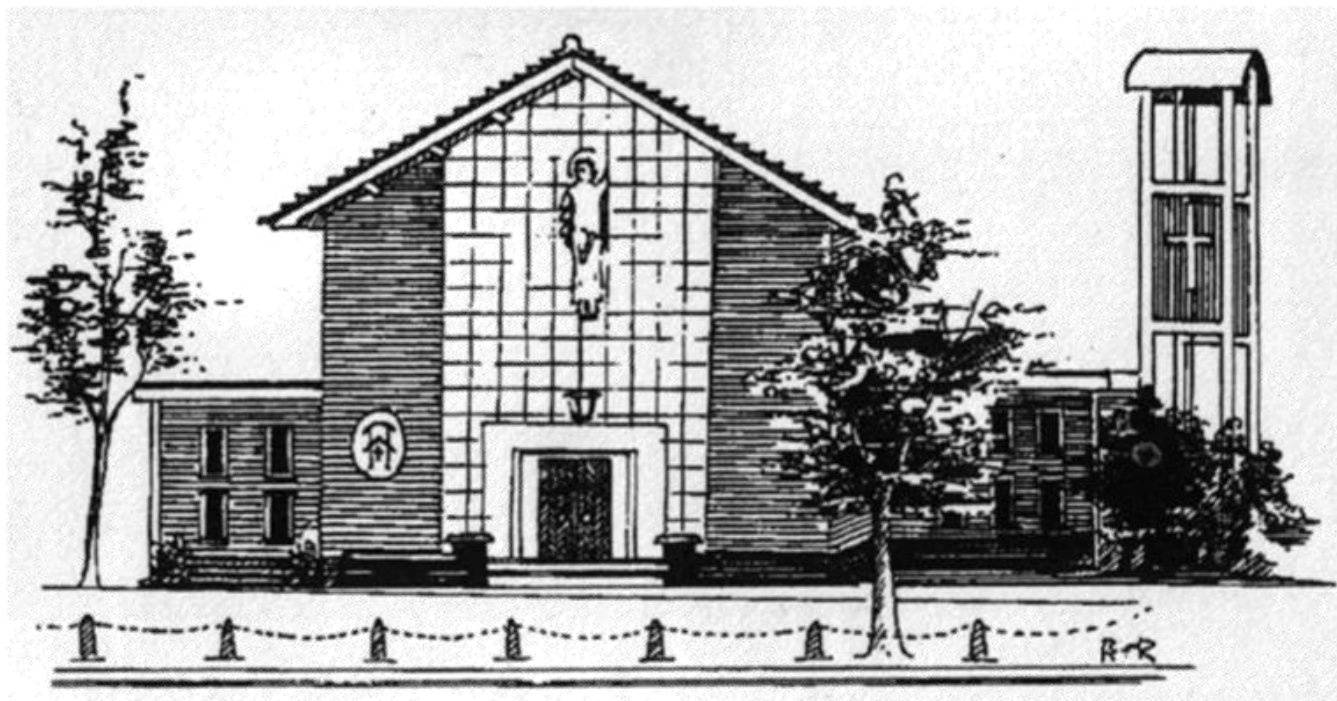


St. Andrew's Church in the Westlands,
Newcastle-under-Lyme
in the Diocese of Lichfield



www.churchinthewestlands.org.uk

**ANNUAL REPORT AND ACCOUNTS OF THE
PAROCHIAL CHURCH COUNCIL**

CHARITY COMMISSION REFERENCE 1132163

ANNUAL ACCOUNTS 2020

(Incorporating the Annual Accounts of the Lichfield
Diocesan Trust no 1439 St Andrew the Westlands)

Incumbent:

Revd Andrew Dawswell
The Vicarage
50, Kingsway West
Newcastle-under-Lyme
ST5 3PU

Bank:

National Westminster Bank plc
75, High Street,
Newcastle-under-Lyme,
Staffordshire,
ST5 1PN

Independent Examiner:

Richard Booth
117 Dartmouth Ave,
Newcastle-under-Lyme,
Staffordshire
ST5 3NR

Welcome

Welcome to the Annual Report and Accounts of St. Andrew's Church, Westlands and welcome to our Church, whether you are a regular or a newcomer just paying us a visit. Please come back soon!



A special welcome to any who have joined us for the first time this year, it is good to have new people with us as we try and grow together as part of God's Church here in the Westlands.

The Annual Report should provide you with all the legally required information, but hopefully it will also provide you with a flavour of what has taken place at St. Andrews over the last year.

This will also be supplemented by a number of other reports to be

presented at the short Annual Parochial Church Meeting (APCM) on Sunday 23rd May at 11.45am after worship. Please feel free to join us then if you can.

If you would like to know more about our work then please ask the Vicar, Churchwardens or any other members of the Parochial Church Council (PCC).

Administrative Information

St. Andrew's is situated at the top of Pilkington Avenue in the heart of the Westlands.

St. Andrews is registered as a Charity with the Charity Commission, reference 1132163, as *The Parochial Church Council of the Ecclesiastical Parish of St Andrew, the Westlands*. Its working name is *St. Andrew's PCC, Westlands* and further details of our registration can be found on the Charity Commission website, along with Annual Reports from previous years, which can also be found on the Church website.



The Correspondence address for the Charity is that of the Vicarage:
50, Kingsway West, Newcastle-under-Lyme,
Staffordshire, ST5 3PU

Trustees

The Trustees of the Charity are the members of the PCC of St. Andrews Church in the Westlands. Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules. The Representative of St. Peter's Methodist Church Council maintains a "watching brief" and is not a trustee.

Our vicar, Andrew Dawswell serves as Chairman, along with:

Until October 2020 (delayed annual meeting was on 4th Oct): Helen Dodds (churchwarden), Alan Swanborough, Helen Collins (Churchwarden), Jenny Boston, Diana Cotes, Sara Froggatt, John Glover, Sam Jones, Helen McGarry, Gillian Moss, Stuart Rushton, Margaret Hollins (Secretary) Steve Forrester (treasurer), Charlotte Thorpe, Alec Wright, Jane Machin; and our deanery synod reps: Glenys Gill, Irene Hardacre, Helen Swanborough & Tracey Holland

From October 2020: Sue Tattersall (churchwarden), Alan Swanborough, Helen Collins (Churchwarden), Jenny Boston, Diana Cotes, Sara Froggatt, Helen McGarry, Gillian Moss, Stuart Rushton, Margaret Hollins (Secretary) Steve Forrester (treasurer), Irene Hardacre, Tracey Holland, Jane Machin, Sam Jones & Paul Honeyfield; and our deanery synod reps: Glenys Gill, Helen Swanborough & John Soto

(Chris Gill, though eligible to serve on the PCC as a member of diocesan synod has withdrawn from participation in PCC since 18 March 2018)

Structure, governance and management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956), as amended, and the Church Representation Rules.

As well as having oversight of the general finances of the Church, the PCC are also Managing Trustees of the Lichfield Diocesan Trust no 1439 St Andrew the Westlands (a separate charity with registration number 203230). The capital element of this trust is invested so as to provide an income stream for the Church, the capital element being held as restricted funds and the interest or income being paid over to the main charity to be utilised by the PCC for the work of the Church generally. A separate report and accounts are produced for the Trust, but the finances are also incorporated within the financial statements that follow.

The PCC has ultimate responsibility for a wide range of matters affecting the Parish and endeavours to keep itself abreast of current information on such issues as Health and Safety, Disability Discrimination legislation and Child Protection either through "local" guidance or through wider Diocesan advice, or often a mixture of both.

Apart from the Standing Committee of the PCC, the Church has four main committees to consider its important areas of work – Worship, Mission Partners, Business & Buildings Development. PCC members generally each serve on at least one committee along with others who have a keen interest in the particular area covered by the committee. These committees will bring recommendations to the PCC for consideration. Each has a delegated authority to spend up to £200. Non-routine expenditure above this sum requires two quotations and Standing Committee authorisation

As much of our work has been undertaken as part of the Church in the Westlands Local Ecumenical Partnership, there have also been a series of committees to steer our work

together from the Ecumenical Executive to the Youth and Children's Worker Committee, Joint Youth Council and others. The Safeguarding Policies were shared and monitored by both Churches. However sadly at the start of 2021, St Peters church council closed

Since the Covid crisis emerged in Feb/March planning was led by the vicar and wardens, meeting via zoom either once or twice each week, with the same technology often facilitating PCC, business & standing committees and other meetings too, A Covid Committee was set up in the early part of the year, with members of the PCC together with Naomi Soto, one of our members, who is a virologist at Keele University. The Committee has met regularly during the year to look at the Government guidance and decide how best to apply it to our church.

Objectives and Activities

The primary objective of the PCC is to promote the Gospel of our Lord Jesus Christ and in accordance with the Parochial Church Council Powers Measure (1956), as amended, it co-operates with the minister in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

As the Church in the Westlands we are committed in the power of the Holy Spirit that our worship, service and witness will demonstrate to everyone the love of Jesus Christ.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Saint Andrew, the Westlands, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values, and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Volunteer Input

In all of this, we are immensely grateful for all those who willingly give of their time to contribute to the charitable activities of the PCC or in providing funds. The extensive nature of all our volunteers is such that it would be almost impossible to quantify the contribution in terms of hours or an indicative value of this contribution.

Many of those on our Electoral Roll are willing volunteers in one form or another and the work undertaken in meeting our objectives simply could not happen without the considerable contribution of many people within the Parish and beyond.

Achievements and Performance

The year 2020 began like any typical year but soon proved to be like no other we had ever experienced! We found ourselves in the midst of a global pandemic due to the COVID-19 virus and it has been a distressing and upsetting time full of great uncertainty.

A great deal of work has continued to take place at St Andrew's throughout the year in many new and different forms. None of this work could have happened without people to enable it. Members of our congregation have worked selflessly and enthusiastically during this time to enable St Andrew's to continue to function. We are extremely grateful to all who have played their part in enabling God's love to be shown within our church and the wider community.

On 23rd March, regular public worship in Church of England churches was suspended, along with other midweek activities, in line with government advice to do so. Andrew wrote to all the members of our worshipping community with an update on the situation, and to encourage us all to prayer and, where appropriate, service.

Although St Andrew's had closed its doors, a weekly online worship service was made available, and for those unable to access the internet, our main service could be heard via the telephone, available from Sunday to the following Thursday, for the cost of a local call.

As Christians we have the privilege of being able to turn to God in prayer anywhere, anytime. During the lockdown periods, we have been able to open our building for private prayer, at certain times during the week, which was stewarded by volunteers.

St Andrew's set up a scheme to help our more vulnerable members who were isolating. We were able to gather a team of volunteers to enable us to regularly support these members of the church family keeping in touch by telephone, doing shopping, collecting prescriptions or post, some on a regular basis over the months and some as a one off. Many of these have also enjoyed being part of small groups who connect with each other weekly for telephone conference calls. As well as a short devotional talk and time of prayer, these also offer the opportunity to chat, with many enjoying each other's company in this way for up to an hour, or sometimes even longer. In addition, those not conversant with zoom, who had been part of our Thursday communion service, are now led in this each month via the same conference calling system.

The Link newsletter has been produced twice since March, with many new volunteers helping to deliver to the parish. Andrew has also sent out letters, every couple of months, by post to those members not online. At the beginning of December, the Link newsletters were delivered to houses of our parish in time for Christmas. We wanted our neighbours to know that we are still here, active and praying for them.

In December, we were very encouraged when vaccinations were made available; initially to the over 80s. This has continued to be rolled out and will obviously take time to complete, which we are aware will still be difficult for all of us; and especially for those who live alone or who have difficulties with their mental or physical health.

Worship

Worship services have been through a lot of changes this year. Whilst we were unable to meet for Sunday services during 'Lockdowns' in our buildings, Andrew produced a weekly online and telephone service. A good number of church members regularly record

readings, prayers and sometimes interviews or sermons too; and some weeks Jane Machin has taken over responsibility for the whole production.

Church contact time happened on Sunday mornings via the internet on 'Zoom' for half an hour, whereby after a few minutes altogether, we split up into 'breakout rooms' of about 5 people to enable more relaxed conversation & interaction.

At the beginning of July, following the Government's announcement that collective worship could recommence, two Morning Prayer services were made available every Sunday. The COVID Committee recommended certain safety measures before we opened our doors again, which included recruiting a new team of stewards, risk assessments, hand sanitiser stations, notices reminding people of what to do and removal of all books.

- 9.00am service with a smaller maximum number present, and priority given to over 70's and others who are COVID-vulnerable.
- 11.00am service with greater numbers permitted (maximum generally 55), also wearing masks or face coverings, but still allowing 2 metres between households.
- Booking for either of the services was required.
- Although we were unable to sing in Church, we could still connect with God and His Word in many other ways including music & prayers.
- Communion services were started once a safe routine had been established.

It was necessary to recruit a team of new stewards to facilitate these new arrangements, because many who have served before were considered to be vulnerable due to age or health. For each service, two stewards, wearing visors, were responsible for preparing the building ready for use, welcoming people and guiding them on how to arrive and leave in a safe way.

Homegroup Bible studies

The homegroups have continued throughout the year, both daytime and evening, operating weekly by Zoom online. When we moved from lockdown into Tiers, two of the groups met in the parish room with masks for their studies. Studies have included Proverbs, Ephesians and Fruit of the Spirit.

The puppets have made a welcome appearance at a some of the weekly online and children's services.

Church in the Westlands Facebook page was opened to enable church members to connect.

Weekly activities on Zoom have taken place regularly during the year including Quiz night, Morning Prayer, with our readers taking responsibility for weekly Prayer meetings, and Compline.

Mission

- CMS Partners - Jimmy and Katia Rocks and their family working in Florianopolis, Brazil sent us a video and shared with us the huge implications and uncertainties the virus has caused for them and their church family.
- Tearfund Open Café 16th May 2020
We were not be able to hold this event as planned, but instead held a Virtual Café. People joined in, either on Zoom or by telephone. For all those who joined in on Zoom, a short video was shared, followed by breaking into smaller chat groups with people bringing their own coffee and biscuits!

Events and special services

- Easter services were only available online.
- Virtually Keswick Convention - The Keswick convention, with a theme of 'Hope' moved entirely online, livestreaming a daily programme of events via the internet for a week in July. During the week, daily events for children and youth were also available and included an Awesome Cutlery concert.
- Midlands Men's convention - This took place as an online only event in November.
- Remembrance Service - This was an online service in November, which included an act of remembrance and two minutes silence.
- Toy Service - At both Sunday services, church members brought toys and toiletries which were very gratefully received by Arch-Elizabeth House women's refuge.
- Afternoon Teas - These were delivered by volunteers to some church members in December.
- Christmas services - 'Listen to Carols' using pre-recorded carols at both services on the Sunday before Christmas, with the 4.00pm United Christmas service by candlelight. Christmas Eve - afternoon All-age service and midnight Communion service. Christmas Day - All-age service with optional Communion afterwards.

Children and Families worker

During the lockdowns, our Children and Families worker, Naomi Savage, provided a weekly video with activities for families. When out of Lockdown, Sunday Club for 3-11's continued to meet each Sunday. Messy Church held an outdoor Scavenger Hunt in the Autumn, in the pouring rain! The Parenting for Faith course continued, when allowable, with mums meeting via Zoom to watch the DVD, chat and pray together. The Christingle service was unable to go-ahead in person, but was available electronically via video and a short Zoom session. Christingle bags were made up and collected by parents/carers on a 'click and collect' basis. The video included puppets, prayers and instructions on how to make the Christingle. The Zoom session enabled everyone to light their Christingles together, have a prayer and wave to each other. Naomi has also liaised with the 3 local primary schools with whom we have ongoing involvement, producing fortnightly Christian teaching videos that have been shown to classes and/or forwarded to families as part of the home learning materials.

Sue Tattersall, Churchwarden

2020 Report on the fabric of the church

Maintenance of St Andrew's church buildings is overseen by the Business Committee. This is currently led by Steve Holland and it has met six times in 2020- four of those via Zoom video conferencing.

Church building

The Coronavirus pandemic hit us this year, and our church building, like all others, had to completely close on March 23rd. Throughout this period, only brief maintenance checks were permitted. As lockdown drew to a close, our new Covid committee discussed how to re-structure the buildings for Covid-secure use. As a result of this, changes were made to the layout of the church, including : setting up signage and instruction boards in the church, positioning 70% alcohol hand sanitiser dispensers at the entrance and at several strategic points within the church, re-positioning the pews to keep people further apart and to enable one-way flow of people, the removal of all bibles and service books from the pews, installation of new paper towel dispensers by all sinks, and introducing pedal bins. Internal doors are left open to avoid handling and windows and doors are being left open during services to improve ventilation.

Despite Covid-19, other maintenance has gone ahead this year. During the first lockdown, a significant leak developed from the overflow of the high-level header tank in the organ loft. Scaffolding was needed to access it and Brendan Fern fixed the faulty ballcock, and installed an isolating tap to reduce problems from this in the future. At the same time, the overly- stiff mains water stopcock in the downstairs toilet was replaced.

A new boiler thermostat and a new timer for the outside lights have been fitted this year and Steve Holland has made small repairs to the concrete steps below the bell tower.

Several quotes were obtained for the QI- required high-level work on redecorating the guttering and windows. The pandemic has meant progress on this has been slower than expected, but Diocesan permission for the work has been obtained and our architect has now been commissioned to liaise with our chosen contractor and we hope this work will take place in spring or summer 2021.

One section of guttering fell down in the autumn, landing on a flower bed. Emergency work to re-secure it discovered it was caused by rusting fixings, and all accessible guttering was checked and appears secure. All will be taken down and re-fixed by our high-level contractor during the works above.

Church Hall

The kitchen fire door became difficult to close and had to be replaced this year.

Paper towel dispensers were fitted in the kitchen to be a hygienic replacement for hand towels.

External lettings reduced dramatically this year, hitting our finances. The Hall has had to close in spring and November 2020 and early 2021 for lockdowns, and has otherwise operated under tight restrictions of reduced numbers, increased cleaning and controlled entrance and exit. A small number of regular hirers have been able to continue to operate in a reduced way for some of the year and we hope this will be possible again as Covid - 19 numbers hopefully reduce into 2021.

Gardens and grounds

North Staffs Lawn Care have again been contracted to cut our lawns fortnightly throughout the growing season, and many have commented on their good work. Hedge cutting and the care of the flower beds has been kindly undertaken by church volunteers for whom we are extremely grateful. The pandemic has meant most work has been undertaken alone, but we were able to organise one socially-distanced gardening morning on October 17th when the local virus transmission levels were lower.

Health and safety

Health and safety has been dominated this year by making our buildings and services 'Covid secure'. Steve Holland, our Health and Safety Officer, has spent many hours reviewing and re-writing most of our risk assessments, in conjunction with our newly-formed Covid Committee and following advice from both government and Church of England guidelines.

In addition, he has checked and updated all the first aid kits, and replaced out of date batteries and pads for the defibrillator in the church hall.

Church Insurance

We hold three policies through Ecclesiastical Insurance- for the Church building, the Church Hall and for Engineering insurance (which covers equipment such as the boiler and heating system). No claims have been made this year

Helen Collins, Churchwarden

Building Project

We are continuing make slow but definite progress in our plans to replace our ageing church hall with an extension to the church.

Permissions

Our Architect, Svetlana Solomonva of BDP took the lead in submitting a full planning application for our main proposal to Newcastle Borough council just after Easter. At the same time two members of our building development committee submitted an outline application to allow some kind of residential development on the site of our current church hall, to facilitate its sale. Despite lockdown, there was extensive discussion with the council in regard to both applications, mainly focussing on how to minimise the effect of each of the proposals on the surrounding trees. As a result of this we made some minor amendments to our landscaping schemes which resulted in their each being approved in August & September.

However, we also need approval from the chancellor of Lichfield diocese, who generally follow the advice of the Diocesan Advisory Committee. This is proving rather harder than we had hoped, although there are definite signs of support for what we are attempting to achieve and we are still hopeful that formal faculty approval will be granted in Spring/Summer 2021. This will then enable us to launch an appeal to members of the congregation and external grant-making bodies.

Funding

In 2017 we engaged a quantity surveyor to enable us to have a realistic expectation of the costings of our proposal. Adapting his estimate to allow for some small design changes and inflation means that the we are anticipating that implementing phase one of our proposals will cost (including fees and VAT) £605K. In addition phase two has been informally estimated by our architect to cost something in the region of a further £120K.

Though historically St Andrew's have not had the benefit of large capital funds, we have recently benefited from two sizeable legacies. This means that, even after spending a significant amount implementing the recommendations of our 2019 quinquennial inspection, the PCC will still be in the fortunate position of being able to allocate around £200K of its current funds to this project. In addition, our discussions with local estate agents suggest that, with the outline planning consent that we have obtained for our old hall site, we should hope to be able to yield around £150K from its sale.

To proceed with phase one of the project will therefore require further funding around £255K. We plan to apply to relevant grant-making trusts, and a couple of years ago we had promising initial discussions with a local landfill operator, who is looking of suitable local projects to support. However there has not been as much of this kind of funding available in recent years, and so our expectations in this regard are fairly modest.

We anticipate that the majority of the funds needed will therefore need to come from our worshipping congregation, and we plan to launch an appeal as soon as faculty permission is granted. Though we cannot be certain of the response, we are aware of many other congregations which have raised similar sums.

Mission Action Plan

Though we have continued with some aspects of our 2019/20 Mission plan, COVID has meant that progress on other elements have not been possible. It is envisaged that the 2021 PCC will formally review the best way forward

More details of our current work can be found on the Church website.

Electoral Roll Officer report (following 2021 revision)

This year is only a revision of the Electoral Roll. The number on the closing roll last year was 198 Members. Regrettably 6 persons on that roll have either died or moved away in the last year and during the revision we have 5 new additions to the roll and this now stands at 197 Members.

I would like to take this opportunity to thank Michelle Bradbury in the Church Office for the help given in revising the roll during the last year

John Glover Electoral Roll Officer

Safeguarding Report

Safeguarding continues to be an essential part of our church life and we are working hard at keeping checks and training up to date. Thanks go to Kath Thorpe for processing DBS forms and providing admin support, and to Naomi and Andrew for making sure that every part of our life together as a church is safe and welcoming for all.

Many of the roles in our church require DBS checks, for example PCC members and Children's Group Leaders, however even if the role does not need a DBS, the appropriate training is required for all those who care for others. Three years ago nearly 30 people in our two churches took part in safeguarding training sessions, either in real life or online, which was a brilliant achievement, and there have been more since then. However the training only last 3 years and so Naomi will be contacting those who need to update their learning soon. Thankfully there's some fresh material and videos, and it can all be done online, so hopefully we will do as well as we did 3 years ago!

We have all seen the need this last year, for the whole of our community to pull together and think of others, especially for their safety and health, and that's the same for safeguarding in our church, we all need to be vigilant and prayerful that our church will always be a safe place for all.

Naomi Savage, Parish Safeguarding Officer

AGENDA OF ANNUAL PAROCHIAL CHURCH MEETING

23 May 2021 11.45-12.15 in church

Annual Vestry Meeting

- 1 Election of Wardens for the next year.

Annual Parochial Church Meeting

- 2 Minutes of the Annual Meetings of October 2020
- 3 Electoral roll report
- 4 Election of up to 15 people who will serve for the next year on the Parochial Church Council
- 5 Presentation of accounts for 2020 & report on the general finances of St Andrew's:
Steve Forrester
- 6 Appointment of Hon Independent Examiner.
- 7 Brief mention of some of the highlights of written Reports *Helen Collins*
- 8 Faith in the future: Westlands Church & Community Hub - hoped-for June launch
- 9 Safeguarding report
- 10 To consider briefly any matters of General Church interest to be referred to the newly elected Council. If at all possible please give questions in advance to the vicar on ja.dawswell@googlemail.com or 01782 619594

Financial Review

It's rather difficult to frame a commentary on last years financial results without referencing the extraordinary circumstances the country found itself in last year. The impact of the church and church hall being physically shut obviously impacted the income received, though our expenditure didn't decrease in the same way.

We are blessed with a good number of the congregation who give monthly, and whilst those receipts are lower than 2019, they are remarkably similar. Church lettings, and donations however are a lot lower compared to the previous year, which is understandable.

The larger cost items within the church accounts are parish share, salaries and building upkeep. These are somewhat constant whether the church is open or closed. We maintained our commitments to our giving to missions, we didn't furlough our staff and progressed with the church building activity. All of which has meant that our costs are somewhat similar to 2019.

On our ordinary activities there was a shortfall of £20,722, within the Children and Family Worker funds there was a short fall of nearly £7,000 and there were some other funds which were also spent. The total for the year to £38,175 excess expenditure over income (£21,272 worse than 2019).

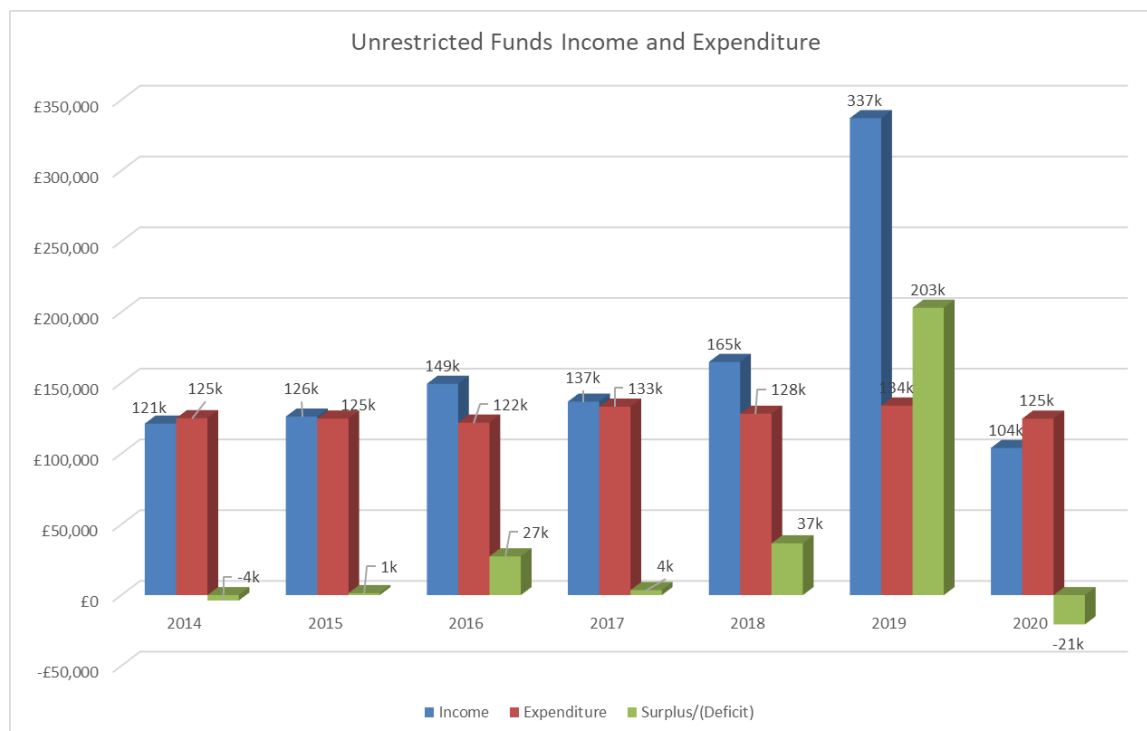
One would be forgiven for viewing this with some alarm, however, in my opinion, there is no need to do so. We had planned spending from funds and reserves for 2020 so part of this depletion was expected or planned. We knew the C&FW fund would need circa £7,000 (2019 this fund was net nil), that the spending on the building development could be as much as £25,000 (actually it was near £10,000), and that our ordinary activities would be short by circa £7,000. Lettings, contributions, open plate collections and misc donations were £11,111 worse than 2019. These last items are less than last year almost entirely, in my view, to the activities of the church being curtailed.

As an accountant looking for confidence in an organisation, I'm always looking for answers to two questions. Is there incompetence, and is there bad practice? With regards to the management of funds at St Andrews I find neither of these things at play on the financial results. We have been exercising our duties in line with our expectations and have backed up, as we always do, our activities with approvals through the appropriate channels. None of us could have foreseen the economic mess that the C19 events have caused, nor could we have honestly expected the lockdowns to have done no damage to our church receipts.

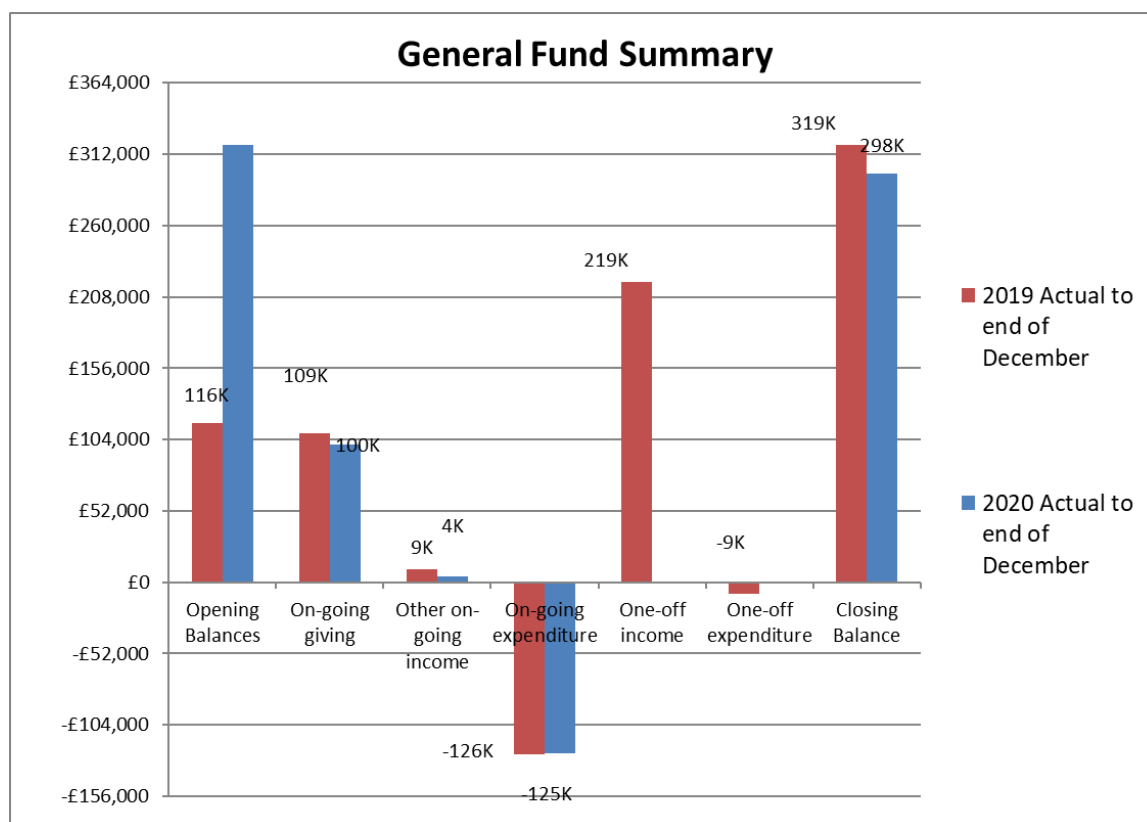
At St Andrews we have the exceptional blessing of very healthy bank balances, and for these I give thanks to God. We have continued to receive the marvellous blessing of our church members ongoing giving, which changed very little during the year. We also elected to continue to pay our share to the diocese in full, that other churches who were struggling might be helped.

Now thanks be to God who always leads us in triumph in Christ Jesus. 2 Cor 2v14.

The following chart shows the ordinary activities accounts from 2014 to 2020.



Below shows the ordinary activities account compared to last year in the major cost and income groups.



Reserves Policy

The Charity Commission requires trustees of each Charity to:

- develop a reserves policy that:
 - fully justifies and clearly explains keeping or not keeping reserves
 - identifies and plans for the maintenance of essential services for beneficiaries
 - reflects the risks of unplanned closure associated with the charity's business model, spending commitments, potential liabilities and financial forecasts
 - helps to address the risks of unplanned closure on their beneficiaries (in particular, vulnerable beneficiaries), staff and volunteers
- publish the reserves policy (even if not required to by law) and ensure it is tailored to the charity's circumstances – it should not be just a standard form of wording. It should explain to funders, beneficiaries, the public and the commission exactly what reserves are kept (or not kept) for and when they are to be used
- make sure that their reserves policy is put in place and operated
- regularly monitor and review the effectiveness of the policy in the light of the changing funding and financial climate and other risks

The PCC briefly reviewed its reserves 18th January 2021.

- The first element of Unrestricted Reserves be set aside to cover two months of day to day routine expenditure (£20,000) to cover any unforeseen expenditure or loss of income - Extant
- The second element of Unrestricted Reserves be set aside to provide a contribution of £25,000 for Quinquennial "must do's", and a further £25,000 for tower remedials.
- A third element of Unrestricted Funds to provide for the fact that the Church continues to have a deficit in its on-going or day to day finances. To provide long term stability as a going concern, an amount of £7,000 per annum for 5 years is allocated.
- The children and families worker shortfall was estimated and inflated for cost of living raises at 3% and as such £46,113 was reserved to cover.
- One-off gifts are a blessing but some consideration should be made to allow the church full discretion on the usage of giving. Receiving gifts which carry a mandate of purpose should be discouraged unless a specific appeal has been made.

Going Concern

The PCC has considered its current financial circumstances and by adopting this Reserves Policy believes that the Church's position can be considered as a going concern for the medium term. However, it may be at risk from changes in giving levels and the PCC will need to continue to monitor this closely.

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Note	£	£	2020	2019
Income and Endowments					
Voluntary Income	2a	96,327	20,953	117,280	380,886
Activities for Generating Funds	2b	-	-	-	410
Income from Investments	2c	2,313	-	2,313	2,674
Church Activities	2d	5,364	84	5,448	12,671
Other incoming resources	2e	-	-	-	-
Total Income		<u>104,004</u>	<u>21,037</u>	<u>125,041</u>	<u>396,641</u>
Expenditure					
Costs of generating voluntary income	3b	-	-	-	337
Fund-raising trading costs	3c	-	-	-	-
Church Activities	3a	124,721	38,492	163,212	175,354
Total Expenditure		<u>124,721</u>	<u>38,492</u>	<u>163,212</u>	<u>175,691</u>
Net Income / (Expenditure)		(20,717)	(17,455)	(38,171)	220,950
Gains/(Losses) on investment assets	5b	-	-	-	-
Net Movement in Funds		(20,717)	(17,455)	(38,171)	220,950
Balances Brought Forward at 1 January		318,531	109,714	428,244	207,295
Balances Carried Forward at 31 December		<u>297,814</u>	<u>92,259</u>	<u>390,073</u>	<u>428,244</u>

The comparable Statement of Financial Activities for the year ended 31st December 2019, split between type of Fund, is set out below.

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2019

		Unrestricted Funds	Restricted Funds	TOTAL 2019
	Note	£	£	£
Income and Endowments				
Voluntary Income	2a	322,235	58,651	380,886
Activities for Generating Funds	2b	-	410	410
Income from Investments	2c	2,674	-	2,674
Church Activities	2d	12,211	460	12,671
Other incoming resources	2e	-	-	-
Total Income		<u>337,120</u>	<u>59,521</u>	<u>396,641</u>
Expenditure				
Costs of generating voluntary income	3b	337	-	337
Fund-raising trading costs	3c	-	-	-
Church Activities	3a	133,983	41,371	175,354
Total Expenditure		<u>134,320</u>	<u>41,371</u>	<u>175,691</u>
Net Income / (Expenditure)		202,800	18,150	220,950
Gains/(Losses) on investment assets	5b	-	-	-
Net Movement in Funds		202,800	18,150	220,950
Balances Brought Forward at 1 January		115,731	91,564	207,295
Balances Carried Forward at 31 December		<u>318,531</u>	<u>109,714</u>	<u>428,244</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AS AT 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	2019 £
Fixed Assets					
Tangible	5a	-	-	-	-
Investments	5b	-	55,984	55,984	55,984
		<u>-</u>	<u>55,984</u>	<u>55,984</u>	<u>55,984</u>
Current Assets					
Debtors	6	5,489	-	5,489	5,270
Short Term Deposits		-	-	-	-
Cash at Bank and in Hand		297,471	36,755	334,226	381,048
		<u>302,960</u>	<u>36,755</u>	<u>339,715</u>	<u>386,318</u>
Liabilities					
Creditors - amounts falling due in one year	7	5,145	481	5,626	14,058
Net Current Assets / (Liabilities)		<u>297,814</u>	<u>36,274</u>	<u>334,088</u>	<u>372,260</u>
Total assets less current liabilities		297,814	92,258	390,072	428,244
Creditors - amounts falling due after one year		-	-	-	-
Total net assets		<u>297,814</u>	<u>92,258</u>	<u>390,072</u>	<u>428,244</u>
Parish Funds					
Unrestricted	9	297,814	-	297,814	318,531
Restricted	8	-	92,259	92,259	109,714
		<u>297,814</u>	<u>92,259</u>	<u>390,073</u>	<u>428,244</u>

Approved by the Parochial Church Council on 22nd March 2021 and signed on its behalf by Revd Andrew Dawswell (PCC Chairman)

Andrew Dawswell

The notes on pages below form part of these accounts

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice for Charities (SORP) and applicable accounting standards (FRS102)

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that the income does not exceed £500,000.

Funds

Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not invest separately for each fund and because of its materiality and difficulty in undertaking the exercise interest is not apportioned to each individual fund.

Unrestricted funds are income funds which are to be used for PCC general purposes

Income and Endowments

Planned giving, collections and donations are recognised when received. *Tax refunds* are recognised when the incoming resource to which they relate is received. *Grants and legacies* are accounted for when the PCC is legally entitled to the amounts due. *Interest* is accrued. All *other income* is recognised when it is receivable. All incoming resources are accounted for gross, with the exception of income shared with St. Peter's Church, our ecumenical partner, where only the element relating to St. Andrew's is recorded.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. *The diocesan parish share* is accounted for when due. Amounts received specifically for *mission* are dealt with as restricted funds, as are amounts received specifically to fund the Children and Families Worker. All *other expenditure* is generally recognised when it is incurred and is accounted for gross with the exception of expenditure shared with St. Peter's Church, our ecumenical partner, where only the element relating to St. Andrew's is recorded.

Fixed Assets

Consecrated and beneficed property is not included in the accounts in accordance with s.10(2)(a) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal are inalienable property, listed in the Church's Inventory, which can be inspected (at any reasonable time). All inalienable property assets are not valued in the financial statements and as such expenditure on any acquisitions are written off when incurred.

Individual items of *equipment* used within the church premises are also written off when the asset is acquired.

Investments are valued at market value at 31 December

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Note	£	£	2020 £	2019 £
2 INCOME AND ENDOWMENTS					
2a Voluntary Income					
Planned giving:					
Eligible for Gift Aid	10	68,364	13,316	81,680	84,746
Tax recoverable	10	19,325	1,972	21,297	22,013
Other	10	5,060	4,410	9,470	15,675
Collections (open plate)	11	2,367	-	2,367	3,982
Grants	12	-	-	-	-
Gift Day		-	-	-	-
Other Donations, appeals etc.	13	1,211	1,255	2,466	35,471
Legacies		-	-	-	218,999
		<u>96,327</u>	<u>20,953</u>	<u>117,280</u>	<u>380,886</u>
2b Activities for Generating Funds					
Fund-raising (coffee mornings etc.)	14	-	-	-	410
Sale of pens, cards etc		-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>410</u>
2c Income from Investments					
Interest from CBF Investment Account		1,990	-	1,990	1,999
Interest from CBF Deposit Account		-	-	-	-
Interest from Bank Accounts		323	-	323	675
		<u>2,313</u>	<u>-</u>	<u>2,313</u>	<u>2,674</u>
2d Income from Church Activities					
Church Hall Lettings		3,532	-	3,532	6,633
PCC Fees	15	1,200	84	1,284	3,016
Photocopier & Telephone Refund	16	-	-	-	-
Training, Development & Nurture	17	442	-	442	2,679
Use of Church & Parish Room		190	-	190	290
Other income		-	-	-	53
		<u>5,364</u>	<u>84</u>	<u>5,448</u>	<u>12,671</u>
2e Other income		-	-	-	-
Total Income and Endowments		<u>104,004</u>	<u>21,037</u>	<u>125,041</u>	<u>396,641</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Note	£	£	2020 £	2019 £
3 EXPENDITURE					
3a Church Activities					
Missionary and charitable giving:	18				
Church overseas:					
Missionary societies		4,020	-	4,020	3,780
Relief and development agencies		820	1,150	1,970	580
Home missions and other Church Societies		1,248	-	1,248	3,413
Secular Charities		-	-	-	363
		<u>6,088</u>	<u>1,150</u>	<u>7,238</u>	<u>8,136</u>
Ministry					
Diocesan Parish Share		86,952	-	86,952	85,356
Other Ministry Costs	19	6,352	-	6,352	6,321
Building Development	23		9,630	9,630	9,876
Church Running Expenses	20	7,553	179	7,732	9,532
Church Maintenance	21	6,372	-	6,372	12,280
Upkeep of services	22	1,730	-	1,730	4,758
Upkeep of church grounds		770	-	770	140
Expenditure on Link		309	-	309	927
Training, development & nurture	17	1,095	27,532	28,627	29,472
Church Hall		5,548	-	5,548	6,398
Printing, stationery and office expenses		1,951	-	1,951	2,157
		<u>124,721</u>	<u>38,492</u>	<u>163,212</u>	<u>175,354</u>
3b Generation of voluntary income					
Cost of Stewardship		-	-	-	337
		<u>-</u>	<u>-</u>	<u>-</u>	<u>337</u>
3c Fund-raising costs		-	-	-	-
Total Expenditure		<u>124,721</u>	<u>38,492</u>	<u>163,212</u>	<u>175,691</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
Note	£	£	2020 £	2019 £
4a STAFF COSTS				
Gross Wages and salaries	6,906	24,720	31,626	31,146
National Insurance Costs		2,208	2,208	2,164
Pension Costs	156	555	711	655
	<u>7,062</u>	<u>27,483</u>	<u>34,545</u>	<u>33,965</u>

PCC also paid the Church in the Westlands Childrens and Families Worker from a Restricted Fund. The cost of the cleaner is divided equally between the Church and the Church Hall. It was decided at PCC not to furlough staff through lockdowns

4b PAYMENTS TO PCC MEMBERS

There were no payments to PCC members during 2019, other than for the reimbursement of purchases made on behalf of the Church. No PCC member, persons closely connected to them or related parties received remuneration, benefit or reimbursement of travelling or other expenses .

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
Note	£	£	2020 £	2019 £
5 FIXED ASSETS				
5a Tangible	None	None	None	None
5b Investments				
Market value - 1 January	-	55,984	55,984	55,984
Disposal at carrying value	-	-	-	-
Purchases at cost	-	-	-	-
Gain / (loss) on annual revaluation	-	-	-	-
	<u>-</u>	<u>55,984</u>	<u>55,984</u>	<u>55,984</u>

The holding at 31 December 2019 was 3466.86 units in the Church of England's Central Board of Finance Investment Fund

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Note	£	£	2020 £	2019 £
6 DEBTORS					
Income tax recoverable		5,180		5,180	5,270
Interest			-	-	-
Owed by others		309	-	309	-
		<u>5,489</u>	<u>-</u>	<u>5,489</u>	<u>5,270</u>
7 SUNDRY CREDITORS					
Organist		-		-	5,533
Choir			481	481	481
Owed to Diocese Re Clergy Fees		676	-	676	240
Owed to Parish Share		4,422		4,422	203
Owed to Vergers		47		47	7,601
		<u>5,145</u>	<u>481</u>	<u>5,626</u>	<u>14,058</u>
		Opening Balance	Income	Expenditure	Transfers
		£	£	£	£
8 RESTRICTED FUNDS					
Missionary & Charitable Giving	1,150	-	1,150	-	-
The Puppet Ministry	67	-	-	-	67
Building Planning Fund	20,124	-	9,630	-	10,494
Children & Families Worker	29,537	20,586	27,532		22,591
Flower Fund	2,220	368	179	-	2,409
Church Fabric		-	-	-	-
Organ Fund	617	84	-	-	701
Messy Church	15	-	-	-	15
Blaze Equipment		-	-	-	-
Trust Fund	55,984	-	-	-	55,984
		<u>109,714</u>	<u>21,038</u>	<u>38,491</u>	<u>92,261</u>

The Trust Fund restricted fund is the capital element from the sale of a former curate's house, which can only be utilised by the PCC if permission is granted by the Diocesan Trustees. This is currently invested in the Church of England's Central Board of Finance Investment Fund and the income / interest from the investment (as opposed to the gain / loss on valuation, which is shown as income / expenditure above) is unrestricted funds and as such is paid directly into the Church's bank account and utilised by the PCC for general purposes.

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

10 PLANNED GIVING

The restricted element relates to planned giving in respect of the Children and Families Worker

11 PLATE COLLECTIONS

£

The restricted element comprises the following:

Remembrance Sunday to Service Charities	-
Christingle Offering	
Messy Church	
Confirmation Service Offering	-

-

12 GRANTS

The unrestricted grant income in 2018 of £1,765 represents contributions from the Gift Aid Small Donation Scheme. No such receipts were booked in 2020.

13 DONATIONS, APPEALS ETC.

£

The restricted element comprises the following:

Missionary and Charitable Giving	-
Building Planning Fund	-
Puppet Ministry	-
Flower Fund	325
Messy Church	-
Youth Outreach Worker	
Children & Families Worker	930

1,255

These include the Tax recoverable on Gift Aid donations where relevant

14 FUND RAISING

£

These comprise the following:

Tearfund - Open Cafe etc.	-
Action Aid	-
Other	-

-

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

15 PCC FEES

PCC Fees for Weddings and Funerals etc. do not include those fees paid to the Diocese (to help pay Clergy Stipends) or to the Organist and Verger as the Church only acts as agent in collecting and passing on these fees.

16 PHOTOCOPIER AND TELEPHONE REFUND

The PCC pays part of the cost of its photocopying to the Church in the Westlands Ecumenical Photocopier account as with any other organisation using that facility. In the past both churches have benefitted from a refund if the Ecumenical Executive believes the balance in the photocopying account is too high and this is recorded as income in the accounts.

17 TRAINING, DEVELOPMENT AND NURTURE

	Incoming Resources	Resources Expended
	£	£
This comprises the following:		
Bereavement Care	-	-
Children & Families Worker		27,532
External Training of Volunteers	-	-
Materials for Groups	74	369
Messy Church (inc. Teddy Bear's Picnic)	-	-
Messy Church	29	181
Moving up Books for Schools & Gifts		106
Other Work with Children and Young People	-	99
Outreach work	-	-
Pastoral Work		-
Puppet Ministry		-
Refreshments	339	340
Rememberance Book	-	-
Sparklers		-
	<u>442</u>	<u>28,627</u>

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
Note	£	£	2020	2019
	£	£	£	£

18 MISSIONARY AND CHARITABLE GIVING

Church Overseas - Missionary Societies				
Bible Society	820		820	580
Church Missionary Society	3,200		3,200	3,200
Open Doors			-	-
Wycliffe Bible Translators			-	-
The McKnights Mission Partners			-	-
	<u>4,020</u>	<u>-</u>	<u>4,020</u>	<u>3,780</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	2020	2019		
Note	£	£	£	£
18 MISSIONARY AND CHARITABLE GIVING continued				
Church Overseas - Relief and Development Agencies				
Tearfund	820	1,150	1,970	580
	<u>820</u>	<u>1,150</u>	<u>1,970</u>	<u>580</u>
Home Missions and Other Church Societies				
Action for Children			-	-
Bishop's Ordination Candidates Fund			-	34
Blaze				
Childrens' Society			-	-
Christians Against Poverty			-	1,100
Churches Together in Newcastle Town	35		35	35
DeafVibe			-	-
Deanery Synod			-	-
Explained and Proclaimed			-	-
Gideons International	820		820	580
Messy Church			-	141
Scripture Union	820		820	580
Simeons Trustees			-	350
UCCF	820		820	580
Transfers	(1,247)		(1,247)	-
Other			-	13
			-	-
Transfers				
Other	<u>1,248</u>	<u>-</u>	<u>1,248</u>	<u>3,413</u>
Secular Charities				
Combatt Stress			-	116
Poppy Fund Appeal			-	131
SSAFA			-	116
	<u>-</u>	<u>-</u>	<u>-</u>	<u>363</u>
Total Missionary and Charitable Giving	<u><u>6,088</u></u>	<u><u>1,150</u></u>	<u><u>7,238</u></u>	<u><u>8,136</u></u>

The following has also passed through the Church's books, by virtue of the Church acting as agent and this is not reflected in the Church accounts.

Bishop's Lent Appeal	-	-	285
	<u>-</u>	<u>-</u>	<u>285</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS 2020 £	2019 £
19 OTHER MINISTRY COSTS					
Visiting Clergy Expenses		-	-	-	120
Vicarage costs		-	-	-	-
Vicar's secretary	4a	4,073	-	4,073	4,073
Working expenses of incumbent		1,628	-	1,628	1,138
Working Expenses of curate		-	-	-	-
Working Expenses of C&FW		560	-	560	-
External Training of Staff		91	-	91	557
		<u>6,352</u>	<u>-</u>	<u>6,352</u>	<u>5,888</u>
20 CHURCH RUNNING EXPENSES					
These comprise the following:					
Electricity		908	-	908	553
Heating Oil		2,829	-	2,829	5,016
Water		105	-	105	101
Cleaner	4a	1,494	-	1,494	1,494
Cleaning Materials		96	-	96	48
Insurance		2,121	-	2,121	1,433
Flowers		-	179	179	887
		<u>7,553</u>	<u>179</u>	<u>7,732</u>	<u>9,532</u>
21 CHURCH MAINTENANCE					
Routine Maintenance		2,392	-	2,392	2,248
Major Maintenance					
Quinquennial Repairs & Survey		-	-	-	8,926
Organ Repairs & Tuning		-	-	-	634
Boiler Repairs		1,457	-	1,457	156
Window Repairs		-	-	-	-
Buildings Development		-	-	-	-
Other Improvements		2,523	-	2,523	316
		<u>6,372</u>	<u>-</u>	<u>6,372</u>	<u>12,280</u>
22 UPKEEP OF SERVICES					
Organist		1,108	-	1,108	3,886
Christian Copyright Licence		333	-	333	324
Music / Choir		-	-	-	-
Sound System Consumables		-	-	-	-
Communion		-	-	-	190
Service Books / Prayer Resources		-	-	-	-
Other		289	-	289	358
		<u>1,730</u>	<u>-</u>	<u>1,730</u>	<u>4,758</u>
23 Building Development					
Architects Fees			9,630	9,630	9,876
				-	-
				-	-
				-	-
		<u>-</u>	<u>9,630</u>	<u>9,630</u>	<u>9,876</u>

With regards to the fees the architect is submitting, the PCC has been monitoring quite closely. It is considered in line with the usual costs for such an endeavour. It's believed St Andrews is benefiting from some goodwill and minimal charging from BDP (the architects).

Independent Examiner's Report to the Trustees of St Andrews Church in the Westlands Parochial Church Council

I report to the trustees on my examination of the accounts of St Andrews Church in the Westlands for the year ended 31 December 2020 which are set out on pages 10 to 24.

Responsibilities and basis of report

As Trustees of St Andrews Church in the Westlands, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of St Andrews Church in the Westlands accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

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

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

Richard Booth

Richard Booth ACA
117 Dartmouth Avenue
Westlands
Newcastle-u-Lyme
Staffordshire
ST5 3NR

19 September 2020