply appreciate this ministry.

Men's Ministry

Strive, our Men's Ministry, meets monthly for breakfast and Bible study, offering spiritual nourishment and fellowship.

Social Transformation & Ecumenical Links

Refresh

Refresh is a monthly social event that brings together 30+ older members of our community for fellowship, fun, and refreshments. It serves as a welcoming space for those who might otherwise be isolated.

Street Pastors

Several members of Christ Church, including Prayer Pastors, continue to serve Warminster's streets on Friday nights and Sunday afternoons. They are a quiet but powerful witness of Christ's love, offering care, listening, and practical help.

Cornerstone

Cornerstone, a Christian charity supported by Christ Church members as Trustees and Volunteers, offers practical and emotional support to those facing crises. From emergency assistance to long-term life change, it is a growing and effective ministry of compassion.

Churches Together in Warminster (CTW)

Christ Church remains active in CTW, working alongside other local churches in areas such as Street Pastors, Foodbank, and shared worship services. Our Vicar is a Trustee at St Lawrence Chapel and regularly leads Services there.

Church Attendance

When the Roll was closed on 14 April 2025, the Roll stood at 89 members. Last year's total at the APCM was 110.

Developing Structures & Facilities

Work on the Church Hall is underway. This year, new windows were installed, and we have now received quotes for kitchen renovation. The Hall continues to be a vital community space, and these updates will enhance its usability.

Our Churchyard Team continues to do excellent work maintaining the grounds, from grass cutting to hedge trimming. Their commitment helps us to care well for our church environment and improves accessibility for all.

Developing Leadership

We have seen encouraging developments in our PCC, which is evolving from a supervisory body into a leadership group actively engaged in vision, strategy, and support of the church's mission. The PCC and Standing Committee have worked closely with the Vicar to support the ongoing ministry of the church, particularly following February's Vision Day.

Financial Review

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least two months unrestricted payments. This is equivalent to about £30,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. At the year-end, 31 December 2024, our general reserves were minimal.

Structure, Governance & Management

An estimated 90 members of our regular congregation are actively involved in volunteering across our ministries—from worship leading and hospitality, to pastoral visiting and youth work. This shared participation is the heartbeat of our church, and we are deeply thankful for every individual who gives their time and gifts so generously.

Fellowship & Social Activities

With the renovation of the Hall we look forward to enjoying more social activities together as a Church Family, creating opportunities to invite friends to join us. In the Summer we enjoyed a Church Family Summer Camp and have recently advertised this year's Camp.

Safeguarding continues to be a top priority. Our Policy, reviewed this year, aligns fully with the Diocese, Church of England, and legal requirements. We hosted local safeguarding training at Christ Church, and we are grateful to Gill Cross, our Parish Safeguarding Representative, for her faithful work in this vital area.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the Incumbent (our Vicar), Churchwardens, up to 3 Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our Services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members with the PCC:

Vicar:	Revd Lorraine Dobbins (Chair)
Wardens:	Mrs Jan Billinge
	Mrs Helen Watson
Representatives on the	
Deanery Synod:	Mr Richard Watson
Elected Members:	Mr Hilton Holding (Treasurer)
	Mrs Kate Preece
	Mr Mark Smith
	Mr Roy Trott
	Mrs Abi White
PCC Minutes Secretary:	Mrs Linda Smith

The PCC provides leadership and oversight of the church to fulfill its mission, in conjunction with the Vicar and Churchwardens. The PCC are the Trustees of the charity. The full PCC met for business eight times during 2024.

The PCC oversees the children and youth work. The Finance Team manages and administers the church finances.

The PCC employed a part-time Administrator and a part-time Hall/Church Cleaner.

During the year the PCC has regularly reviewed the finances and budget; agreed to necessary repairs and maintenance, and reviewed the Safeguarding Policy.

Administrative Information

Christ Church Warminster is situated at the top of Weymouth Street with views over the whole town. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Christ Church, Weymouth Street, Warminster, BA12 9NS

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity registered with the Charity Commission from September 2009. The Charity Number is 1131685.

Churchwardens' Report for year ending December 2024

2024 was another busy year for Christ Church, both in terms of the life of its community and the work that goes on in the background to maintain the buildings and grounds.

The church hall has featured significantly during this calendar year. As the response to an immediate need, double glazing was installed to replace the original wooden windows and a special Service was held there in February with the specific objective of discerning its future purpose.

This year also saw the clarification of the CC21 Fund, as agreed by the PCC (a Fund previously set up to pay for the refurbishment of the church much of which had been completed in the early 2000s). A post-Service presentation on 24th March explained this as facilitating planned development in terms of both the physical buildings and the activities the church community is looking to undertake as determined by its mission and vision, repairs to the works previously carried out under Phase 1 and 2 of the initial early 2000s refurbishment and, realistically, to cover any emergency repairs required when other funds are not available.

This subsequently led to a CC21 Committee being created of church members whose task was to research and manage projects agreed by the PCC, reporting back findings at PCC Meetings for discussion and to receive direction. The initial projects passed over for their consideration were the replacement of the foyer flooring in the church and the updating of the kitchen of the church hall. The latter being determined by the insights gathered from the Service held there as described earlier. Whilst progress has been made with both projects, they remain ongoing at the end of the calendar year.

In terms of works of repair and maintenance to both the church and hall which have occurred during the year, these include:

- The completion of works to enable the smooth opening and closing of the bi-fold doors separating the foyer and worship area in the church.

- Clearing of the hall gutters and the undergrowth surrounding the building. Also, fixing and painting of the external storage doors.
- The lead, previously lifted but not removed during an attempted theft in 2023, was made good and the SmartWater protection checked.
- As a result of comments within the reports received in the previous year regarding the condition of the bells within the tower:
 - Under advice from a structural engineer, “tell tales” were applied to the cracks in the tower masonry in order that any movement can be monitored.
 - It was decided that a more immediate concern was to review the tower platforms with respect to woodworm. This remained outstanding at the year end. Once the tower is known to be safe with respect to woodworm, the issue of works to the bells can be reviewed.
- In recognition of the visible damp penetration in various areas of the church building, quotes regarding the clearing and possible repair of the guttering and downpipes were sought. At the close of the year one had been received and a second awaited. Volunteers also worked to excavate the soil around the base of the church walls in order to mitigate some of the effects of damp.
- Both the church and hall boilers received their annual service and issues with the fan units were fixed.
- The CCTV system received its annual service and relevant repairs/updates undertaken.
- The annual service of the Fire Alarm (church only) and Emergency Lighting (both hall and church) was completed.
- Various repairs and replacements of emergency and outside lighting have been undertaken at the hall and church.
- The annual check of the fire extinguishers and fire blankets both at the hall and the church were undertaken.
- Mowers were serviced and repaired as required.
- PAT testing of electrical items was undertaken.
- The Lightning Conductor underwent its annual check.

There has also been work undertaken to source, create or update policies and other required documents:

- A monthly rota was set up to review the operation of our emergency lights, fire doors, fire exits, as well as a visual and olfactory review of gas and electric meters, consumer units and the boiler in the hall in line with the relevant regulations. The boiler in the church is also reviewed on a regular basis. Some of these had historically been carried out by our church administrator and it was felt that this was a burden that could be taken on by a rota of volunteers.
- The Fire Risk Assessment was completed.
- The drawing up of a Social Media Policy was commenced.
- An Asbestos Survey of both the hall and the church were commissioned. These will be made available to contractors working on either building in the future.
- Working at height, including accessing the tower, risk assessment was reviewed and accepted by the PCC.
- The Fire Policy for the church was reviewed and an initial draft of a summarised church hirers version created. Final updates to both were outstanding at the end of the year.

- Prior to the last APCM the Inventory was checked and the annual review of the stability of the headstones carried out.
- The Parish Safeguarding Policy was accepted by the PCC.

With respect to the furniture and fittings:

- The music equipment currently being stored was reviewed and that found to be no longer required or broken was removed, facilitating better storage and access.
- Wireless microphones were purchased to better enable activities requiring moving around the worship area to be heard both in house and online. Replacement foldback speakers and microphone stands were purchased.
- Due to presentations becoming increasingly difficult to see, a new projector was bought and installed.
- The church now has a card machine installed with which to accept donations and an office card machine for payments.

This year also saw the purchase of a new domain for the church's website and associated emails, www.christchurchwarminster.co.uk, and the adoption of ChurchSuite as a means both to organise many administrative items and as a way to communicate details of upcoming events to members of the church. A new logo was also commissioned to be used on all communication and marketing materials.

In terms of the grounds, we remain very grateful to the team and other volunteers who have assisted during the year with mowing and trimming of the grass and hedges. Due to the nature and extensiveness of some of the work required, we have also had the need to purchase help with some of the tidying on occasion.

As Church Wardens, we continued to meet with our Vicar, and in the later parts of the year with our new Curate, to provide mutual support; practically, emotionally or just as a sounding board for the work being undertaken, and to discuss the progress of any projects currently underway.

Whilst much has been achieved, throughout this year, finances have remained a subject of concern and we have been aware of the need for additional volunteers to fill gaps in existing teams and support the many activities undertaken. That being said, we are extremely grateful to those who continue to support us, and the church, in all that is undertaken.

"May the God of hope fill you with all joy and peace as you trust in Him, so that you may overflow with hope by the power of the Holy Spirit." Romans 15 v13 (NIV):

Helen Watson and Janet Billinge, Church Wardens, April 2025

ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2024

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2024

	<u>GENERAL FUND</u>	
<u>RECEIPTS</u>	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Voluntary Income		
Planned giving	80,994	88,231
Collections and other giving	2,440	3,469
Gift Aid refund	30,076	24,161
VAT refund	0	7,717
Funeral & wedding fees	7,571	4,063
Bequests	0	5,095
Donations - Restricted	1,524	2,568
	<u>122,605</u>	<u>135,304</u>
Events and Activities		
Gift Day	14,195	3,500
Refresh	908	1,336
Messy Church	91	100
	<u>15,194</u>	<u>4,936</u>
Sundry Income		
Hall letting income	<u>7,212</u>	<u>7,423</u>
Income from Investments		
Bank interest	1,116	795
Interest - Church Board of Finance	1,236	1,163
Churchyard	104	102
	<u>2,456</u>	<u>2,060</u>
Total receipts	<u>147,467</u>	<u>149,723</u>
Less: Payments per schedule	145,940	154,323
Surplus/(Deficit) for the year	<u>1,527</u>	<u>-4,600</u>

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2024

<u>GENERAL FUND</u>			
	Note	2024	2023
PAYMENTS		£	£
Donations to charities and missions		1,882	2,914
Re-chargeable expenses		86	427
Education & youth work		406	390
Diocesan share		79,202	77,649
Teaching & service expenses		1,330	1,329
Vicar's expenses		2,238	1,744
Curate's expenses		408	0
Church heat & light		8,001	13,648
Church and hall insurance		6,745	6,206
Licenses		1,266	1,339
Refresh Expenses/Gifts		929	1,264
Messy Church/Outreach		704	729
General repairs		7,661	7,037
Office expenses		3,571	3,662
Catering and cleaning		2,046	1,347
Youth worker		0	13,986
Employer Pension Contributions		556	1,510
		<u>117,031</u>	<u>135,181</u>
Administration			
Administrator salary		9,480	8,335
Fees		3,684	2,727
		<u>13,164</u>	<u>11,062</u>
Hall Expenses		14,671	7,390
Churchyard		1,074	690
		<u>15,745</u>	<u>8,080</u>
Total Payments		<u>145,940</u>	<u>154,323</u>

CHRIST CHURCH WARMINSTER**CHARITY GIVING - YEAR ENDED 31 DECEMBER 2024**

	2024	2023
Church Overseas		
Bible Society		
Relief and Development Agencies		
Tear Fund Christmas Appeal	530	1,100
Tear Fund Harvest Appeal		346
Tear Fund Big Quiz	320	
Tear Fund Earthquake Disaster		205
Wiltshire Air Ambulance	932	
Home Missions		
Alzheimers Support		403
Dorothy House		265
Warminster Action Group		265
Evangelical Alliance	100	200
Churches Together Warminster		60
Royal British Legion Poppy Appeal		70
	<u>1,882</u>	<u>2,914</u>

CHRIST CHURCH WARMINSTER

BALANCE SHEET AT 31 DECEMBER 2024

		<u>2024</u>	<u>2023</u>
		<u>£</u>	<u>£</u>
Investments			
Trust Investments - see note 1		44,303.09	43,312
Current Assets			
HSBC Current Account	3,412.57		183
CBF Deposit	2,745.21		2,607
HSBC CC21 Account	309.47		227
CBF Deposit CC21	195.85		186
HSBC Savings Account	<u>61,666.93</u>		<u>56,136</u>
		68,330.03	<u>59,339</u>
Cash Balances			
Refresh		229.04	250
		<u>112,862.16</u>	<u>102,901</u>
Represented by:			
Restricted Funds			
Endowment Funds		44,303.09	43,312
CC21 Fund			
Balance at 1 January 2024	63,599.20		56,324
Add: Surplus receipts over payments	<u>6,944.30</u>		<u>7,275</u>
Balance at 31 December 2024		70,543.50	63,599
Restricted Receipts for payment			
Balance at 1 January 2024	575.57		
Add: Donations in year	<u>780.00</u>		
	1,355.57		
Less: Payments made	<u>282.03</u>		
Balance at 31 December 2024		1,073.54	575
Unrestricted Funds			
General Fund			
Balance at 1 January 2024	-4,585.20		
Less: Excess receipts over payments	<u>1,527.23</u>		
Balance at 31 December 2024		-3,057.97	-4,585
		<u>112,862.16</u>	<u>102,901</u>

CHRIST CHURCH WARMINSTER

CC21 REFURBISHMENT FUND - YEAR ENDED 31 DECEMBER 2024

	2024	2023
	£	£
Receipts		
Planned giving	6,230	6,610
Interest - Church Board of Finance	10	6
Gift Aid Tax Refund	2,838	2,862
Easyfunding	16	18
	<u>9,094</u>	<u>9,496</u>
Payments		
Sound and Vision System	2,089	1,159
Tithes	0	1,000
Bank Charges	60	62
	<u>2,149</u>	<u>2,221</u>
Surplus Receipts over Payments for year	<u>6,945</u>	<u>7,275</u>
Balance at 1 January 2024	63,599	56,324
Balance at 31 December 2024	<u><u>70,544</u></u>	<u><u>63,599</u></u>

HALL RUNNING COSTS - YEAR ENDED 31 DECEMBER 2024

	2024	2023
Heat & light	1,739.97	3,268
Water rates	271.03	263
Wages - cleaner	2,434.00	2,040
Cleaning materials	75.31	218
Repairs - general	2,008.21	809
Repairs - window replacement	7,272.64	0
Refuse collection	870.40	792
Total payments	<u>14,671.56</u>	<u>7,390</u>
Hall receipts	7,422.80	7,423
Surplus receipts over payments for the year	<u><u>-7,248.76</u></u>	<u><u>33</u></u>

CHRIST CHURCH WARMINSTER

NOTES TO THE ACCOUNTS

ACCOUNTING POLICIES

The financial statement of the PCC has been prepared in accordance with the Church accounting regulations using the receipts and payments basis.

FUNDS

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

The purpose of any restricted funds is noted in the Accounts.

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of the other Church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

General Fund

The General Fund is unrestricted and is the main working fund of the church through which all the ordinary business of the PCC is transacted. The Gift Day donations raised in 2024 have been partly used to fund the replacement of windows in the church hall and quotes are being obtained to undertake further renovation work in the hall in 2025.

CC21 Fund

This Fund was set up to fund the development of the life of Christ Church for the 21st Century. Most of this money to date has been allocated to Phases 1 and 2 of the church refurbishment. Any restricted funds represented monies collected for a specific purpose.

Churchyard Fund

This Fund is for the upkeep of the churchyard and the main ongoing income for that Fund is restricted monies derived from a legacy of £1,000, the interest on which is to be used for the upkeep of the graves and the War Graves Commission receipt. The income from the Long-Brown legacies is used 3/5ths for general church purposes and 2/5ths for the upkeep of the churchyard.

Restricted Funds

The restricted funds held at the year end consist of £575.57 in the Vicar's Discretionary Fund and £497.97 for Christmas lunches.

STATEMENT OF ASSETS AND LIABILITIES

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require Faculty for disposal. Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without Faculty. Combined buildings and contents insurance value for the church is £16,620,000.

Land and buildings held on behalf of the PCC: Christ Church Community Hall was built in 1970 from funds raised by the PCC at a cost of £4,500, present insured value of the buildings and contents is £3,330,000. The land was acquired in 2008. There are no liabilities at the year end.

Trusts for Ecclesiastical Purposes

The following Trusts are vested in the Salisbury Diocesan Board of Finance; capital cannot be spent under any circumstances. The PCC is permitted to spend the income from the Trusts as follows: The shares held have the same unit value and at 31 December 2024 the price was 2,312.27 pence per share (2023 – 2,260.53 pence per share).

Bequest Name:	Shares Held	Total Value	Income Allocation
Hickman Bequest	694	£16,047.15	1/3 church expense 2/3 Stipend
Long-Brown Bequest	103	£2,381.64	2/5 churchyard 3/5 church expenses
Curtis Bequest	995	£23,007.09	church fabric
Daniels Bequest	124	£2,867.21	churchyard

Church Workers Pension Fund (CWPF)

Christ Church Warminster PCC (the Employer) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which hold the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as Defined Benefit Schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable of £556 (2023 - £1,510).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, Christ Church Warminster could become responsible for paying a share of that employer's pension liabilities.

Independent Examiner's Report to the PCC of Christ Church Warminster

This report to the PCC of Christ Church Warminster, Charity Number 1131685, is in respect of the accounts for the year ended 31 December 2024 set out on pages 9 to 16.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility:

To examine the accounts under Section 145 of the Charities Act

To follow the procedures laid down in the General Direction given by the Charity Commission (under Section 145(5)(b) of the Charities Act).

And to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the Charities Act;

to prepare accounts which accord with accounting records and comply with the accounting requirements of the Charities Act have not been met;

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr L Smith
5 Shelley Way
Warminster
BA12 9EJ

Lsmith@imms.biz

Accounts

CHRIST CHURCH WARMINSTER
ANNUAL REPORT
and
FINANCIAL STATEMENT
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2023

PCC
Christ Church
The Church Office
Weymouth Street
Warminster
Wilts
BA12 9NS

Vicar
The Revd Lorraine S Dobbins
Christ Church Vicarage
13 Avon Road
Warminster
BA12 9PR

Bank:
HSBC
46 Fore Street
Trowbridge
Wiltshire
BA14 8EL

Independent Examiner:
Mr Lindsey Smith
5 Shelly Way
Warminster
BA12 8EJ

Registered Charity (England) No: 1131685

2023 Annual Report & Accounts for Christ Church Warminster

Aim & Purpose

Christ Church Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend Lorraine Dobbins, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of Christ Church and Christ Church Community Hall.

Objectives & Activities

In recent years, we collaboratively crafted our church's Core Values, deeply rooted in biblical principles. Our mission statement—Loving Jesus, Loving One Another, Loving the Community—serves as the cornerstone of our life together. During the past year, we have witnessed a transformative shift in the culture of our Church Family as these values have become a reality in tangible ways. Recently a past member who has moved away was visiting and commented on the change.

Our focus on Worship and Hospitality has been particularly noteworthy. Following a period of intentional development, our Sunday Morning Worship Services have achieved a new-found consistency, shaping worship that is reflective of our values. Concurrently, our Evening Services have evolved in response to our worship audit, flourishing as a result.

In the realm of Hospitality, significant strides have been made in fostering a sense of community and inclusivity. Post-Morning Service lunches have fostered deeper connections among the Church Family. Alongside this we have developed a vision for the use of our Hall where hospitality features highly.

This past year has been marked by a consolidation phase, wherein we have fine-tuned our worship and hospitality practices to firmly embed our Core Values within our church's ethos. Looking ahead, our focus will shift towards crafting a comprehensive vision to guide our actions as we continue to live out these values in impactful ways; this will most certainly involve use of the Hall.

Achievement & Performance

Prayer & Worship

We continue to have one Service on a Sunday Morning at 10.30am. Once a month we have a Communion Service with the whole Church Family together: this is a work in progress and has been a good opportunity for the Church Family to get to know one another more. Festival Services have been All Age in focus and have taken place at Christ Church, with the exception of our Harvest Service which was held at a Farm. In addition to this, some Evening Services have been developed to provide opportunities for more formal and contemplative Services. Our Licensed Lay Ministers and Lay Worship Leaders are very much appreciated for their support in preaching and leading.

Small Groups are a key part of pastoral care and discipleship.

Ministry & Mission

During this year, there were 2 infant baptisms, 0 adult baptisms and 1 adult and 2 teenage confirmations.

Rev Marian Curtis (PTO) continues to support the Clergy Team by being available to officiate at Funerals; her gifting in this special ministry is very much appreciated and the Vicar is thankful for her support.

“Rooted” continue to use “Energize” by Urban Saints: the children are enjoying the material. Meetings have also taken place between the Leaders and the Vicar to see how best we may involve the children when they are in church before going to their groups.

On completion of his training, Ben Cooke relocated to a new job. Buzz have continued to meet on Sunday mornings in the Coffee Area, also taking part in a YFC/WOLT activity day.

Our Lay Pastoral Assistants (LPAs) meet with the Clergy to ensure pastoral needs are being met. We have 5 LPAs, 2 having recently begun training as Anna Chaplains. They are supplemented across the church by those who visit their neighbours, other congregation members and those in need, underlining our commitment as a church to serve others wherever God has placed us. We continue to support 4 key missions: Bible Society, Christians Against Poverty (CAP), Open Doors and Tearfund (including special collections for emergency appeals). Through the Deanery link with Maridi Diocese, we also have contact with South Sudan.

We support Sambourne School as our church school, providing Foundation Governors – David Ball and our Vicar, Lorraine. Collective Worship is led by Lorraine, with help from Janet Trott, every week and alternates between being in School and in church. Tea and coffee is provided and parents join us in church.

Evangelism & Outreach

Mums' Group is flourishing, with around 30 mothers, mostly from outside the church, some with their preschoolers, and provides a safe place for women to share problems and challenges and to receive prayer and emotional support. Our Vicar is part of the Team which runs this Group and finds it to be the greatest opportunity of the week to spend time with members of the wider community and share the love of Christ.

Messy Church is as popular as ever. This is an all age monthly event involving refreshments, crafts and activities focused on a Christ-centered theme.

Having completed her curacy, our Curate, licensed to Christ Church, began a role with Salisbury Diocese supporting Ordinands and Curates.

Strive (Men's ministry) meet for a monthly breakfast and Bible study. With the deterioration in the weather, the Women's monthly walk has been paused, while the Women's Breakfast has morphed into meeting for an evening meal occasionally through the year.

A Team goes into Ashwood Care Centre and the Silk Works Dementia Centre at key times of the year, such as Christmas, Easter, Valentines Day, etc, to share in a time of singing hymns, prayers and the opportunity to provide one-to-one pastoral support: this is much appreciated by staff and residents alike.

Social Transformation & Ecumenical Links

Refresh attracts 30+ older members of the community for a monthly social event and refreshments, providing a haven for those living alone.

Members of our congregation who are Street Pastors, including Prayer Pastors, continue to make themselves available to the folk of Warminster on Sunday afternoons, usually in the Lakeside Pleasure Grounds, along with cover on Friday nights.

Cornerstone - a Christian charity providing practical and emotional support and help for those facing difficulties and crises - is well supported by Christ Church members as Trustees and Volunteers. It is proving increasingly effective providing both short term help and longer term support towards life change.

Christ Church is active in Churches Together in Warminster (CTW) and is working with other churches in youth work, Street Pastors, Foodbank, etc. This year our Vicar is the Chair of Churches Together in Warminster.

Church Attendance

When the Roll was closed on 14 April 2024, the Roll stood at 110 members. Last year's total at the APCM was 125.

Developing Structures & Facilities

With many of the valiant Martha & Mary Team in their 70s and 80s, it was decided it was time to retire and a Cleaner has been employed to ensure the church complex is ready to welcome people to Worship Services. The Churchyard Team continued to maintain the trees and grass cutting, as well as surrounding hedges, and seek to make maintenance more efficient.

Developing Leaders & Leadership

The culture of the PCC is developing into a leadership group rather than an over-seeing group and members have been involved in shaping our Core Values. The PCC and Standing Committee is supporting the ministry of the Vicar.

Financial Review

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least two months unrestricted payments. This is equivalent to about £30,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. At the year-end, 31 December 2023, our general reserves were minimal.

Structure, Governance & Management

About 90 of the regular church members volunteer in one or more of the ministries of the church, sharing together the life and work. We are very thankful for all their contributions, all of which are necessary.

Safe recruitment and safeguarding for both children and adults at risk is a priority and follows our policy. This policy was reviewed this year and complies with Diocesan, Church of England and legal requirements and best practice. As part of this, regular training has been undertaken locally. We are very grateful to Gill Cross, our Safeguarding Officer (PSR). Sue Yates, our Safeguarding Administrator, has conducted a thorough review but unfortunately had to stand down at the end of the summer.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the Incumbent (our Vicar), Churchwardens, up to 3 Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our Services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members with the PCC:

Vicar:	Revd Lorraine Dobbins (Chair)
Wardens:	Mrs Jan Billinge
	Mrs Helen Watson (from April 2023)
Representatives on the Deanery Synod:	Mr Richard Watson (from May 2023)

Elected Members:	Mr Hilton Holding (Treasurer) Mrs Kate Preece Mr Mark Smith Mr Roy Trott Mrs Helen Watson (until April 2023) Mrs Abi White
PCC Minutes Secretary:	Mrs Linda Smith

The PCC provides leadership and oversight of the church to fulfill its mission, in conjunction with the Vicar and Churchwardens. The PCC are the Trustees of the charity. The full PCC met for business seven times during 2024.

The PCC oversees the children and youth work. The Finance Team manages and administers the church finances.

The PCC employed a full time Youth Pastor (until July 2023) and part time Administrator and Hall/Church Cleaner.

During the year the PCC has regularly reviewed the finances and budget; agreed repairs to the Church Tower and reviewed the Safeguarding Policy.

Administrative Information

Christ Church Warminster is situated at the top of Weymouth Street with views over the whole town. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Christ Church, Weymouth Street, Warminster, BA12 9NS

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity registered with the Charity Commission from September 2009. The Charity Number is 1131685.

Churchwardens' Report for year ending December 2023

We continue to meet together as one congregation each Sunday at 10:30. We have maintained an average attendance of 70+ adults with a growing number of children (12) and young people (7). The third Sunday morning/month is reserved for the gathered community and takes the form of family worship. In addition there are evening Services on the first, second and third Sunday/month: Communion, Communion With Prayers for Healing and Contemplative. While the evening Services attract a much smaller congregation (c15) they have been very well received.

We have continued to livestream the morning Service and to upload this to YouTube. This has been of value not just to members of the congregation but also to the wider community who have never been to Christ Church or even necessarily live in the area. The worship team has also made sung worship available on YouTube. Those with the appropriate technical skills have trained a larger team to manage these systems. In addition we are blessed with those who lead us in worship, preaching, teaching and leading prayers.

While celebrating the significant high points in the church calendar, we have followed just two themes in the course of the year; Ephesians (January – March) and Mark's Gospel (from April). This has enabled a focused and in depth study of two quite different but equally challenging books. A special mention needs to be made of the Christmas Eve Services (17:00 and 19:00) attended by 180 and 125 respectively. We were able to share the Gospel and celebrate Christmas with a number of the wider community who do not routinely attend church.

Recognition must be given to those who maintain not only the fabric but the smooth running of the church. We have a number of exceptional and generous people who freely share their time and skills. There is a team, currently few in number, of people who maintain the building and grounds. We have recently enlarged this group to include a small Buildings Team composed of people with the appropriate technical skills required to inform decision making. We began the year with another team consisting of ladies who had been cleaning the church for more years than they could remember, however, a cleaner has since been employed to cover this invaluable service. Thank you, Ladies! There are also those who prepare refreshments, a team of Welcomers, Sides people, a Safeguarding Officer, House Group leaders ... We could not function without these people. Thank you!

Our relationship with the wider community continues to grow. Regular Collective Worship is well established and much valued at Sambourne School. There is also a notable mentoring scheme at Kingdown School. A number of our members are actively involved in local ecumenical programmes, including Street Pastors, Cornerstone, Food Bank, WAG, to name but a few. The Men's Group, Strive, have a monthly Bible study as well as a monthly breakfast.

We have a dedicated team who work with our children and young people; Rooted (pre-school and primary), Buzz (KS3 secondary) and OAK (older teens). Our Youth Pastor completed his training and placement at the end of July and is now working in a residential setting in Salisbury. Consequently, Buzz is being delivered by a rota of 4 volunteers and OAK no longer meet. In an ideal world we would like to appoint a Youth Worker but, currently, lack the funds to do so. Messy Church is delivered on the 4th Thursday/month and has a regular and committed attendance (60-70, with ages ranging from birth to 80+, although sadly no teens). The Mums' Group continues to flourish. Easter, Christmas and Harvest Festivals were celebrated with indoor and outdoor events.

A number of building and safety related issues were resolved:

- Domestic Abuse Policy accepted by PCC (May 2023)
- Safer Recruitment Policy accepted by PCC (May 2023)
- The Fire Policy was accepted by PCC (May 2023)
- Fire Marshall Training completed October 2023
- At the suggestion of Dave Pollard, reports regarding the state of the Tower Bell were sought; these are still under consideration
- Repairs to the Clock Tower completed
- Roof repairs – where applicable, quotations required by Ecclesiastical Insurance ascertained, agreed and monies received. Roof repairs complete with just Vestry roof outstanding.
- Organ tuned
- Bifold doors – carpenter sourced and work to be completed
- Extensive work completed in and around graveyard
- Card reader purchased but yet to be installed
- War Graves Commission Plaque was attached to large external notice board

There are huge financial issues to be faced, as a church and as individuals. A particular area of concern is the ongoing, and increasingly costly, maintenance of the Church Hall. We are actively seeking clarity of vision and purpose. The members of Christ Church are committed, hardworking and generous. Nevertheless, difficult decisions with clear objectives and priorities will have to be made in the coming months.

... God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. 2 Corinthians 9:8

Janet Billinge & Helen Watson, Church Wardens, March 2024

ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2023

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2023

<u>GENERAL FUND</u>		
<u>RECEIPTS</u>	<u>2023</u> <u>£</u>	<u>2022</u> <u>£</u>
Voluntary Income		
Planned giving	88,231	88,253
Collections and other giving	3,469	3,668
Unpresented payments	0	3,370
Gift Aid refund	24,161	39,550
VAT refund	7,717	0
Funeral & wedding fees	4,063	6,911
Bequests	5,095	0
Donations - Restricted	2,568	2,900
	<u>135,304</u>	<u>144,652</u>
Events and Activities		
Heap Sunday	3,500	14,066
Refresh	1,336	1,158
Messy Church	100	82
	<u>4,936</u>	<u>15,306</u>
Sundry Income		
Hall letting income	<u>7,423</u>	<u>6,340</u>
Income from Investments		
Bank interest	795	136
Interest - Church Board of Finance	1,265	904
Churchyard	0	0
	<u>2,060</u>	<u>1,040</u>
Total receipts	<u>149,723</u>	<u>167,338</u>
Less: Payments per schedule	154,323	221,702
(Deficit)/Surplus for the year	<u>-4,600</u>	<u>-54,364</u>
Transfer to/(from) Designated Funds	0	-21,886
Transfer to/(from) CC21 Refurbishment Fund	0	-32,016
(Deficit)/Surplus for the year	<u><u>-4,600</u></u>	<u><u>-462</u></u>

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2023

<u>GENERAL FUND</u>			
	Note	2023	2022
PAYMENTS		£	£
Donations to charities and missions		1,100	10,000
Re-chargeable expenses		2,241	2,780
Education & youth work		390	1,019
Diocesan share		77,649	75,388
Teaching & service expenses		1,329	2,407
Vicar's expenses		1,744	1,848
Associate's expenses		0	664
Youth pastor expenses		0	109
Church heat & light		13,648	13,812
Church and hall insurance		6,206	5,642
Licenses		1,339	1,163
Refresh Expenses/Gifts		1,264	1,300
Messy Church/Outreach		729	913
General repairs		7,037	16,776
Tower & Louvre Repairs		0	42,702
Office expenses		3,662	2,922
Equipment		0	249
Catering and cleaning		1,347	1,440
Youth worker		13,986	23,155
Employer Pension Contributions		1,510	1,990
		<u>135,181</u>	<u>206,279</u>
Administration			
Administrator salary		8,335	7,582
Fees		2,727	3,227
		<u>11,062</u>	<u>10,809</u>
Hall Expenses		7,390	4,614
Churchyard		690	0
		<u>8,080</u>	<u>4,614</u>
Total Payments		<u>154,323</u>	<u>221,702</u>

CHRIST CHURCH WARMINSTER**CHARITY GIVING - YEAR ENDED 31 DECEMBER 2023**

	2023	2022
Church Overseas		
Bible Society		2,500
Relief and Development Agencies		
Tear Fund Christmas Appeal	1,100	2,685
Tear Fund Harvest Appeal	346	444
Tear Fund Afghanistan		0
Tear Fund Ukraine		50
Tear Fund Earthquake Disaster	205	
DEC Ukraine Appeal		125
Warminster Lions Ukraine Appeal		782
Home Missions		
Alzheimers Support	403	
Dorothy House	265	
Warminster Action Group	265	
Evangelical Alliance	200	
Churches Together Warminster	60	60
Royal British Legion Poppy Appeal	70	70
Christians Against Poverty		2,500
Open Doors		2,500
Wiltshire Air Ambulance		100
Other Charities		
	<u>2,914</u>	<u>11,816</u>

CHRIST CHURCH WARMINSTER

BALANCE SHEET AT 31 DECEMBER 2023

	<u>2023</u>	<u>2022</u>
	<u>£</u>	<u>£</u>
Investments		
Trust Investments - see note 1	43,311.76	39,557
Current Assets		
HSBC Current Account	183.21	3,731
CBF Deposit	2,606.85	2,526
HSBC CC21 Account	226.83	569
CBF Deposit CC21	185.98	180
HSBC Savings Account	<u>56,136.77</u>	<u>49,070</u>
	59,339.64	<u>56,076</u>
Cash Balances		
Toddler Time	0.00	
Refresh	<u>249.93</u>	
	249.93	839
	<u>102,901.33</u>	<u>96,472</u>
Represented by:		
Restricted Funds		
Endowment Funds	43,311.76	39,557
CC21 Fund		
Balance at 1 January 2023	56,324.26	72,899
Add: Surplus receipts over payments	<u>7,274.94</u>	<u>-16,575</u>
Balance at 31 December 2023	63,599.20	56,324
Restricted Receipts for payment		
Balance at 1 January 2023	575.57	
Add: Donations in year	<u>0.00</u>	
	575.57	
Less: Payments made	<u>0.00</u>	
Balance at 31 December 2023	575.57	576
Unrestricted Funds		
General Fund		
Balance at 1 January 2023	14.93	
Add: Excess payments over receipts	<u>-4,600.13</u>	
Balance at 31 December 2023	-4,585.20	15
	<u>102,901.33</u>	<u>96,472</u>

CHRIST CHURCH WARMINSTER

CC21 REFURBISHMENT FUND - YEAR ENDED 31 DECEMBER 2023

	2023	2022
	£	£
Receipts		
Planned giving	6,610	10,822
Interest - Church Board of Finance	6	2
Gift Aid Tax Refund	2,862	4,667
Easyfunding	18	15
	<u>9,496</u>	<u>15,506</u>
Payments		
Sound and Vision System	1,159	0
Quinquennial Repairs	0	32,016
Tithes	1,000	0
Bank Charges	62	65
	<u>2,221</u>	
Surplus Receipts over Payments for year	<u>7,275</u>	<u>-16,575</u>
Balance at 1 January 2023	56,324	72,899
Balance at 31 December 2023	<u>63,599</u>	<u>56,324</u>

HALL RUNNING COSTS - YEAR ENDED 31 DECEMBER 2023

	2023	2022
Heat & light	3,267.50	1,210
Water rates	263.33	171
Wages - cleaner	2,040.00	1,815
Cleaning materials	217.92	234
Repairs - general	809.40	509
Refuse collection	791.41	675
Total payments	<u>7,389.56</u>	<u>4,614</u>
Hall receipts	7,422.80	6,340
Surplus receipts over payments for the year	<u>33.24</u>	<u>1,726</u>

CHRIST CHURCH WARMINSTER

NOTES TO THE ACCOUNTS

ACCOUNTING POLICIES

The financial statement of the PCC has been prepared in accordance with the Church accounting regulations using the receipts and payments basis.

FUNDS

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

The purpose of any restricted funds is noted in the Accounts.

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of the other Church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

General Fund

The General Fund is unrestricted and is the main working fund of the church through which all the ordinary business of the PCC is transacted. The Heap Day donations raised in 2021 have been transferred to Designated Funds in order to part-fund the impending Tower and louvre repairs expected to commence in February 2022.

CC21 Fund

This Fund was set up to fund the development of the life of Christ Church for the 21st Century. Most of this money to date has been allocated to Phases 1 and 2 of the church refurbishment. Any restricted funds represented monies collected for a specific purpose.

Churchyard Fund

This Fund is for the upkeep of the churchyard and the main ongoing income for that Fund is restricted monies derived from a legacy of £1,000, the interest on which is to be used for the upkeep of the graves and the War Graves Commission receipt. The income from the Long-Brown legacies is used 3/5ths for general church purposes and 2/5ths for the upkeep of the churchyard.

STATEMENT OF ASSETS AND LIABILITIES

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require Faculty for disposal. Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without Faculty. Combined buildings and contents insurance for the value of the church is £13,000,000.

Land and buildings held on behalf of the PCC: Christ Church Community Hall was built in 1970 from funds raised by the PCC at a cost of £4,500. Present insured value of the buildings and contents is £2,960,000. The land was acquired in 2008.

There are no liabilities at the year end.

Trusts for Ecclesiastical Purposes

The following trusts are vested in the Salisbury Diocesan Board of Finance; capital cannot be spent under any circumstances. The PCC are permitted to spend the income from the Trusts as follows: The shares held have the same unit value and at 31 December 2023 the bid market value was 2,260.53 pence per share (2022 – 2,064.59 pence per share).

Bequest Name:	Shares Held	Total Value	Income Allocation
Hickman Bequest	694	£15,688.08	1/3 church expense 2/3 Stipend
Long-Brown Bequest	103	£2,328.35	2/5 churchyard 3/5 church expenses
Curtis Bequest	995	£22,492.27	church fabric
Daniels Bequest	124	£2,803.06	churchyard

Church Workers Pension Fund (CWPF)

Christ Church Warminster PCC (the Employer) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which hold the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as Defined Benefit Schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable of £1,510 (2022 - £1,990).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2019.

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, Christ Church Warminster could become responsible for paying a share of that employer's pension liabilities.

Independent Examiner's Report to the PCC of Christ Church Warminster

This report to the PCC of Christ Church Warminster, Charity Number 1131685, is in respect of the accounts for the year ended 31 December 2023 set out on pages 7 to 14.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility:

To examine the accounts under Section 145 of the Charities Act

To follow the procedures laid down in the General Direction given by the Charity Commission (under Section 145(5)(b) of the Charities Act).

And to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the Charities Act;

to prepare accounts which accord with accounting records and comply with the accounting requirements of the Charities Act have not been met;

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr L Smith
5 Shelley Way
Warminster
BA12 9EJ

Lsmith@imms.biz

Accounts

CHRIST CHURCH WARMINSTER
ANNUAL REPORT
and
FINANCIAL STATEMENT
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2022

PCC
Christ Church
The Church Office
Weymouth Street
Warminster
Wilts
BA12 9NS

Vicar
The Revd Lorraine S Dobbins
Christ Church Vicarage
13 Avon Road
Warminster
BA12 9PR

Bank:
HSBC
46 Fore Street
Trowbridge
Wiltshire
BA14 8EL

Independent Examiner:
Mr Lindsey Smith
5 Shelly Way
Warminster
BA12 8EJ

Registered Charity (England) No: 1131685

2022 Annual Report & Accounts for Christ Church Warminster

Aim & Purpose

Christ Church Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend Lorraine Dobbins, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of Christ Church and Christ Church Community Hall.

Objectives & Activities

We have developed our Core Values as a church collaboratively. The Core Values have received biblical underpinning and have been distributed to the whole Church Family through the publication of a booklet. We have also had sermon series connected to them. A mission statement has been developed to overarch the Core Values - Loving Jesus, Loving One Another, Loving the Community. This year has been a time of consolidation with some minor changes to worship and hospitality as we have embedded the Core Values. The next stage is to begin to develop our "big picture" vision to discern the actions we need to take to live them out.

Achievement & Performance

Prayer & Worship

Following restrictions being lifted, we continue to have one Service on a Sunday Morning at 10.30am. Once a month we have a Communion Service with the whole Church Family together: this is a work in progress and has been a good opportunity for the Church Family to get to know one another more. Festival Services have been All Age in focus and have taken place at Christ Church, with the exception of our Harvest Service which was held at a Farm. In addition to this, some Evening Services have been developed to provide opportunities for more formal and contemplative Services. Our Licensed Lay Ministers and Lay Worship Leaders are very much appreciated for their support in preaching and leading.

Small Groups are a key part of pastoral care and discipleship. This year a new Small Group has been introduced on a Wednesday Evening.

Ministry & Mission

During this year, there were 5 infant baptisms, 0 adult baptisms and 0 adult confirmations.

Rev Marian Curtis (PTO) continues to support the Clergy Team by being available to officiate at Funerals; her gifting in this special ministry is very much appreciated and the Vicar is thankful for her support.

"Rooted" continue to use "Energize" by Urban Saints: the children are enjoying the material. Meetings have also taken place between the Leaders and the Vicar to see how best we may involve the children when they are in church before going to their groups.

Ben Cooke continued in his role of Youth Pastor. Buzz have been meeting on Sunday mornings in the Coffee Area. This year there has been a Confirmation Course for young people in Buzz alongside members of OAK.

Our Lay Pastoral Assistants (LPAs) meet with the Clergy to ensure pastoral needs are being met. We have 6 LPAs, 1 having been recently commissioned and 1 awaiting commissioning. They are supplemented across the church by those who visit their neighbours, other congregation members and those in need, underlining our commitment as a church to serve others wherever God has placed us.

We continue to support 4 key missions: Bible Society, Christians Against Poverty (CAP), Open Doors and Tearfund (including special collections for emergency appeals). Through the Deanery link with Maridi Diocese, we also have contact with South Sudan.

We support Sambourne School as our church school, providing Foundation Governors – David Ball and our Vicar, Lorraine. Collective Worship is led by Lorraine, Caroline and Ben every week and alternates between being in School and in church. Tea and coffee is provided and parents join us in church. An After School Club has been taking place once a week, working in partnership with Students from Warminster School, for a group of children carefully chosen by the Headteacher.

Evangelism & Outreach

Mums' Group is flourishing, with around 30 mothers, mostly from outside the church, some with their preschoolers, and provides a safe place for women to share problems and challenges and to receive prayer and emotional support. Our Vicar is part of the Team which runs this Group and finds it to be the greatest opportunity of the week to spend time with members of the wider community and share the love of Christ.

Messy Church has resumed and is as popular as ever. This is an all age monthly event involving refreshments, crafts and activities focused on a Christ-centered theme.

Our Curate, as part of her project in the community, is involved with the Chat Café, run by Warminster Open Doors. This project has further grown by the setting up of "Side by Side", a drop-in Café for those affected by cancer – either themselves, or someone close to them. Members of our congregation are involved with this project. Most recently a bereavement group, "By Your Side", has been developed.

Strive (Men's ministry) meet for a monthly breakfast and Bible study. One of our LPA's has developed a Women's Breakfast and monthly walk.

A new team have begun to go into the Silk Works Dementia Centre at key times of the year, such as Christmas, Easter, Valentines Day, etc, to share in a time of singing hymns, prayers and the opportunity to provide one-to-one pastoral support.

Social Transformation & Ecumenical Links

Refresh attracts 30+ older members of the community for a monthly social event and refreshments, providing a haven for those living alone.

Members of our congregation who are Street Pastors, including Prayer Pastors, continue to make themselves available to the folk of Warminster on Saturday afternoons, usually in the Lakeside Pleasure Grounds, with cover on Friday nights resuming once Guidelines permitted.

Cornerstone - a Christian charity providing practical and emotional support and help for those facing difficulties and crises - is well supported by Christ Church members as Trustees and Volunteers. It is proving increasingly effective providing both short term help and longer term support towards life change.

Christ Church is active in Churches Together in Warminster (CTW) and is working with other churches in youth work, Street Pastors, Foodbank, etc. This year our Vicar is the Chair of Churches Together in Warminster.

Church Attendance

When the Roll was closed on 27 March 2023, the Roll stood at 125 members. Last year's total at the APCM was 137.

Developing Structures & Facilities

The Martha & Mary Team ensured the church complex was ready to welcome people to Worship Services. The Churchyard Team continued to maintain the trees and grass cutting, as well as surrounding hedges, and seek to make maintenance more efficient.

Developing Leaders & Leadership

The culture of the PCC is developing into a leadership group rather than an over-seeing group and members have been involved in shaping our Core Values. The PCC and Standing Committee, along with our Curate and Ordinand, is supporting the ministry of the Vicar.

Financial Review

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least two months unrestricted payments. This is equivalent to about £30,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. At the year-end, 31 December 2022, our general reserves were minimal.

Structure, Governance & Management

About 90 of the regular church members volunteer in one or more of the ministries of the church, sharing together the life and work. We are very thankful for all their contributions, all of which are necessary.

Safe recruitment and safeguarding for both children and adults at risk is a priority and follows our policy. This policy was reviewed this year and complies with Diocesan, Church of England and legal requirements and best practice. As part of this, regular training has been undertaken locally. We are very grateful to Gill Cross, our Safeguarding Officer (PSR) and Sue Yates, our Safeguarding Administrator, who has taken over from Paula Thorpe. Following the hiatus of Covid, Sue Yates has begun a thorough review.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the Incumbent (our Vicar), Churchwardens, up to 3 Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our Services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members with the PCC:

Vicar:	Revd Lorraine Dobbins (Chair)
Curate :	Revd Caroline Spindlow
Wardens:	Mr Richard Church
	Dr Mark Thorpe (up to May 2022)
	Mrs Jan Billinge (from May 2022)
Representatives on the	
Deanery Synod:	Mrs Mary (Mo) Cheesman
Elected Members:	Mr John Cheesman
	Mr Hilton Holding (Treasurer)
	Mrs Janet Papworth
	Mr Simon Pope (until May 2022)
	Mrs Kate Preece
	Mr Mark Smith
	Mrs Paula Thorpe (until May 2022)
	Mr Roy Trott

Mrs Helen Watson
Mrs Abi White (from May 2022)
Mrs Linda Smith

PCC Minutes Secretary:

The PCC provides leadership and oversight of the church to fulfill its mission, in conjunction with the Vicar and Churchwardens. The PCC are the Trustees of the charity. The full PCC met for business six times during 2022.

The PCC oversees the children and youth work. The Finance Team manages and administers the church finances.

The PCC employs a full time Youth Pastor and part time Administrator and Hall Cleaner.

During the year the PCC has regularly reviewed the finances and budget; agreed repairs to the Church Tower and reviewed the Safeguarding Policy.

Administrative Information

Christ Church Warminster is situated at the top of Weymouth Street with views over the whole town. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Christ Church, Weymouth Street, Warminster, BA12 9NS

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity registered with the Charity Commission from September 2009. The Charity Number is 1131685.

Churchwardens' Report for year ending December 2022

We have spent much of this year considering our vision for 2022; to determine what our Core Values are. This is a work in progress but we are agreed that our foci are to be Upwards (Worship and Prayer), Inwards (Church Family, Discipleship and Leadership) and Outwards (Mission).

We continue to meet together as one congregation each Sunday at 10:30 and have maintained an average attendance of 75+ adults with 8 children/young people. Since July a Communion Service has been held in the late afternoon on the 1st Sunday/month. This was well received and so, since November, there has been an additional Contemplative Service on the 3rd Sunday/month. The composition of the congregation has changed post-Covid. Sadly some of our older/more vulnerable members have never returned but a number of young families have joined us.

We have continued to livestream the morning Service and to upload this to YouTube. This has been of value not just to members of the congregation and also to a wider community who have never been to Christ Church or even necessarily live in the area. The worship team have also made sung worship available on YouTube. Those with the appropriate technical skills are training a larger team to manage these systems. In addition we are blessed with those who lead us in worship, preaching, teaching and leading prayers.

A special mention must be made of those who maintain not only the fabric but the smooth running of the church. We have an exceptional Administrator who manages the Church Office with efficiency and grace. There is a very small team of men who maintain the building and grounds. There is another team of ladies who have been cleaning the church for more years than they can remember. There are those who prepare refreshments, a team of welcomers, Sides people, Safeguarding, House Group leaders ... We could not function without these people. A special thanks to Mark Thorpe and Richard Church who both stepped down as Church Wardens this year. We are so grateful for their service, dedication and competence. Thank you!

Our relationship with the wider community continues to grow. Regular Collective Worship is well established and much valued at Sambourne School, with an additional weekly *fun club* for identified SENCO pupils. There is also a notable mentoring scheme at Kingdown School. A number of our members are actively involved in local ecumenical programmes; Street Pastors, Cornerstone, Food Bank, WAG ...

We have a dedicated team who work with our children and young people; Rooted (pre-school and primary), Buzz (secondary) and fortnightly OAK (older young people). These groups are small but growing. Messy Church and the Mums' Group continue to flourish. Easter and Christmas community-focused events took place again at Church, with outdoor Services being held for Easter and Harvest. Christmas was celebrated with services both indoors and outdoors; *Pop-up Nativity* and Carol Services. Unfortunately the appalling weather meant the drive-in Carol Service was cancelled.

We continue to be blessed by our Curate Caroline Spindlow and our trainee Youth Pastor, Ben Cooke, under the leadership and guidance of our Vicar, Lorraine. As Caroline and Ben come to the end of their training in the coming year, we thank them for their service and pray for their direction and guidance. We greatly appreciate and value Lorraine's ministry and leadership. Her leadership style is inclusive and empowering. We are striving to identify and establish our individual roles within the fellowship and the wider community.

We are having to learn how to manoeuvre through these difficult times. There are huge financial issues to be faced, as a church and as individuals. The agreed Quinquennial works were successfully completed during the course of the year. The War Graves Commission have agreed to insert a plaque onto the large external notice board to denote the presence of war graves in the churchyard.

Now to him who is able to do far more abundantly than all that we ask or think, according to the power at work within us, to him be glory in the church and in Christ Jesus throughout all generations, forever and ever. Amen.
Ephesians 3:20-21

Janet Billinge, Church Warden, February 2023

ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2022

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2022

<u>GENERAL FUND</u>		
	2022	2021
<u>RECEIPTS</u>	<u>£</u>	<u>£</u>
Voluntary Income		
Planned giving	88,253	99,630
Collections and other giving	3,668	4,345
Unpresented payments	3,370	0
Gift Aid refund	39,550	23,293
Funeral & wedding fees	6,911	2,672
Donations - Restricted	2,900	1,255
	<u>144,652</u>	<u>131,195</u>
Events and Activities		
Heap Sunday	14,066	21,886
Refresh	1,158	227
Messy Church	82	4
	<u>15,306</u>	<u>22,117</u>
Income from Trading		
Hall letting income	<u>6,340</u>	<u>2,958</u>
Income from Investments		
Bank interest	136	11
Interest - Church Board of Finance	904	1,139
Churchyard	0	15
	<u>1,040</u>	<u>1,165</u>
Total receipts	<u>167,338</u>	<u>157,435</u>
Less: Payments per schedule	221,702	163,917
(Deficit)/Surplus for the year	<u>-54,364</u>	<u>-6,482</u>
Transfer to/(from) Designated Funds	-21,886	21,886
Transfer to/(from) CC21 Refurbishment Fund	-32,016	0
(Deficit)/Surplus for the year	<u><u>-462</u></u>	<u><u>-28,368</u></u>

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2022

<u>GENERAL FUND</u>			
	Note	2022	2021
PAYMENTS		£	£
Donations to charities and missions		10,000	24,000
Re-chargeable expenses		2,780	360
Education & youth work		1,019	1,391
Diocesan share		75,388	71,796
Teaching & service expenses		2,407	1,825
Vicar's expenses		1,848	859
Associate's expenses		664	110
Youth pastor expenses		109	140
Church heat & light		13,812	5,896
Church and hall insurance		5,642	5,736
Licenses		1,163	1,362
Refresh Expenses/Gifts		1,300	28
Messy Church/Outreach		913	1,632
General repairs		16,776	4,456
Tower & Louvre Repairs		42,702	0
Office expenses		2,922	3,014
Equipment		249	1,177
Catering and cleaning		1,440	890
Youth worker		23,155	22,001
Employer Pension Contributions		1,990	1,855
		<u>206,279</u>	<u>148,528</u>
Administration			
Administrator salary		7,582	7,211
Fees		3,227	4,873
		<u>10,809</u>	<u>12,084</u>
Hall Expenses		4,614	3,226
Churchyard		0	79
		<u>4,614</u>	<u>3,305</u>
Total Payments		<u>221,702</u>	<u>163,917</u>

CHRIST CHURCH WARMINSTER

CHARITY GIVING - YEAR ENDED 31 DECEMBER 2022

	2022	2021
Church Overseas		
Bible Society	2,500	3,000
Maridi - Chaima Christian Institute Students	0	3,000
Relief and Development Agencies		
Tear Fund Christmas Appeal	2,685	3,000
Tear Fund Harvest Appeal	444	
Tear Fund Afghanistan	0	3,000
Tear Fund Ukraine	50	
DEC Ukraine Appeal	125	
Warminster Lions Ukraine Appeal	782	
Home Missions		
Alabara		2,000
Barnabas Fund		3,000
Cinnamon Trust		2,000
Compassion		3,000
Evangelical Alliance		160
Churches Together Warminster	60	60
Royal British Legion Poppy Appeal	70	68
Christians Against Poverty	2,500	
Open Doors	2,500	
Wiltshire Air Ambulance	100	
Other Charities		
Friends of Warminster Community Radio		2,000
	<u>11,816</u>	<u>24,288</u>

CHRIST CHURCH WARMINSTER

BALANCE SHEET AT 31 DECEMBER 2022

	<u>2022</u>	<u>2021</u>
	£	£
Investments		
Trust Investments - see note 1	39,557.54	44,809
Current Assets		
HSBC Current Account	3,730.77	393
CBF Deposit	2,525.90	2,493
HSBC CC21 Account	569.38	797
CBF Deposit CC21	180.20	178
HSBC Savings Account	49,069.76	91,150
	<u>56,076.01</u>	<u>95,011</u>
Cash Balances		
Toddler Time	661.16	
Refresh	177.59	
	<u>838.75</u>	<u>1,077</u>
	<u>96,472.30</u>	<u>140,897</u>
Represented by:		
Restricted Funds		
Endowment Funds	39,557.54	44,809
CC21 Fund		
Balance at 1 January 2022	72,898.80	71,789
Add: Surplus receipts over payments	-16,574.54	1,110
Balance at 31 December 2022	56,324.26	72,899
Restricted Receipts for payment		
Balance at 1 January 2022	825.57	
Add: Donations in year	0.00	
	<u>825.57</u>	
Less: Payments made	250.00	
Balance at 31 December 2022	575.57	825
Designated Funds		
Balance at 1 January 2022	21,886.00	
Less: Used in year	21,886.00	
Balance at 31 December 2022	0.00	21,886
Unrestricted Funds		
General Fund		
Balance at 1 January 2022	477.69	
Add: Excess payments over receipts	-462.76	
Balance at 31 December 2022	14.93	478
	<u>96,472.30</u>	<u>140,897</u>

CHRIST CHURCH WARMINSTER**CC21 REFURBISHMENT FUND - YEAR ENDED 31 DECEMBER 2022**

	2022	2021
	£	£
Receipts		
Planned giving	10,822	11,212
Interest - Church Board of Finance	2	0
Gift Aid Tax Refund	4,667	2,912
Easyfunding	15	20
	<u>15,506</u>	<u>14,144</u>
Payments		
Sound and Vision System	0	13,034
Quinquennial Repairs	32,016	0
Bank Charges	65	0
	<u>-16,575</u>	<u>1,110</u>
Surplus Receipts over Payments for year	<u>-16,575</u>	<u>1,110</u>
Balance at 1 January 2022	72,899	71,789
Balance at 31 December 2022	<u><u>56,324</u></u>	<u><u>72,899</u></u>

HALL RUNNING COSTS - YEAR ENDED 31 DECEMBER 2022

	2022	2021
Heat & light	1,210.13	668
Water rates	171.20	229
Wages - cleaner	1,814.40	1,770
Cleaning materials	234.15	52
Repairs - general	509.26	105
Refuse collection	675.40	402
	<u>4,614.54</u>	<u>3,226</u>
Total payments	<u>4,614.54</u>	<u>3,226</u>
Hall receipts	6,340.50	2,958
Surplus receipts over payments for the year	<u><u>1,725.96</u></u>	<u><u>-268</u></u>

CHRIST CHURCH WARMINSTER

NOTES TO THE ACCOUNTS

ACCOUNTING POLICIES

The financial statement of the PCC has been prepared in accordance with the Church accounting regulations using the receipts and payments basis.

FUNDS

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

The purpose of any restricted funds is noted in the Accounts.

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of the other Church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

General Fund

The General Fund is unrestricted and is the main working fund of the church through which all the ordinary business of the PCC is transacted. The Heap Day donations raised in 2021 have been transferred to Designated Funds in order to part-fund the impending Tower and louvre repairs expected to commence in February 2022.

CC21 Fund

This Fund was set up to fund the development of the life of Christ Church for the 21st Century. Most of this money to date has been allocated to Phases 1 and 2 of the church refurbishment. Any restricted funds represented monies collected for a specific purpose.

Churchyard Fund

This Fund is for the upkeep of the churchyard and the main ongoing income for that Fund is restricted monies derived from a legacy of £1,000, the interest on which is to be used for the upkeep of the graves and the War Graves Commission receipt. The income from the Long-Brown legacies is used 3/5ths for general church purposes and 2/5ths for the upkeep of the churchyard.

STATEMENT OF ASSETS AND LIABILITIES

Moveable church furnishings held by the Churchwardens on special trust for the PCC and which require Faculty for disposal. Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without Faculty. Combined buildings and contents insurance for the value of the church is £13,000,000.

Land and buildings held on behalf of the PCC: Christ Church Community Hall was built in 1970 from funds raised by the PCC at a cost of £4,500. Present insured value of the buildings and contents is £2,960,000. The land was acquired in 2008.

There are no liabilities at the year end.

Trusts for Ecclesiastical Purposes

The following trusts are vested in the Salisbury Diocesan Board of Finance; capital cannot be spent under any circumstances. The PCC are permitted to spend the income from the Trusts as follows: The shares held have the same unit value and at 31 December 2022 the bid market value was 2,338.67 pence per share (2021 – 2,338.67 pence per share).

Bequest Name:	Shares Held	Total Value	Income Allocation
Hickman Bequest	694	£14,328.25	1/3 church expense 2/3 Stipend
Long-Brown Bequest	103	£2,126.53	2/5 churchyard 3/5 church expenses
Curtis Bequest	995	£20,542.67	church fabric
Daniels Bequest	124	£2,560.09	churchyard

Church Workers Pension Fund (CWPF)

Christ Church Warminster PCC (the Employer) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which hold the CWPF assets separately from those of the Employer and the other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as Defined Benefit Schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable of £1,990 (2021 - £1,855).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, Christ Church Warminster could become responsible for paying a share of that employer's pension liabilities.

Independent Examiner's Report to the PCC of Christ Church Warminster

This report to the PCC of Christ Church Warminster, Charity Number 1131685, is in respect of the accounts for the year ended 31 December 2022 set out on pages 7 to 14.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility:

To examine the accounts under Section 145 of the Charities Act

To follow the procedures laid down in the General Direction given by the Charity Commission (under Section 145(5)(b) of the Charities Act).

And to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the Charities Act;

to prepare accounts which accord with accounting records and comply with the accounting requirements of the Charities Act have not been met;

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr L Smith
5 Shelley Way
Warminster
BA12 9EJ

Lsmith@imms.biz

Accounts

CHRIST CHURCH WARMINSTER
ANNUAL REPORT
and
FINANCIAL STATEMENT
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2021

PCC
Christ Church
The Church Office
Weymouth Street
Warminster
Wilts
BA12 9NS

Vicar
The Revd Lorraine S Dobbins
Christ Church Vicarage
13 Avon Road
Warminster
BA12 9PR

Bank:
HSBC
46 Fore Street
Trowbridge
Wiltshire
BA14 8EL

Independent Examiner:
Mr Lindsey Smith
5 Shelly Way
Warminster
BA12 8EJ

Registered Charity (England) No: 1131685

2021 Annual Report & Accounts for Christ Church Warminster

Aim & Purpose

Christ Church Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend Lorraine Dobbins, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of Christ Church and Christ Church Community Hall.

Objectives & Activities

Christ Church PCC has a Mission Statement "To reach and enable all people to become fully devoted followers of Christ". With Covid restrictions easing and with the Motto from 2019 in mind, "Do not dwell on the past. See I am doing a new thing!" (Isaiah 43: 18b-19a), the opportunity was taken to review Services and our Core Values, ready to inform our Vision.

Achievement & Performance

Prayer & Worship

As restrictions eased, the Vicar and PCC carefully navigated the Government and Church of England Guidelines as these were updated. With the demographic of our congregation in mind, and with fewer volunteers able to cover roles because of the need to shield, one Sunday Service was developed, with live-streaming of the Service being offered to those shielding and those on the fringes. Festival Services, such as Harvest and Christmas, were held outdoors to comply with Guidelines and enabled shielding members of our congregation to take part. Morning Prayer was held online via Facebook, with members of the Clergy Team taking it in turns to lead. Worship has been conducted within Guidelines set down by the Government and was made possible by the dedicated Musicians, Singers and Sound & Vision volunteers.

Small Groups are a key part of pastoral care and discipleship. Of the 8 Groups and Women's Fellowship (a super-group), with many Groups supporting its members, these began to meet in person as Guidelines permitted.

Ministry & Mission

During this year, there were 2 infant baptisms, 0 adult baptisms and 0 adult confirmations.

Rev Marian Curtis (PTO) has begun to support the Clergy Team by being available to officiate at Funerals; her gifting in this special ministry is very much appreciated and the Vicar is thankful for her support.

"Rooted" have continued to use "Energize" by Urban Saints: the children have enjoyed being able to meet in person again, with younger members joining the group.

Ben Cooke continued in his role of Youth Pastor, as well as studying at Moorlands College. Meetings have been held online or in person in accordance with Guidelines. Ben Cooke was pleased to resume Buzz, which is currently held in the Coffee Area during the Sunday Service; he has encouraged these young people to get involved with church life and is pleased that they are taking up the challenge.

Our Lay Pastoral Assistants (LPAs) meet with the Clergy to ensure pastoral needs are being met. We have 5 LPAs, 1 in training and 2 awaiting training. As our Core Values emerge, the LPAs will spend time with our Vicar to discern how their roles are to be developed. They are supplemented across the church by those who visit their neighbours, other congregation members and those in need, underlining our commitment as a church to serve others wherever God has placed us.

We continue to support 3 key missions: Christians Against Poverty (CAP), Bible Society and Tearfund (including special collections for emergency appeals). Through the Deanery link with Maridi Diocese, we also have contact with South Sudan.

We support Sambourne Primary School as our church school, providing Foundation Governors – David Ball and Penny Nolan. As well as special events and Festival Services held at Christ Church, the School attends Christ Church fortnightly where the Service follows “Open the Book” while the other week the Clergy Team goes into Sambourne School to lead Collective Worship. An After School Club has been set up (with Students from Warminster School) for a group of children carefully chosen by the Headteacher.

Evangelism & Outreach

With the easing of restrictions, Mums’ Group began to meet again. This Group attracts around 30 mothers, mostly from outside the church, some with their preschoolers, and provides a safe place for women to share problems and challenges and to receive prayer and emotional support. Our Vicar is part of the Team which runs this Group and many mothers have discussed Baptism with her.

Tinytots’ Playtime, usually held on Wednesdays, has not yet resumed.

“Messy Church in a Bag” activity bags were continued until restrictions eased enough for Messy Church to resume. This is an all age monthly event involving refreshments, crafts and activities focused on a Christ-centered theme.

Our Curate, as part of her project in the community, is involved with the Chat Café, run by Warminster Open Doors. This project has further grown by the setting up of “Side by Side”, a drop-in Café for those affected by cancer – either themselves, or someone close to them. Members of our congregation are involved with this project.

Strive (Men’s ministry) adapted its approach to comply with Guidelines and continued to support men from around the town, engaging with online activities where possible, including CVM’s “Great Takeaway” in January. As restrictions lifted, “Reconnected”, a weekend with Wiltshire Outdoor Learning Team was attended in person. Since then the monthly breakfast and Bible study have resumed.

Social Transformation & Ecumenical Links

Refresh attracts 30+ older members of the community for a monthly social event and refreshments, providing a haven for those living alone. Once Guidelines permitted, Refresh resumed and so were able to meet in November and December.

Members of our congregation who are Street Pastors, including Prayer Pastors, reframed their ministry to take account of Government Guidelines and so continued to make themselves available to the folk of Warminster on Saturday afternoons, usually in the Lakeside Pleasure Grounds, with cover for Friday nights resuming once Guidelines permitted.

Cornerstone - a Christian charity providing practical and emotional support and help for those facing difficulties and crises - is well supported by Christ Church members as Trustees and Volunteers. It is proving increasingly effective providing both short term help and longer term support towards life change.

Christ Church is active in Churches Together in Warminster (CTW) and is working with other churches in youth work, Street Pastors, Foodbank, etc. In partnership with CTW, a drive-in Carol Service was held in the Civic Centre Car Park: this Service was broadcast live by Warminster Community Radio for those unable to attend.

Church Attendance

When the Roll was closed on 11 April 2021, the Roll stood at 137 members. Last year's total at the APCM was 144.

No average weekly Sunday attendance is available as Services were restricted due to the Covid pandemic. However we are aware that some members have moved out of area and others have died, while new members have joined our congregation.

Developing Structures & Facilities

As Government Guidelines allowed, the Martha & Mary Team ensured the church complex was ready to welcome people to Worship Services. The Churchyard Team continued to maintain the trees and grass cutting, as well as surrounding hedges, and seek to make maintenance more efficient.

Developing Leaders & Leadership

The culture of the PCC is developing into a leadership group rather than an over-seeing group and members have been involved in shaping our Core Values. The PCC and Standing Committee, along with our Curate and Ordinand, is supporting the ministry of the Vicar.

Financial Review

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least two months unrestricted payments. This is equivalent to about £30,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. At the year-end, 31 December 2021, our reserves were minimal.

Structure, Governance & Management

About 135 of the regular church members volunteer in one or more of the ministries of the church, sharing together the life and work. We are very thankful for all their contributions, all of which are necessary.

Safe recruitment and safeguarding for both children and adults at risk is a priority and follows our policy. This policy was reviewed this year and complies with Diocesan, Church of England and legal requirements and best practice. As part of this, regular training has been undertaken locally. We are very grateful to Gill Cross, our Safeguarding Officer (PSR), and Paula Thorpe, our Safeguarding Administrator. Paula Thorpe will be standing down shortly and our thanks are extended to her for all her work and time spent in her role as Safeguarding Administrator.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the Incumbent (our Vicar), Associate Minister, Churchwardens, up to 3 Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members with the PCC:

Vicar:	Revd Lorraine Dobbins (Chair)
Associate Minister:	Revd Allen Edwards (until June 2021)
Wardens:	Mr Richard Church
	Dr Mark Thorpe (Lay Chair from April 2021)
Representatives on the Deanery Synod:	Mrs Mary (Mo) Cheesman

Elected Members: Mrs Jan Billinge (from May 2021)
Mr John Cheesman
Mr Hilton Holding (Treasurer)
Mrs Janet Papworth
Mr Simon Pope
Mrs Kate Preece
Mr Mark Smith
Mrs Paula Thorpe
Mr Roy Trott
Mrs Helen Watson (from May 2021)

PCC Minutes Secretary: Mrs Linda Smith

The PCC provides leadership and oversight of the church to fulfill its mission, in conjunction with the Vicar and Churchwardens. The PCC are the trustees of the charity. The full PCC met for business nine times during 2021.

The Youth Team oversees the children & youth work and is a sub-committee of the PCC. The Finance Team manages and administers the church finances.

The PCC employs a full time Youth Pastor and part time Administrator and Hall Cleaner.

During the year the PCC has regularly reviewed the finances and budget; agreed to update the church sound system, approved repairs to the fabric of the church and reviewed the Safeguarding Policy.

Administrative Information

Christ Church Warminster is situated at the top of Weymouth Street with views over the whole town. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Christ Church, Weymouth Street, Warminster, BA12 9NS

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity registered with the Charity Commission from September 2009. The Charity Number is 1131685.

Churchwardens' Report for year ending December 2021

2021's motto was again from 1 Thessalonians 5:11 'Therefore encourage one another and build each other up, just as in fact you are doing. Adding - 'Above and beyond' encouraging and building up our local community.

Covid has again been a major factor throughout the year, however we have been able to meet at Church for Worship on a Sunday, with many midweek activities having commenced throughout the year which has been a tremendous blessing to those attending.

During this Covid time we have taken the necessary precautions of masks, sanitising of hands and the signing in process to allow those who feel comfortable to attend Church. However, this has continued to have an impact on numbers on a Sunday Morning Worship, although we have seen a steady increase throughout the year to an average now of 70 members attending. Those who have felt vulnerable have yet to return to worship at Church. We also maintained our Covid telephone helpline open for those who felt vulnerable over this difficult time.

We have successfully maintained our on-line worship via YouTube and Facebook and have improved our production with new cameras and vision/sound equipment. Thanks must go to the team who have the skills to operate this.

Thanks must also go again to the music teams, those who preached, led Intercessions and gave the Scripture readings for all their work and service to make these times so blessed.

We have continued to see our relationship with the community increase with work within Sambourne School growing: they now use the Church for School Assemblies on a regular basis. Messy Church and Mums' Group have started up again during the year. Easter and Christmas community-focused events took place again at Church, with outdoor Services being held for Easter and Harvest. Although our "in Church Carol Service" was cancelled (it was online only), we did hold the Drive In Carol Service in the town's main car park where the 4C's were the headline act!!! God is good!!

A major focus of the Church has been to explore our Identity and review our Core Values for the Church. This has been a main focus for our Sunday Morning Worship Services and was the subject for a 24/7 Prayer Week and a Saturday-held Vision Day. This will provide the basis for the leadership team to seek God's guidance on the future vision of the Church.

We have continued to be blessed by our clergy team of Caroline Spindlow as Curate, Ben Cooke as full-time Youth Pastor and Si Pope as trainee Vicar, under the leadership and guidance of Lorraine. We would thank them for their ministry and service throughout the year. May we as a Church continue to pray and support them in their ministry.

We also give thanks to Lorraine for her ministry, leadership, enthusiasm and vision for ideas and initiatives. We would ask God's Blessing and help for her and the PCC as we move out of lockdown and review the future ministry and vision of the Church.

We live in an ever-changing world at the moment and anticipate a further difficult year ahead, learning to live with Covid and financial pressures that the world scene is putting on us. However, our God is good and as we seek to serve Him in the Church and in the Community we "Trust in Him" to help in times of need.

We would thank all those who tirelessly work and support the Churchwardens in helping keep the fabric, grounds and graveyard in splendid condition; this is definitely a service for the Lord and brings honour to His name. We would also thank Linda Smith for all her work in the Church Office, particularly keeping the Churchwardens on the straight and narrow!! Thank you.

During the year we have planned and received quotes for much needed Quinquennial works to the Church Tower: these works will be carried out in July/August 2022. We also completed the upgrade of the sound and vision equipment within the Church.

The Church Logbook has been updated as necessary, the annual Inventory carried out and the memorial stones have been monitored for condition and safety.

We thank God for His continued grace, provision, guidance and encouragement, during these very difficult times.

Mark Thorpe and Richard Church, Churchwardens, April 2022

ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2021

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2021

	<u>GENERAL FUND</u>	
	2021	2020
<u>RECEIPTS</u>	<u>£</u>	<u>£</u>
Voluntary Income		
Planned giving	99,630	102,665
Collections and other giving	4,345	4,385
Donations & alms	0	62
Insurance claim	0	2,513
Gift Aid refund	23,293	29,323
Funeral & wedding fees	2,672	3,196
Donations - Restricted	1,255	325
	<u>131,195</u>	<u>142,469</u>
Events and Activities		
Heap Sunday	21,886	0
Refresh	227	124
Messy Church	4	21
	<u>22,117</u>	<u>145</u>
Income from Trading		
Hall letting income	<u>2,958</u>	<u>2,154</u>
Income from Investments		
Bank interest	11	67
Interest - Church Board of Finance	1,139	1,100
Churchyard	15	65
	<u>1,165</u>	<u>1,232</u>
Total receipts	<u>157,435</u>	<u>146,000</u>
Less: Payments per schedule	163,917	142,068
(Deficit)/Surplus for the year	<u>-6,482</u>	<u>3,932</u>
Transfer to Designated Funds	21,886	0
(Deficit)/Surplus for the year	<u><u>-28,368</u></u>	<u><u>3,932</u></u>

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2021

<u>GENERAL FUND</u>			
	Note	2021	2020
PAYMENTS		£	£
Donations to charities and missions		24,000	0
Re-chargeable expenses		360	325
Education & youth work		1,391	478
Youth work under grants		0	350
Diocesan share		71,796	71,437
Teaching & service expenses		1,825	1,396
Health & Safety		0	1,080
Vicar's expenses		859	1,017
Associate's expenses		110	1,172
Youth pastor expenses		140	0
Church heat & light		5,896	6,143
Church and hall insurance		5,736	6,795
Licenses		1,362	1,097
Toddler Time		0	0
Refresh Expenses/Gifts		28	55
Messy Church/Outreach		1,632	822
General repairs		4,456	13,408
Insurance claim		0	2,002
Office expenses		3,014	3,406
Equipment		1,177	0
Catering and cleaning		890	143
Youth worker		22,001	16,389
Employer Pension Contributions		1,855	471
		<u>148,528</u>	<u>127,986</u>
Administration			
Administrator salary		7,211	7,008
Fees		4,873	3,545
		<u>12,084</u>	<u>10,553</u>
Hall Expenses		3,226	3,529
Churchyard		79	0
		<u>3,305</u>	<u>3,529</u>
Total Payments		<u><u>163,917</u></u>	<u><u>142,068</u></u>

CHRIST CHURCH WARMINSTER

CHARITY GIVING - YEAR ENDED 31 DECEMBER 2021

	2021	2020
Church Overseas		
Bible Society	3,000	
Maridi - Chaima Christian Institute Students	3,000	
Relief and Development Agencies		
Tear Fund Lent Appeal	3,000	
Tear Fund Afghanistan	3,000	
Home Missions		
Alabara	2,000	
Barnabas Fund	3,000	
Cinnamon Trust	2,000	
Compassion	3,000	
Evangelical Alliance	160	
Churches Together Warminster	60	
Royal British Legion Poppy Appeal	68	
Wiltshire Air Ambulance		350
Brain Tumour Research		10
Other Charities		
Friends of Warminster Community Radio	2,000	
	<u>24,288</u>	<u>360</u>

CHRIST CHURCH WARMINSTER

BALANCE SHEET AT 31 DECEMBER 2021

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Investments		
Trust Investments - see note 1	44,808.92	39,176
Current Assets		
HSBC Current Account	393.09	-1,848
CBF Deposit	2,493.12	2,492
HSBC CC21 Account	797.10	1,600
CBF Deposit CC21	177.87	178
HSBC Savings Account	<u>91,149.90</u>	<u>98,434</u>
	95,011.08	<u>100,856</u>
Cash Balances		
Toddler Time	757.09	
Refresh	<u>319.89</u>	
	1,076.98	878
	<u>140,896.98</u>	<u>140,910</u>
Represented by:		
Restricted Funds		
Endowment Funds	44,808.92	39,176
CC21 Fund		
Balance at 1 January 2021	71,789.11	57,530
Add: Surplus receipts over payments	<u>1,109.69</u>	<u>14,259</u>
Balance at 31 December 2021	72,898.80	71,789
Restricted Receipts for payment		
Balance at 1 January 2021	1,098.96	
Add: Donations in year	<u>1,100.00</u>	
	2,198.96	
Less: Payments made	<u>1,373.39</u>	
Balance at 31 December 2021	825.57	1,099
Designated Funds		
Transfer for the year re Tower repairs	21,886.00	0
Unrestricted Funds		
General Fund		
Balance at 1 January 2021	28,846.26	
Add: Excess payments over receipts	<u>-28,368.57</u>	
Balance at 31 December 2021	477.69	28,846
	<u>140,896.98</u>	<u>140,910</u>

CHRIST CHURCH WARMINSTER

CC21 REFURBISHMENT FUND - YEAR ENDED 31 DECEMBER 2021

	2021	2020
	£	£
Receipts		
Planned giving	11,212	11,751
Interest - Church Board of Finance	0	1
Gift Aid Tax Refund	2,912	7,623
Easyfunding	20	48
	<u>14,144</u>	<u>19,423</u>
Payments		
Sound and Vision System	13,034	5,164
Surplus Receipts over Payments for year	<u>1,110</u>	<u>14,259</u>
Balance at 1 January 2021	71,789	57,530
Balance at 31 December 2021	<u><u>72,899</u></u>	<u><u>71,789</u></u>

HALL RUNNING COSTS - YEAR ENDED 31 DECEMBER 2021

	2021	2020
Heat & light	667.79	1,175
Water rates	229.01	168
Wages - cleaner	1,769.72	1,751
Cleaning materials	52.10	23
Repairs - general	104.99	160
Refuse collection	402.22	252
Total expenses	<u>3,225.83</u>	<u>3,529</u>
Hall Income	2,958.00	2,154
Surplus expenses over income for the year	<u><u>-267.83</u></u>	<u><u>-1,375</u></u>

CHRIST CHURCH WARMINSTER

NOTES TO THE ACCOUNTS

ACCOUNTING POLICIES

The financial statement of the PCC has been prepared in accordance with the Church accounting regulations using the receipts and payments basis.

FUNDS

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

The purpose of any restricted funds is noted in the Accounts.

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of the other Church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

General Fund

The General Fund is unrestricted and is the main working fund of the Church through which all the ordinary business of the PCC is transacted. The Heap Day donations raised in 2021 have been transferred to Designated Funds in order to part-fund the impending Tower and louvre repairs expected to commence in February 2022.

CC21 Fund

This Fund was set up to fund the development of the life of Christ Church for the 21st Century. Most of this money to date has been allocated to Phases 1 and 2 of the church refurbishment. Any restricted funds represented monies collected for a specific purpose.

Churchyard Fund

This Fund is for the upkeep of the churchyard and the main ongoing income for that Fund is restricted monies derived from a legacy of £1,000, the interest on which is to be used for the upkeep of the graves and the War Graves Commission receipt. The income from the Long-Brown legacies is used 3/5ths for general Church purposes and 2/5ths for the upkeep of the churchyard.

STATEMENT OF ASSETS AND LIABILITIES

Moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require Faculty for disposal. Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without Faculty. Combined buildings and contents insurance for the value of the church is £13,000,000.

Land and buildings held on behalf of the PCC: Christ Church Community Hall was built in 1970 from funds raised by the PCC at a cost of £4,500. Present insured value of the buildings and contents is £2,960,000. The land was acquired in 2008.

There are no liabilities at the year end.

Trusts for Ecclesiastical Purposes

The following trusts are vested in the Salisbury Diocesan Board of Finance; capital cannot be spent under any circumstances. The PCC are permitted to spend the income from the trusts as follows: The shares held have the same unit value and at 31 December 2021 the bid market value was 2,338.67 pence per share (2020 – 2,044.67 pence per share).

Bequest Name:	Shares Held	Total Value	Income Allocation
Hickman bequest	694	£16,230.37	1/3 Church expense 2/3 Stipend
Long-Brown bequest	103	£2,408.83	2/5 Churchyard 3/5 Church expenses
Curtis bequest	995	£23,269.77	Church fabric
Daniels bequest	124	£2,899.95	Churchyard

Church Workers Pension Fund (CWPF)

Christ Church Warminster PCC (the Employer) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which hold the CWPF assets separately from those of the Employer and the other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as Defined Benefit Schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared, is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined

contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable of £1,855 (2020 - £471).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2019. The next valuation is due as at 31 December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, Christ Church Warminster could become responsible for paying a share of that employer's pension liabilities.

Independent Examiner's Report to the PCC of Christ Church Warminster

This report to the PCC of Christ Church Warminster, Charity Number 1131685, is in respect of the accounts for the year ended 31 December 2021 set out on pages 7 to 14.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility:

To examine the accounts under Section 145 of the Charities Act

To follow the procedures laid down in the General Direction given by the Charity Commission (under Section 145(5)(b) of the Charities Act).

And to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the Charities Act;

to prepare accounts which accord with accounting records and comply with the accounting requirements of the Charities Act have not been met;

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr L Smith
5 Shelley Way
Warminster
BA12 9EJ

Lsmith@imms.biz

Accounts

CHRIST CHURCH WARMINSTER
ANNUAL REPORT
and
FINANCIAL STATEMENT
of the
PAROCHIAL CHURCH COUNCIL
for the year ended 31 December 2020

PCC
Christ Church
The Church Office
Weymouth Street
Warminster
Wilts
BA12 9NS

Vicar
The Revd Lorraine S Dobbins
Christ Church Vicarage
13 Avon Road
Warminster
BA12 9PR

Bank:
HSBC
46 Fore Street
Trowbridge
Wiltshire
BA14 8EL

Independent Examiner:
Mr Lindsey Smith
5 Shelly Way
Warminster
BA12 8EJ

Registered Charity (England) No: 1131685

2020 Annual Report & Accounts for Christ Church Warminster

Aim & Purpose

Christ Church Parochial Church Council (PCC) has the responsibility of cooperating with the Incumbent, the Reverend Lorraine Dobbins, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of Christ Church and Christ Church Community Hall.

Objectives & Activities

Christ Church PCC has a Mission Statement "To reach and enable all people to become fully devoted followers of Christ". In addition, the PCC has reviewed and is working to accomplish the 6 main objectives of the "2020 Vision":

1. To keep Prayer and our living relationship with God in Christ central.
2. To become a church from 'Inside going Out' – including equipping everyone for life, ministry and mission.
3. Evangelism & outreach for all ages - seeking to grow God's kingdom and the church.
4. To be involved in transforming the locality & joining with other Christians in fellowship, mission and ministry.
5. Developing structures and facilities for a growing church.
6. Developing leaders and leadership.

Achievement & Performance

Prayer & Worship

With the restrictions due to the Covid pandemic, Sunday morning worship by necessity had to be halted. The Vicar and her team developed an online Service available on Facebook and YouTube and when guidelines allowed Sunday Worship, a 10am Communion Service was held. The Vicar ensured that the elements of the online Service and the "in church" Service were the same. Morning Prayer was held online via Facebook, with members of the team taking it in turns to lead. Worship has been conducted within Guidelines set down by the Government and was made possible by the dedicated Musicians, Singers and Sound & Vision volunteers.

Small Groups are a key part of pastoral care and discipleship. Of the 15 groups and Women's Fellowship (a super-group), some met online, with many Groups supporting its members.

Ministry & Mission

During this year, there were 0 infant baptisms, 0 adult baptisms and 0 adult confirmations.

"Rooted" continued to use the Energize resource which was adapted by Urban Saints for online use: the children enjoy the sessions but are looking forward to meeting in person again, when this is possible.

In the summer of 2020, Ben Cooke took up his role of Youth Pastor and, as well as studying at Moorlands College, has developed links, again online, with the young people and youth. When guidelines have permitted, in person meetings have taken place.

Our Lay Pastoral Assistants (LPAs) meet with the Clergy to ensure pastoral needs are being met. We have 5 LPAs. They are supplemented across the church by those who visit their neighbours, other congregation members and those in need, underlining our commitment as a church to serve others wherever God has placed us.

We continue to support 4 key missions: Christians Against Poverty (CAP), Bible Society, Tearfund (including special collections for emergency appeals) and Full Life Children's Home, India, an

organisation which our Vicar supports. Through the Deanery link with Maridi Diocese, we also have contact with South Sudan.

We support Sambourne Primary School as our church school, providing Foundation Governors – David Ball and Penny Nolan. In addition, we lead Collective Worship using 'Open the Book' and hold special events and services at festivals, where we welcome the school into church.

Evangelism & Outreach

Mums' Group, which attracts 40+ mothers, mostly from outside the church, some with their pre-schoolers, provides a safe place for women to share problems and challenges and to receive prayer and emotional support. Sessions had to be suspended due to the Covid pandemic; however the Group's Leader continued to provide support via social media, etc.

Tinytots' Playtime, usually held on Wednesdays, had to be suspended due to the Covid pandemic.

Messy Church, an all age monthly event involving a meal, crafts and activities focused on a Christ-centered theme, could not be held with Covid restrictions in place: contact with families was maintained by provision of "Messy Church In a Bag" activity bags at key Festivals during the year.

The Men's ministry, Strive, has adapted its approach to comply with Guidelines and have continued to support men from around the town. The yearly weekend away at 'The Gathering' was successfully rebranded as a "stay at home" event with many of Strive's members camping in their own back gardens to enter into the spirit of the occasion.

Social Transformation & Ecumenical Links

Refresh attracts 30+ older members of the community for a monthly social event and refreshments, providing a haven for those living alone. Refresh was not able to meet during pandemic restrictions.

Members of our congregation who are Street Pastors, including Prayer Pastors, reframed their ministry to take account of Government Guidelines and made themselves available to the folk of Warminster on Saturday afternoons, usually in the Lakeside Pleasure Grounds.

Cornerstone - a Christian charity providing practical and emotional support and help for those facing difficulties and crises - is well supported by Christ Church members as Trustees and Volunteers. It is proving increasingly effective providing both short term help and longer term support towards life change.

Christ Church is active in Churches Together in Warminster (CTW) & is working with other churches in youth work, Street Pastors, Foodbank, etc.

Church Attendance

When the Roll was closed on 20 April 2021, the Roll stood at 144 members. Last year's total at the APCM was 155.

No average weekly Sunday attendance, counted during the four Sundays in June 2020, is available as Services were suspended due to the Covid pandemic.

Developing Structures & Facilities

As Government Guidelines allowed, the Leader of The Martha & Mary Team ensured the church complex was ready to welcome people to Worship Services (when permitted). The Churchyard Team continues to maintain the trees and grass cutting, as well as surrounding hedges, and seeks to make maintenance more efficient.

Developing Leaders & Leadership

The Standing Committee, along with our Curate and Ordinand, is supporting the ministry of the Vicar and is reflecting on our vision for the future.

Financial Review

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least two months unrestricted payments. This is equivalent to about £30,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance at the year-end was less than half of this target. It is the PCC's hope to increase this over time.

Structure, Governance & Management

About 135 of the regular church members volunteer in one or more of the ministries of the church, sharing together the life and work. We are very thankful for all their contributions, all of which are necessary.

Safe recruitment and safeguarding for both children and adults at risk is a priority and follows our policy. This policy was reviewed this year and complies with Diocesan, national church and legal requirements and best practice. As part of this, regular training has been undertaken locally. We are very grateful to Susan Mathew, our Safeguarding Officer (PSR), and Paula Thorpe, our Safeguarding Administrator.

The method of appointment of PCC members is set out in the Church Representation Rules. At Christ Church the membership of the PCC consists of the Incumbent (our Vicar), Associate Ministers (two), Churchwardens, 3 Deanery Synod representatives and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

During the year the following served as members with the PCC:

Vicar:	Revd Lorraine Dobbins (Chair)
Associate Minister:	Revd Allen Edwards
Associate Minister:	Revd Margaret Collins (until March 2020)
Wardens:	Mr Stuart Bremner (until September 2020)
	Mr Richard Church (from September 2020)
	Dr Mark Thorpe
Representatives on the Deanery Synod:	Mrs Mary (Mo) Cheesman
	Mrs Jenny Jeapes (until September 2020)
Elected Members:	Mr John Carter (Lay Chair) (until December 2020)
	Mr John Cheesman
	Mr Hilton Holding (Treasurer)
	Mrs Janet Papworth (from September 2020)
	Mr Simon Pope
	Mrs Kate Preece
	Mr Mark Smith (from September 2020)
	Mrs Paula Thorpe
	Mr Roy Trott
PCC Minutes Secretary:	Mr Mike Sale (until March 2020)
	Mrs Linda Smith (from March 2020)

The PCC provides leadership and oversight of the church to fulfill its mission, in conjunction with the Vicar and Churchwardens. The PCC are the trustees of the charity. The full PCC met for business four times during 2020.

The Youth Team oversees the children & youth work and is a sub-committee of the PCC. The Finance Team manages and administers the church finances.

The PCC employs a full time Youth Pastor and part time Administrator and Hall Cleaner.

During the year the PCC has regularly reviewed the finances and budget; agreed to update the church sound system, approved repairs to the fabric of the church and reviewed the Safeguarding Policy.

Administrative Information

Christ Church Warminster is situated at the top of Weymouth Street with views over the whole town. It is part of the Diocese of Salisbury within the Church of England. The correspondence address is Christ Church, Weymouth Street, Warminster, BA12 9NS

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a charity registered with the Charity Commission from September 2009. The Charity Number is 1131685.

Churchwardens' Report for year ending December 2020

2020's motto was from 1 Thessalonians 5:11, "Therefore encourage one another and build each other up, just as in fact you are doing." With the Covid outbreak at the start of 2020, this year within Christ Church was going to be a year like no other, although we may have wondered what we were going to do. We have a God that is good.

During the year we have had two Lockdown periods, where no Services were held in church; however thanks to the expertise of Si Pope and Lorraine, we have successfully held online worship via YouTube and Facebook. Thanks must go to the music teams, those who preached, led Intercessions and gave the Scripture readings for all their work and service to make these times so blessed. It has been encouraging to say that on average 229 households have watched the YouTube/Facebook transmissions.

Out of lockdown periods we have met at Church under Covid restrictions for Worship and Communion, where on average 40 members attended.

Although we have been restricted, the pastoral team have kept in contact with members of the church family and our thanks must go to them for this great work.

We have also seen a great engagement with the community - work within Sambourne School revitalised and great initiatives working with Churches Together to help those in need around Warminster with food shopping, prescription collecting and any pastoral care needed. The Easter and Christmas community-focused events, with a drive-in Carol Service in the town's main car park where over 70 families in cars met, was a great blessing.

God is good!! Although it has been a difficult year in so many ways God has been encouraging and building us up in Service for Him. God has definitely been working within our church and community to enhance His Kingdom and bring His will to fruition.

During 2020 we have seen Mags Collins move from our Church on secondment to St John's and St Aldhelm's Churches. We give thanks for all the works she has done at Christ Church and wish her every blessing in her new role within these churches.

We have been blessed to welcome Caroline Spindlow as Curate, Ben Cooke as full time Youth Pastor and Si Pope as Ordinand to the clergy team and under the leadership and guidance of Lorraine we have been greatly blessed by their ministry and service throughout the year. May we, as a Church, continue to pray for and support them in their ministry.

We would thank all those who tirelessly work and support the Churchwardens in helping keep the fabric, grounds and graveyard in splendid condition. This is definitely a service for the Lord and brings honour to His name. We would also thank Linda Smith for all her work in the Church Office, particularly keeping the Churchwardens on the straight and narrow!! Thank you.

We also give thanks to Lorraine for her ministry, leadership, enthusiasm and vision for ideas and initiatives, in particular the Christmas events which were God-inspired. We would ask God's Blessing and help for her and the PCC as we move out of lockdown and review the future ministry and vision of the Church.

During the year the works on the fabric of the church has involved the decoration of the Vestry and making it an office for the clergy team to work together and pray. Back in August we had the Quinquennial Inspection which highlighted major works that are required on the stonework and roof of the church tower; we are currently obtaining quotes for this important work. We are also engaged in upgrading the sound and vision equipment within the church.

The Church Logbook has been updated as necessary, the annual Inventory carried out and the memorial stones have been monitored for condition and safety.

We thank God for His continued grace, provision, guidance and encouragement, during these very difficult times.

Mark Thorpe and Richard Church, Churchwardens, April 2021

Accounts for Year ended 31st December 2020

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2020

<u>GENERAL FUND</u>			
	2020	2019	
<u>RECEIPTS</u>	<u>£</u>	<u>£</u>	
Voluntary Income			
Planned giving	102,665	106,475	
Collections and other giving	4,385	5,173	
Donations & alms	62	2,371	
Insurance claim	2,513	0	
Gift Aid refund	29,323	35,699	
Funeral & wedding fees	3,196	3,448	
Youth activities & gifts	0	4,305	
Donations - Restricted	325	3,488	
	<u>142,469</u>	<u>160,959</u>	
Events and Activities			
Heap Sunday	0	7,328	
Toddler Time	0	208	
Refresh	124	648	
Messy Church	21	203	
	<u>145</u>	<u>8,387</u>	
Income from Trading			
Hall letting income	<u>2,154</u>	<u>11,346</u>	
Income from Investments			
Bank interest	67	98	
Interest - Church Board of Finance	1,100	1,085	
Churchyard	65	15	
	<u>1,232</u>	<u>1,198</u>	
Total receipts	<u>146,000</u>	<u>181,890</u>	
Less: Payments per schedule	<u>142,068</u>	<u>184,884</u>	
Surplus/(Deficit) for the year	<u><u>3,932</u></u>	<u><u>-2,994</u></u>	

CHRIST CHURCH WARMINSTER

RECEIPTS AND PAYMENTS - YEAR ENDED 31 DECEMBER 2020

<u>GENERAL FUND</u>			
	Note	2020	2019
PAYMENTS		£	£
Donations to charities and missions		0	12,000
Re-chargeable expenses		325	2,956
Education & youth work		478	4,332
Youth work under grants		350	872
Diocesan share		71,437	71,545
Teaching & service expenses		1,396	1,230
Health & Safety		1,080	0
Vicar's expenses		1,017	793
Associate's expenses		1,172	1,825
Youth worker expenses		0	950
Church heat & light		6,143	7,962
Church and hall insurance		6,795	5,556
Licenses		1,097	989
Toddler Time		0	531
Refresh Expenses/Gifts		55	606
Messy Church/Outreach		822	1,138
General repairs		13,408	19,193
Insurance claim		2,002	
Office expenses		3,406	3,243
Equipment		0	3,500
Catering and cleaning		143	1,745
Youth worker		16,389	24,970
Employer Pension Contributions		471	1,294
		<u>127,986</u>	<u>167,230</u>
Administration			
Administrator salary		7,008	6,695
Fees		3,545	4,005
		<u>10,553</u>	<u>10,700</u>
Hall Expenses		3,529	6,882
Churchyard		0	72
		<u>3,529</u>	<u>6,954</u>
Total Payments		<u>142,068</u>	<u>184,884</u>

CHRIST CHURCH WARMINSTER**CHARITY GIVING - YEAR ENDED 31 DECEMBER 2020**

	2020	2019
Church Overseas		
Bible Society		3,080
Sudan Appeal		546
Full Life Children Home		3,000
Relief and Development Agencies		
Tear Fund Kigezi Project		3,000
Tear Fund		898
Home Missions		
Christians Against Poverty		3,538
Alzheimers Support		25
Warminster Food Bank		203
Cornerstone		137
Compassion		868
Evangelical Alliance		160
Julia's House Charity		25
Reach AFC		355
Royal British Legion Poppy Appeal		68
Wiltshire Air Ambulance	350	300
Brain Tumour Research	10	0
Other Charities		
PALS Madagascar		224
Sundry		0
	<u>360</u>	<u>16,427</u>

CHRIST CHURCH WARMINSTER

BALANCE SHEET AT 31 DECEMBER 2020

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Investments		
Trust Investments - see note 1	39,175.88	36,645
Current Assets		
HSBC Current Account	-1,847.86	680
CBF Deposit	2,491.83	2,481
HSBC CC21 Account	1,599.91	465
CBF Deposit CC21	177.78	177
HSBC Savings Account	<u>98,434.38</u>	<u>78,931</u>
	100,856.04	82,734
Cash Balances		
Toddler Time	757.09	
Refresh	<u>121.20</u>	
	878.29	809
	<u>140,910.21</u>	<u>120,188</u>
Represented by:		
Restricted Funds		
Endowment Funds	39,175.88	36,645
CC21 Fund		
Balance at 1 January 2020	57,529.86	42,094
Add: Surplus receipts over payments	<u>14,259.25</u>	<u>15,436</u>
Balance at 31 December 2020	71,789.11	57,530
Restricted Receipts for payment	1,098.96	1,099
Unrestricted Funds		
General Fund		
Balance at 1 January 2020	24,914.26	
Add: Excess receipts over payments	<u>3,932.00</u>	
Balance at 31 December 2020	28,846.26	24,914
	<u>140,910.21</u>	<u>120,188</u>

CHRIST CHURCH WARMINSTER

CC21 REFURBISHMENT FUND - YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
Receipts		
Planned giving	11,751	15,103
Interest - Church Board of Finance	1	1
Gift Aid Tax Refund	7,623	6,609
Easyfunding	48	31
	<u>19,423</u>	<u>21,744</u>
Payments		
Sound System	5,164	6,308
Surplus Receipts over Payments for year	<u>14,259</u>	<u>15,436</u>
Balance at 1 January 2020	57,530	42,094
Balance at 31 December 2020	<u><u>71,789</u></u>	<u><u>57,530</u></u>

HALL RUNNING COSTS - YEAR ENDED 31 DECEMBER 2020

	2020	2019
Heat & light	1,174.79	2,242
Water rates	168.24	168
Insurance	0.00	1,112
Wages - cleaner	1,750.72	1,653
Cleaning materials	22.98	203
Repairs - general	160.45	877
Refuse collection	251.62	627
Total expenses	<u>3,528.80</u>	<u>6,882</u>
Hall Income	2,154.00	11,346
Surplus income over expenses for the year	<u><u>-1,374.80</u></u>	<u><u>4,464</u></u>

CHRIST CHURCH WARMINSTER

NOTES TO THE ACCOUNTS

ACCOUNTING POLICIES

The financial statement of the PCC has been prepared in accordance with the Church accounting regulations using the receipts and payments basis.

FUNDS

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

The purpose of any restricted funds is noted in the Accounts.

The Accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible. They do not include the Accounts of the other Church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipt and payments include income as received and expenditure when irrevocably paid.

General Fund

The General Fund is unrestricted and is the main working fund of the Church through which all the ordinary business of the PCC is transacted.

CC21 Fund

This Fund was set up to fund the development of the life of Christ Church for the 21st Century. Most of this money to date has been allocated to Phases 1 and 2 of the church refurbishment. Any restricted funds represented monies collected for a specific purpose.

Churchyard Fund

This Fund is for the upkeep of the churchyard and the main ongoing income for that Fund is restricted monies derived from a legacy of £1,000, the interest on which is to be used for the upkeep of the graves and the War Graves Commission receipt. The income from the Long-Brown legacies is used 3/5ths for general Church purposes and 2/5ths for the upkeep of the churchyard.

STATEMENT OF ASSETS AND LIABILITIES

Moveable Church furnishings held by the Churchwardens on special trust for the PCC and which require Faculty for disposal. Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without Faculty. Combined buildings and contents insurance for the value of the church is £13,000,000.

Land and buildings held on behalf of the PCC: Christ Church Community Hall was built in 1970 from funds raised by the PCC at a cost of £4,500. Present insured value of the buildings and contents is £2,704,000. The land was acquired in 2008.

There are no liabilities at the year end.

Trusts for Ecclesiastical Purposes

The following trusts are vested in the Salisbury Diocesan Board of Finance; capital cannot be spent under any circumstances. The PCC are permitted to spend the income from the trusts as follows: The shares held have the same unit value and at 31 December 2020 the bid market value was 2,044.67 pence per share (2019 – 1,912.60 pence per share).

Bequest Name:	Shares Held	Total Value	Income Allocation
Hickman bequest	694	£14,190.01	1/3 Church expense 2/3 Stipend
Long-Brown bequest	103	£2,106.01	2/5 Churchyard 3/5 Church expenses
Curtis bequest	995	£20,344.47	Church fabric
Daniels bequest	124	£2,535.39	Churchyard

Church Workers Pension Fund (CWPF)

Christ Church Warminster PCC participates in the Pension Builder Scheme section of CWPF for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined

contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable of £471 (2019 - £1,294).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation at 31 December 2019 was underway as at 31 December 2020.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, Christ Church Warminster could become responsible for paying a share of that employer's pension liabilities.

Independent Examiner's Report to the PCC of Christ Church Warminster

This report to the PCC of Christ Church Warminster, Charity Number 1131685, is in respect of the accounts for the year ended 31 December 2020 set out on pages 7 to 14.

Respective Responsibilities of Trustees and Examiner

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

It is my responsibility:

To examine the accounts under Section 145 of the Charities Act

To follow the procedures laid down in the General Direction given by the Charity Commission (under Section 145(5)(b) of the Charities Act).

And to state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 130 of the Charities Act;

to prepare accounts which accord with accounting records and comply with the accounting requirements of the Charities Act have not been met;

or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr L Smith
5 Shelley Way
Warminster
BA12 9EJ

Lsmith@imms.biz