

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST SAVIOUR WESTCLIFF ON SEA

England & Wales · Charity number 1132331

Details

Other names ST SAVIOUR'S PCC, WESTCLIFF

Status Registered

Legal form Previously excepted

Registered 2009-10-26

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

Contact

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Activities

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

Activities: Church of England church in Westcliff on Sea, Essex in the Diocese of Chelmsford

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£97,965	£210,102	-	-
2024-12-31	£113,428	£93,064	-	-
2023-12-31	£115,399	£99,778	-	-
2022-12-31	£65,841	£78,689	-	-
2021-12-31	£160,023	£81,588	-	-
2020-12-31	£70,405	£102,145	-	-

Trustees

Name	Role	Appointed
ROBERT PALMER	Chair	
Anne Hammond		2021-04-30
Barry Hayton		2017-04-23
Cynthia Vandermolen		2024-04-30
HILARY CAROLINE HURST		
Heather Elizabeth Tetchner		2017-04-23
Helen Wall		2015-04-30
ISOBEL LOUISE SMITH		2017-04-23
PATRICIA JEAN WHITE		2018-04-30
Pamela Collini		2016-04-24
Rev Michael John Simmonds		2026-03-23
Robert Hammond		2016-04-24
TREVOR RONALD LAWRENCE		

Accounts

St Saviour's Westcliff
Trustees Annual Report 2025

2025 proved to be a very busy year for St Saviour's with a number of projects completed and major changes to the church building. Work on the installation of the accessible toilet and the tea and coffee servery at the back of the church commenced during the first quarter of the year and the project was finally completed in July to the delight of the congregation and to all who use the building. Our thanks go to Robert Godsill, the architect and project manager and also to Lodge and Sons for the excellent workmanship. We also now have water supply to this area of the church which was not the case previously. The cost to date is just over £109,000.00. In order to make full use of the new facilities a number of pews have been removed to create a larger communal area at the rear of the church and new tables and chairs purchased for this area. In addition to providing seating for those using the servery this space is now used for informal church services and for other social activities.

Whilst this major work was taking place routine maintenance of the church and the hall continued and the wooden floor of the hall has been sanded down and re-varnished. It is also planned for the hall to be decorated during the early months of 2026.

In the middle of the year it was announced that St Saviour's would be getting a new curate who would complete his training with us and we were pleased to welcome him in September. Unfortunately our vicar was then diagnosed with cancer and had to take medical leave, leaving the curate to take services with the assistance of a priest for the Eucharist. Again, unfortunately our curate also suffered a serious medical condition and was forced to take time off meaning that for a period of two months we were without both of our clergy. However our curate managed to resume some duties at the beginning of November whilst the vicar was undergoing treatment. The vicar was finally given the all clear early in 2026 but, following the months of treatment, has decided it is time to retire.

With the completion of the building project, the finances show an excess of expenditure over income of £112,137.00 with total reserves now standing at £255,921.00 as against £367,321.00 at the end of the previous year. We have continued to support the Southend Food Bank, offering free use of our facilities as well as supporting financially and have also supported other local and national charities as well as contributing to appeals for overseas disasters. General income was a little down on the previous year with the loss of a regular user of the church hall and slightly lower giving but it is hoped that with the emphasis on raising funds for the building project no longer in place general income will improve. With the cost of utilities continuing to increase,

expenditure is likely to continue increasing but we will continue to support worthy causes where ever possible

SAINT SAVIOUR'S PCC – WESTCLIFF ON SEA
Charity Registered Number 1132331

Year ended 31st December 2025

Notes to the Accounts

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the “Statement of Recommended Practice” (SORP) (FRS 102) issued by the Charity Commissioners. The accruals basis of accounting has been adopted.

Funds

The accounts are split into separate funds. The main funds of the council are described in terms of their purpose and restrictions in Appendix A. These are Unrestricted, Designated, Restricted or Endowment in nature.

- *Unrestricted – these are general funds and can be used by the PCC for any purpose.*
- *Designated – these are general funds but with a specific purpose in mind. They can be transferred back to unrestricted funds at any time.*
- *Restricted – these are monies donated or allocated for a specific purpose only.*
- *Endowment – the capital must be maintained – only income/interest arising from the endowment may be used.*

Incoming Resources

All incoming resources are accounted for on a gross basis. Planned giving, collections and donations are recognised when received.

Tax refunds are recognised as soon as the amounts are claimable.

Grants and legacies are accounted for when the Charity is legally entitled to the amounts due.

Investment income – dividends are accounted for when receivable; interest and tax recoverable are accrued.

All other income is generally recognised when it is receivable.

Resources Used

The parish share (diocese quota) is paid regularly and is included in expenditure for the year to which it relates.

Amounts received specifically for third parties (e.g., The Children's Society; Christian Aid; CMS etc) are dealt with as restricted third-party funds and the liability for payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

1) Charitable Status

Members of the PCC are Trustees of the Charity.

We were registered on 26th October 2009. The full charity name is:

The Parochial Church Council of the Ecclesiastical Parish of St. Saviour Westcliff on Sea.

We are legally entitled to use our registered working name, which is St. Saviour's PCC, Westcliff.

As recommended by the Church of England, we set our key charitable objective as "Promoting in the ecclesiastical parish the whole mission of the church".

2) Diocese Faculty – Served Project

During the year St. Saviours paid out £104,640 on the served project at the rear of the Church. We are currently accruing a further expense of £18,500 for outstanding bills and work which needs to be certified making the final expected total of £123,140. This is subject to ongoing discussions with the Quantitative Surveyor and the Builders. We also received grants against this amount of £21,750 This is broken down further in Appendix B (Page 14) which also details funds raised by St. Saviour's parishioners.

3) Fixed Assets

Consecrated property is not included in the accounts in accordance with Section 96(2)(a) of the Charities Act 1993.

All assets of Saint Saviour's such as the Grand Piano and Digital Keyboard were originally donated to the church and as such have been fully depreciated during 2021. Individual items of equipment with a purchase price of £500 or less are always written off when the asset is acquired. The chairs purchased for the 'Served Project' have been fully expensed during 2024 and have been shown as an exceptional item in the accounts.

Investments are shown at market value as at close of business on 31st December 2025.

4) Annual Accounts

The annual accounts show an overall deficit (including expenditure paid and payable on the Served Project) of **£112,137.45** against a surplus of **£12,881.53** in 2024.

There was an overall deficit on normal trading activities of **£10,747.45** against the trading surplus of **£20,244.33** in 2024 before any exceptional items.

Exceptional Items

During 2025 the church incurred costs of **£123,140** on the Served Project and received **£21,750** in grants for this work, reducing the net cost to £101,390.

In 2024, new chairs costing £7,462.50 were recognised as an exceptional item.

Income and Expenditure

- a) Total income of **£97,964.96** for normal trading activities (i.e., funds received/receivable) from all sources decreased by **£14,873.23** mainly due to a decrease in voluntary income of **£3,747.12**. Hall lettings at **£30,347.87** were lower than 2024 by **£4,182.73**, mainly due to the loss of a regular user. See Appendix C (Page 15) for Hall contribution. The Summer Fair and Christmas Bazar contributed net amounts of **£945.73** and **£1,355.41** respectively. Investment income was down due to a reduction in rates and funds available. The increase in value of the former Curate's Property of **£2,703.32** has been reinvested and therefor taken to a revaluation reserve instead of income.
- b) Resources used (i.e., expenditure) were increased by **£16,218.55** mainly due the increases of fuel bills, hall maintenance and cleaning cost offset by a reduction of the Diocese Quota of **£29,546** in 2025 **from £31,790** in 2024. Reverend Julie Fleming and Reverend Mike Simmonds are both non-stipend. St. Saviour's Church also paid out **£311** for repairs to the flat owned by them, although the rental income remained unchanged at £450 per calendar month. (£5,400 per annum). Staff associated costs have remained very similar to those of 2024.
- c) Overall, the Church showed a surplus summarised as follows:

31 st December	2025	2024	2023	2022	2021	2020	2019	2018
Incoming Resources	97,965	113,428	115,399	65,851	57,201	70,405	106,207	96,433
Resources Utilised	(108,7132)	93,084	(99,778)	(78,689)	(81,588)	(102,145)	(118,095)	(174,965)
Surplus (Deficit) Before legacies and exceptional items	(10,748)	20,344	15,621	(12,838)	(24,387)	(31,740)	(11,888)	(78,532)
Legacies and Deposits	Nil	Nil	7,000	Nil	102,823	Nil	Nil	Nil
Grants Received	21,750							
Exceptional Expenditure Sundry	(123,140)	(7,463)	Nil	Nil	Nil	Nil	Nil	Nil
Overall Surplus (Deficit)	(112,138)	12,881	22,621	(12,838)	78,436	(31,740)	(11,888)	(78,532)

- d) As can be seen from the summary above, there is an overall deficit. The deficit in 2018 was predominantly due to the heating repairs of some £71,000 and the fall in market performances. The expenditure is higher this year following the overall trend in rising costs meaning the church remains reliant upon one-off deposits such as legacies, returns on funds invested and one-off events such as gift days, which does leave the Church potentially financially exposed. The major element of expenditure being the Stipend Quota is under constant review by the Diocese and has been advised at **£29,946 for 2026**, an increase of **£400** from 2025. Other 'fixed' costs of running the church are the insurance costs of approximately £8,500 per annum and the fuel costs for both the church and hall of £12,000 per annum and £4,000 for hall cleaning.
- e) In terms of resources available to the Church, at 31st December 2025 these amounted to **£255,921.34** (including legacies, deposits and writebacks) when compared to the previous year of

£367,321.03 and is summarised on the Balance Sheet attached. This reduction is mainly due to the Servery Project.

5) Balance Sheet

- a) Morrison Rose and National Savings Funds were both liquidated during the year to raise funds for the Servery.
- b) General Debtors total **£4,648.14**, consisting of general income not banked until after the year end and interest on the CCLA deposits of **£1,177.94**. HMRC Gift Aid due **amounted to £2,342.32**
- c) The Chelmsford Diocese has confirmed that the **Ada Ferguson Legacy** is the property of St. Saviour's and is valued by them at **£23,478.82** represented by **1057.6855 shares at £22.193** in the CCLA CBF Church of England Investment Fund. This was valued by the Diocese at 31st December 2025.
- d) **CBF Diocese Funds** totalling **£62,437.81** represents the proceeds of the former **Curate's House, 46 Grosvenor Road** which are held on behalf of St. Saviour's by CCLA CBF as a cash deposit. This has now been valued by Chelmsford Diocese at **£62,437.81 on 31st December 2025**. The increase of **£2,703.32** between this balance and the balance last year of **£59,734.49** has been reinvested and had been included in the revaluation Reserve. The income is accumulated within the fund but can be withdrawn by the PCC for general ecclesiastical purposes. The use of the capital can only be used for items of a capital nature.

Morrison Rose Legacy has now been liquidated to help with financing the Servery Project.

- e) Accounts Payable of **£22,219.44** represent expenses relating to 2025, but not paid until 2026, consisting of the outstanding bills and accruals for the **Servery Project of £18,500**, fuel bills, organist fees and planned work on the organ of **£690**.
- f) Monies collected on behalf of Charities and still owing to them at the year-end represent **£427.67 for the Children's Society**. During the year, we also donated from the Church funds:

Myanmar Flood	£500
Tear Fund	£2,000
Age Concern Southend	£1,000
Southend Food Bank	£1,000
Toilet Twinning	£60

Totalling £4,560 which is unfunded.

Other charitable monies collected and paid out were for MacMillan Cancer and the Bishop's Trust. St. Saviour's also lets out the Church to the local Food Bank run by the Trussell Trust at no charge. If this were charged this would represent income of approximately **£3,000**.

- g) Rent of £450 (being one month), has been received in advance.

6) Other Notes

- a) **Ex gratia payments**- there were no Ex-Gratia payments made in 2025.
- b) **Institution or body corporate connected with the Council** – there are no institutions or bodies corporate connected with the Council.
- c) **Guarantees given by the Council** – the Council have given no guarantees.
- d) **Loans outstanding** – there are no loans outstanding.
- e) **Contingent liabilities** – there are no recognised contingent liabilities.
- f) **Other material financial commitments** – there are no other known material financial commitments apart from the ‘Serving Project’ mentioned in Note 2.
- g) **Reserves Policy** – there is no reserves policy currently in place, but the purpose of each fund is clearly identified – see Appendix A (Pages 8 & 9)

Patricia White
Treasurer

St. Saviour’s PCC, Westcliff on Sea

Year ended 31st December 2025

Appendix A – Definition of Funds

Name	Purpose	Restrictions	Designation
Ada Ferguson Legacy	Legacy from parishioner left to St. Saviour’s in 1952. Fund held by the Diocese	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Development Fund	To fund future developments concerning the Church and Hall buildings	Only for the purposes of Church and Hall development projects at St. Saviour’s	Designated
CBF Capital	To hold the capital released by the sale of the Curate’s house in Grosvenor Road to support future capital developments	Fund is restricted to capital purposes only	Restricted

CBF Capital Interest	To hold the interest on the capital released by the sale of the curate's house in Grosvenor Road to support future capital developments	Accumulated interest can be used for general purposes	Designated
Fabric Fund	To provide for the costs of the long term repairs to the fabric of St. Saviour's	Only for the maintenance of the fabric as stated, at the discretion of the PCC	Designated
Friends of St Saviour's Now transferred to Served Fund	To be used for general capital and other purposes	For general purposes	Designated
Morrison Rose Legacy Liquidated in 2025	Legacy from the vicar. The endowment capital is still kept in Trust by the Diocese and provides income for the parish	Income from the endowment can be used for general purposes	Endowment
PCC Charitable Giving	To hold funds for distribution to charities as directed by the PCC based on 10% of income	For distribution to nominated charities/ organisations as directed by the PCC	Designated
PCC General Fund	Funds raised for the general purposes of St. Saviour's PCC, Westcliff	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Third Party Collections	To hold monies collected for third party charities and the like	Amounts to be paid over only to the causes for which they have been collected	Restricted
Organ Fund	Funds to be used for the repair and maintenance of the Church Organ	Only to be spent on the purpose described in relation to the Church Organ	Restricted
Youth Club – Now transferred to Served	To hold funds belonging to the Youth Club	Youth Club purposes	Restricted
Legacies	Over the last four years, legacies have been made to the church for general use. These are held within the church funds	None – within the scope and responsibility of the PCC	Unrestricted/ Undesignated
Served Fund	Monies collected/ transferred from other funds for the Church Served	Church Served	Restricted Through choice

BALANCE SHEET AS AT 31st DECEMBER 2025

NOTES

	2025	2025	2024	2024	
FIXED ASSETS		-			
CURRENT ASSETS					
CAF Cash account	18,865.00		38,802.81		5a
CAF Gold	34,167.61		41,430.40		
CCLA CBF Dev 001D	38,558.50		36,889.07		
CCLA CBF Gen 002D	77,339.31		73,990.81		
Lloyds TSB Plus Business	16,303.27		46,854.88		
National Savings	- 0.00		15,026.65		
Cash In Hand	-		-		
Debtors- General	4,648.14		2,418.02		5b
Debtors HMRC	2,342.32		2,370.70		
Legacies- AF	23,478.82		44,953.30		5c
CBF Diocese-Property/MR	62,437.81		74,163.05		5d
TOTAL CURRENT ASSETS	278,140.78		376,899.69		
LIABILITIES					
Stipend Quota Payable	-		-		
Accounts Payable	21,341.77		3,694.36		
Charity Payable	427.67		1,184.30		5f
Rents received in advance	450.00		450.00		5g
Deferred Income (Grant)	-		4,250.00		4
TOTAL LIABILITIES	22,219.44		9,578.66		5e
NET ASSETS		255,921.34		367,321.03	
TOTAL		255,921.34		367,321.03	
REPRESENTED BY					
Retained Earnings B/F	286,393.41		273,511.88		
Retained Earnings Curren -	112,137.45		12,881.53		
Revaluation Surplus	17,490.38		16,752.62		
Stipend Surplus	64,175.00		64,175.00		
TOTAL RESERVES		255,921.34		367,321.03	4e

SAINT SAVIOUR'S CHURCH

Registered Charity No: 1132331

STATEMENT OF FINANCIAL ACTIVITIES

NOTES

	2025	2024	
INCOME			
Voluntary Income	39,226.49	42,973.61	
Generating Income/ Funding	44,290.03	50,632.05	
Investment Income	12,576.44	16,734.53	
Church Services	1,872.00	2,498.00	
TOTAL INCOME	97,964.96	112,838.19	3a
EXPENDITURE			
Diocese	30,088.00	32,147.00	
Personnel	19,002.88	19,950.49	
Church Costs	37,782.38	32,671.04	
Hall Costs	17,279.15	7,725.33	
Charity	4,560.00	-	
Balance			
TOTAL EXPENDITURE	108,712.41	92,493.86	
SURPLUS/ DEFICITORDINARY CURRENT YEAR	- 10,747.45	20,344.33	3b
EXCEPTIONAL ITEMS			
Grants Received	21,750.00	-	
Servery Project Net	- 123,140.00	- 7,462.80	
TOTAL EXCEPTIONAL	- 101,390.00	- 7,462.80	4
OVERALL SURPLUS/DEFECIT	- 112,137.45	12,881.53	4a

STATEMENT OF FINANCIAL ACTIVITIES - DETAILS

NOTE

INCOME:

2025

2024

Voluntary Income

Regular Income- Lloyds	6,110.00	6,315.00	
Card Reader Lloyds	0.00	-	
Regular Income- CAF	18,690.88	19,442.98	
Regular Manual	1,967.00	3,228.34	
Gift Day	-	1,870.00	
Non Gift Aid/Donations	3,305.00	2,753.00	33,009.91
Collections	1,963.02	1,318.83	
Tax Recoverable Gift Aid(PG	3,653.90	3,524.02	
HMRC Lloyds	3,536.69	4,521.44	
Other Income-Giving Machi	-	-	

TOTAL VOLUNTARY

39,226.49

42,973.61

Generating Income Activities

Rummage/ Sales/Fair	3,945.68	3,698.15	
Church Café	4,694.26	7,070.40	
Organ Fund	312.50	687.00	
Community Singers	4,450.80	4,035.57	
Church Hall Lettings	30,347.81	34,530.54	
Hall Meter Income	175.00	90.00	
Magazines/Publications	363.98	520.39	
Charities		-	
	44,290.03		50,632.05

INVESTMENT INCOME

Dividends AF	1,249.11	1,219.93	
Bank and BS Interest	5,881.49	6,956.07	
National Savings		147.73	
CP and MR	-	3,010.80	
Rent from Lands, buildings	5,400.00	5,400.00	
NS Interest	45.84		
Investment Revaluation Sur	-	-	
Gift Aid			

12,576.44

16,734.53

CHURCH SERVICES

Weddings	721.00	1,392.00	
Baptism/ Confirmation	-	-	
Funeral	1,151.00	1,106.00	
	1,872.00		2,498.00

TOTAL INCOME

97,964.96

112,838.19

EXPENDITURE:

Diocese					
Stipend -Diocese	29,546.00			31,790.00	
Ministry Share	542.00			357.00	
		30,088.00			32,147.00
Staff and Organist					
Vicar Curate	2,459.03			1,100.82	
Hall Manger/ Cleaner	7,498.92			6,979.44	
Staff Training	-			806.00	
Cover Clergy	280.00			200.00	
Admin Costs	2,274.93			3,549.23	
Organist	6,490.00			7,315.00	
		19,002.88			19,950.49
Church Costs					
Insurance	8,543.71			8,085.58	
Organ tuning etc	690.00			3,447.38	
Church Maintenance	5,708.14			4,710.80	
Cleaning	1,325.00			1,300.00	
Upkeep services	3,243.40			2,531.67	
Church café	2,095.48			2,897.94	
Electricity	11,670.75			5,608.95	
Water	1,196.68			1,144.10	
BT	1,236.70			515.38	
Flat costs	311.00			785.00	
Vicarage	32.23			404.98	
Major Repairs- Porch	-			-	
Bank Charges- church accou	204.59			242.20	
Publications	1,524.70			997.06	
Other general	-			-	
		37,782.38			32,671.04
Hall Costs					
Electricity	2,305.44			2,418.08	
Gas	2,563.08			2,946.36	
Cleaning	4,055.88				
Maintenance	3,053.15			2,360.89	
Major Repairs	5,301.60			-	
		17,279.15			7,725.33
Charity					
Missionary	4,560.00			-	
Secular					
		4,560.00			-
Balance					
TOTAL EXPENDITURE		108,712.41			92,493.86
NET SURPLUS/DEFICIT ORDINARY ACTIVITIES		- 10,747.45			20,344.33
EXCEPTIONAL ITEMS					
Grants Received	21,750.00			-	
Servery Project Expenditure -	123,140.00			7,462.80	
TOTAL EXCEPTIONAL		- 101,390.00		- 7,462.80	2
OVERALL NET SURPLUS/DEFICIT		- 112,137.45			12,881.53

CAFÉ PROJECT

APPENDIX B

31st DECEMBER 2025

FUNDS RAISED TODATE

from 2023 to 2025

CAF Bank

Gift Day 2023	9,020.00
GA	662.50
Gift Day	1,870.00
Church café	1,165.50
Films	921.60
Wimbledon	230.34
Concert	776.30
Talent	62.82
Donations via TL	1,774.00
Dontations-direct	2,458.00
Sale of Pews	1,230.00
Sale of Chairs	1,365.00
Net Art	- 461.10

TOTAL

21,074.96

OTHER

Grants Received	21,750.00
PCC Allocation	50,000.00
Friends Fund Transfer	8,932.18

TOTAL OTHER

80,682.18

TOTAL FUNDS

110,506.12

FUNDS UTILISED

Advanced Moulds-Chairs	7,462.50
Lodge Builders	71,820.00
Lodge Builders	32,820.00
Lodge Builders to pay	18,500.00

TOTAL UTILISED

130,602.50

BALANCE

- 20,096.38

**Independent Examiner's Report
To the Parochial Church Council of
St. Saviour's Church – Westcliff on Sea
Registered Charity Number 1132331**

This report on the financial statements of St Saviour's PCC Westcliff on Sea is for the year ended 31st December 2025, as set out in the attached Accounts, Notes thereto and Balance Sheet is in respect of an examination carried out in accordance with Section 145 of the Charities Act 2011 (" the Act ")

Respective responsibilities of the Trustees and of the Independent Examiner

As Trustees of the Charity you are responsible for the preparation of the financial statements. You consider that an audit is not required under section 144 of the Act but that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the Act
2. Follow procedures laid down in the general directions given by the Charities Commission under section 145(5)(b) of the Act: and
3. State whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions issued by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as 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. My report is limited to those matters set out in the statement below.

Independent Examiner's Statement:

In connection with my examination, no matter has been brought to my attention which gives me reasonable cause to believe that in any material respect the requirements

1. To keep accounting records in accordance with Section 130 of the Act

and

2. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act have not been met

Nor

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



ROY RUTTER, A.L.I.B.F.

1 Blenheim Mews, Leigh on Sea, SS9 3DZ

Dated : 9th March, 2026

Accounts

St Saviour's Westcliff

Trustees Annual Report 2024

A very busy year has seen major changes within the church building taking place with progress having been made for further changes in the coming year. With the installation of fast fibre broadband in the area it has now been possible to install wi-fi and internet capability in the church. This has enabled us to install a 'smartTV' which allows us to download and stream suitable material for services. With the introduction of a 'café church' service on the fourth Sunday of each month we now have a range of different styles of worship which hopefully will widen the appeal to those who find the regular worship style too challenging. We also applied for a faculty to remove a number of rows of pews at the rear of the church to make a larger communal area for serving tea and coffee and have purchased new tables and chairs for this area. This is proving very popular for our social events and has made the food bank area much more user friendly.

The major project to install a new accessible toilet and a permanent refreshment servery, which had been put on hold during the covid pandemic and the interregnum, was resumed and final plans prepared and sent out for tender. On receipt of these careful consideration was given to the various responses and finally Lodge and Sons were chosen as our preferred contractor with a final quote in the region of £100,000.00 inclusive of VAT. A faculty was then applied for and this was finally granted in December 2024. The building work will commence early in 2025 and it is hoped that completion will be by the middle of the year. Although the church is able to fund the cost of the project this will have a major effect on the balance sheet of the church but we are applying for grants to help with the cost of the project.

During 2024 The finances of the church have shown an improvement with a surplus of income over expenditure of £20,344.00. A percentage of the surplus has been through fundraising specifically for the servery project but hall bookings and the decrease in the diocesan levy as we no longer have a stipendiary incumbent have helped to ensure that our income has been in excess of our expenditure/ This despite the ongoing increases in the prices of gas and electricity during the year and continued expenditure on the organ restoration and general maintenance of both the church and hall buildings. However, if the planned project goes ahead, we will need to raise additional funds in the coming months and years to finance this, but we are committed to maintaining and, if possible, increasing our charitable support and giving. Support for the food bank has increased over the past 12 months, both financially and with increased manpower and storage space as the need for this service has grown. Charitable donations have also been

made to The Children's Society, and the Bishop's charity and to various appeals following natural and man made disasters.

There will undoubtedly be more challenges in the year to come but we are committed to continuing to be an asset to our parish, the local community and our city.

SAINT SAVIOUR'S PCC, WESTCLIFF 1132331

Year ended 31st December 2024

Notes to the Accounts

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the "Statement of Recommended Practice" (SORP) (FRS 102) issued by the Charity Commissioners. The accruals basis of accounting has been adopted.

Funds

The accounts are split into separate funds. The main funds of the council are described in terms of their purpose and restrictions in Annex A. These are Unrestricted, Designated, Restricted or Endowment in nature.

- *Unrestricted* – these are general funds and can be used by the PCC for any purpose.
- *Designated* – these are general funds but with a specific purpose in mind. They can be transferred back to unrestricted funds at any time.
- *Restricted* – these are monies donated or allocated for a specific purpose only.
- *Endowment* – the capital must be maintained – only income/interest arising from the endowment may be used.

Incoming Resources

All incoming resources are accounted for on a gross basis. Planned giving, collections and donations are recognised when received.

Tax refunds are recognised as soon as the amounts are claimable.

Grants and legacies are accounted for when the Charity is legally entitled to the amounts due.

Investment income – dividends are accounted for when receivable; interest and tax recoverable are accrued.

All other income is generally recognised when it is receivable.

Resources Used

The parish share (diocese quota) is paid regularly and is included in expenditure for the year to which it relates.

Amounts received specifically for third parties (e.g., The Children's Society; Christian Aid; CMS etc) are dealt with as restricted third-party funds and the liability for payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

1) Charitable Status

Members of the PCC are Trustees of the Charity.

We were registered on 26th October 2009. The full charity name is:

The Parochial Church Council of the Ecclesiastical Parish of St Saviour Westcliff on Sea.

But we are legally entitled to use our registered working name, which is St Saviour's PCC, Westcliff.

As recommended by the Church of England, we set our key charitable objective as "*Promoting in the ecclesiastical parish the whole mission of the church*".

2) Diocese Faculty

During the Year under review, St Saviour's received permission from the Diocese of Chelmsford to build a new Servedy at the rear of the church along with a new toilet facility for the benefit of all the parishioners. The costs of this are expected to be approximately £100,000 including VAT and the work will be undertaken during 2025.

3) Fixed Assets

Consecrated property is not included in the accounts in accordance with Section 96(2)(a) of the Charities Act 1993.

All assets of Saint Saviour's such as the Grand Piano and digital Keyboard were originally donated to the church and as such have been fully depreciated during 2021. Individual items of equipment with a purchase price of £500 or less are always written off when the asset is acquired. The chairs purchased for the 'Servedy Project' have been fully expensed during 2024 and have been shown as an exceptional item in the accounts.

Investments are shown at market value as at close of business on 31st December 2024.

4) Annual Accounts

There was an overall surplus on normal trading activities of **£20,344.33** against the trading surplus of **£15,620.69** in 2023 before any exceptional items. This is an improvement of **£4,723.64**. St Saviour's have received a grant of **£4,250** for the 'Servedy Project' which has been treated as deferred income in 2024 and will be recognised in 2025 to match with the expenditure for the new 'Servedy Project'.

Exceptional Items

During 2024 the church paid out **£7,462.80** for new chairs as part of the 'Servedy Project' which has been expensed in full and recognised as an exceptional item within the accounts, reducing the overall profit to **£12,881.53**. Income in 2023 was enhanced by legacies received of **£7,000** increasing the 2023 surplus to **£22,620.69**

Income and Expenditure

- a) Total income of **£93,084.32** for normal trading activities (i.e., funds received/receivable) from all sources decreased marginally by **£1,970.53**. Voluntary income included **£12,147** towards the Served Project, including items such as sale of pews (**£1,230**), sponsorship of chairs (**£2,470**), film shows, donations and church café income. Encouragingly many people are starting to use the PGS scheme, whereby Gift Aid is paid to the church on a regular basis. For 2024, the church received **£3,524.02** and the Gift Aid reclaimed from HMRC totalled **£4,521.44**. Activities for generating funds increased by **£4,190.71** due in part to the income from the card reader in respect of the church café. The church received **£5,120.22 gross** via the card reader and was charged **£85.70** in expenses. Profits from the Summer Fair of **£967** and the Christmas Fair of **£1,600** contributed to the income. Hall lettings for 2024 of **£34,530.54** are in line with those of 2023 of **£35,975.68**. Investment Income of **£16,734.53** was in line with that of 2023 and reflected the higher yields available on deposits held.
- b) Resources used (i.e., expenditure) were decreased by **£6,694.17** mainly due the reduction of the Diocese Quota in 2023 of **£38,652** to **£31,790** in 2024 from (which was paid in full) offset in part by higher energy costs and set up costs for running the Church Café. Reverend Julie Fleming is non-stipend. St Saviour's Church also paid out **£785** for repairs to the flat owned by them, although the rental income remained unchanged at £450 per calendar month. (£5,400 per annum)
- c) Overall, the Church showed a surplus summarised as follows:

31 st December	2024	2023	2022	2021	2020	2019	2018
Incoming Resources	113,428	115,399	65,851	57,201	70,405	106,207	96,433
Resources Utilised	93,084	(99,778)	(78,689)	(81,588)	(102,145)	(118,095)	(174,965)
Surplus (Deficit) Before legacies and exception items	20,344	15,621	(12,838)	(24,387)	(31,740)	(11,888)	(78,532)
Legacies and Deposits	Nil	7,000	Nil	102,823	Nil	Nil	Nil
Exceptional Expenditure Served	-7,463	Nil	Nil	Nil	Nil	Nil	Nil
Overall Surplus (Deficit)	12,881	22,621	(12,838)	78,436	(31,740)	(11,888)	(78,532)

- d) As can be seen from the brief summary above, there is a surplus, after deficits in some of the previous years. The deficit in 2018 was predominantly due to the heating repairs of some £71,000 and the fall in market performances. Although the expenditure is lower this year the overall trend is increasing, meaning the church remains reliant upon one-off deposits such as legacies, returns on funds invested and one-off events such as gift days, which does leave the Church potentially financially exposed. The major element of expenditure being the Stipend Quota is under constant review by the Diocese and has been advised at **£29,546 for 2025**, a decrease of approx. 7% from 2024. Other 'fixed' costs of running the church are the insurance costs of approximately £8,000 per annum and the fuel costs for both the church and hall of £10,900 per annum.

- e) In terms of resources available to the Church, as at 31st December 2024 these amounted to **£367,321.03**(including legacies, deposits and writebacks) when compared to the previous year of **£353,110.77** and is summarised on the Balance Sheet attached.

5) Balance Sheet

- a) The bank accounts and National Savings Funds are shown at their values at close of business and have increased over the 2023 values in total.
- b) General Debtors total **£4,782.72**, consisting of general income **£1,101.32**, HMRC Gift Aid for 2024 **£2,370.70** and Interest accrued on the both the CCLA deposits of **£1,316.70**
- c) The Chelmsford Diocese has confirmed that the **Ada Ferguson Legacy** is the property of St Saviour's and is valued by them at **£44,953.30** represented by **1,944.12 shares** in the CCLA CBF Church of England Investment Fund. This is based on the valuation at 31st December 2024.
- d) **CBF Diocese Funds** totalling **£74,163.05** consist of Morrison Rose (**£14,428.56**) and the proceeds of the sale of the Curate's House in Grosvenor Road (**£59,734.49**). The Chelmsford Diocese has now supplied updated information as at 31st December 2024 on both these Funds.

Morrison Rose has now been valued at **£14,428.56**. The increase of **£322.85** between this valuation and the funds held last year of **£14,105.71** has been transferred to a Revaluation Surplus. The original capital of £500 was invested in **shares** in the CCLA account forming an endowment fund, the income of which is for 'the edifice of the parish church'.

The proceeds of the former **Curate's House, 46 Grosvenor Road** are held on behalf of St Saviour's by CCLA CBF as a cash deposit. This has now been valued by Chelmsford Diocese at **£59,734.49** on 31st December 2024. The increase of **£3,010.80** between this balance and the balance last year of **£56,723.69** has been included in income. The income is accumulated within the fund but can be withdrawn by the PCC for general ecclesiastical purposes. The use of the capital can only be used for items of a capital nature.

- e) Accounts Payable of **£9,578.66** represent expenses relating to 2024, but not paid until 2025, consisting of the outstanding fuel bills and planned work on the organ of approx. £2,660 and deferred income of £4,250.
- f) Monies collected on behalf of Charities and still owing to them at the yearend represent **£1,184.30** consisting of £154.30 to the Bishop's Charity, £430 to the Children's Society, and £600 to Macmillan Cancer Support. During the year, we also paid out £1,700 for 'Tents for Lent'. St Saviour's also lets out the church to the local Food Bank run by the Trussell Trust at no charge. If this were charged this would represent income of approximately £2,400.
- g) Rent of £450 (being one month), has been received in advance.

6) Other Notes

- a) **Ex gratia payments**- there were no Ex-Gratia payments made in 2024.
- b) **Institution or body corporate connected with the council** – there are no institutions or bodies corporate connected with the council.
- c) **Guarantees given by the council** – the council have given no guarantees.

- d) **Loans outstanding** – there are no loans outstanding.
- e) **Contingent liabilities** – there are no recognised contingent liabilities.
- f) **Other material financial commitments** – there are no other known material financial commitments apart from the ‘Savery Project’ mentioned in Note 1.
- g) **Reserves Policy** – there is no reserves policy currently in place, but the purpose of each fund is clearly identified – see Annex A.

Patricia White
Treasurer

St. Saviour’s PCC, Westcliff
Year ended 31st December 2024

Annex A – Definition of Funds

Name	Purpose	Restrictions	Designation
Ada Ferguson Legacy	Legacy from parishioner left to St Saviour’s in 1952. Fund held by the Diocese	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Development Fund	To fund future developments concerning the Church and Hall buildings	Only for the purposes of church and hall development projects at St. Saviour’s	Designated
CBF Capital	To hold the capital released by the sale of the curate’s house in Grosvenor Road to support future capital developments	Fund is restricted to capital purposes only	Restricted
CBF Capital Interest	To hold the interest on the capital released by the sale of the Curate’s House in Grosvenor Road to support future capital Developments	Accumulated interest can be used for general purposes	Designated

Friends of St. Saviour's	To be used for general capital and other purposes	For general purposes	Designated
Morrison Rose Legacy	Legacy from the vicar. The endowment capital is still kept in Trust by the Diocese and provides income for the parish	Income from the endowment can be used for general purposes	Endowment
PCC Charitable Giving	To hold funds for distribution to charities as directed by the PCC based on 10% of income	For distribution to nominated charities/ organisations as directed by the PCC	Designated
PCC General Fund	Funds raised for the general purposes of St. Saviour's PCC, Westcliff	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Third Party Collections	To hold monies collected for third party charities and the like	Amounts to be paid over only to the causes for which they have been collected	Restricted
Organ Fund	Funds to be used for the repair and maintenance of the Church Organ	Only to be spent on the purpose described in relation to the Church organ	Restricted
Youth Club	To hold funds belonging to the Youth Club	Youth Club purposes	Restricted
Legacies	Over the last four years, legacies have been made to the church for general use. These are held within the church funds	None – within the scope and responsibility of the PCC	Unrestricted/ Undesignated

BALANCE SHEET AS AT 31st DECEMBER 2024

	2024	2024	2023	2023	
FIXED ASSETS					Note 3
CURRENT ASSETS					
CAF Cash account	38,802.81		50,268.26		Note 5a
CAF Gold	41,430.40		38,798.32		
CCLA CBF Dev 001D	36,889.07		35,029.75		
CCLA CBF Gen 002D	73,990.81		70,261.45		
Lloyds TSB Plus Business	46,854.88		36,871.28		
National Savings	15,026.65		14,578.92		
Cash In Hand	-		-		
Debtors- General	2,418.02		4,807.47		Note 5b
Debtors HMRC	2,370.70				Note 5b
Legacies- AF	44,953.30		43,947.42		Note 5c
CBF Diocese	74,163.05		70,829.40		Note 5d
TOTAL CURRENT ASSETS	376,899.69		365,392.27		
LIABILITIES					
Stipend Quota Payable	-		-		
Accounts Payable	3,694.36		10,884.45		Note 5e
Charity Payable	1,184.30		947.05		Note 5f
Rents received in advance	450.00		450.00		Note 5e
Deffered Income (Grant)	4,250.00		-		Note 5e
TOTAL LIABILITIES	9,578.66	-	12,281.50		
NET ASSETS		367,321.03		353,110.77	
TOTAL		367,321.03		353,110.77	
REPRESENTED BY					
Retained Earnings B/F	273,511.88		250,891.19		
Retained Earnings Current Y	12,881.53		22,620.69		
Revaluation Surplus	16,752.62		15,423.80		
Stipend Surplus	64,175.00		64,175.00		
TOTAL RESERVES		367,321.03		353,110.77	

SAINT SAVIOUR'S CHURCH

1132331

2024

2023

INCOME

Voluntary Income	46,816.83	53,876.55
Generating Income/ Funding	47,379.29	43,188.58
Investment Income	16,734.53	16,697.05
Church Services	2,498.00	1,637.00

TOTAL INCOME	113,428.65	115,399.18	Note 4a
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EXPENDITURE

Diocese	32,147.00	39,006.00
Personnel	20,626.49	13,910.38
Church Costs	32,585.50	34,012.22
Hall Costs	7,725.33	12,849.89
Charity	-	-
Balance	-	-

TOTAL EXPENDITURE	93,084.32	99,778.49	Note 3b
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SURPLUS/ DEFICITORDINARY CURRENT YEAR	20,344.33	15,620.69	Note 4
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EXCEPTIONAL ITEMS

Legacy	-	7,000.00	Note 4
Servery Project Net	- 7,462.80		Note 4

OVERALL SURPLUS/DEFECIT	12,881.53	22,620.69
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PROFIT & LOSS WORKINGS

2024

2023

INCOME:

Voluntary Income		
Regular Income- Lloyds	6,315.00	8,395.00
Card Reader Lloyds	4,388.22	-
Regular Income- CAF	19,442.98	-
Regular Manual	3,228.34	19,629.12
Gift Day	1,870.00	5,175.00
Non Gift Aid/Donations	2,208.00	9,020.00
Collections	1,318.83	620.00
Tax Recoverable Gift Aid(P	3,524.02	2,380.05
HMRC Lloyds	4,521.44	2,924.01
Other Income-Giving Mact	-	5,714.96
		18.41

TOTAL VOLUNTARY

46,816.83

53,876.55

Generating Income Activities		
Rummage/ Sales/Fair	3,698.15	-
Church Café	3,817.64	3,167.64
Organ Fund	687.00	-
Community Singers	4,035.57	2,151.00
Church Hall Lettings	34,530.54	1,291.20 check out
Hall Meter Income	90.00	35,975.68
Magazines/Publications	520.39	117.00
Charities	-	486.06

47,379.29

43,188.58

INVESTMENT INCOME

Dividends AF	1,219.93	-
Bank and BS Interest	6,956.07	3,879.52
National Savings	147.73	5,531.95
CP and MR	3,010.80	124.09
Rent from Lands, buildings	5,400.00	1,761.49
Investment Revaluation Su	-	5,400.00
Gift Aid	-	-

16,734.53

16,697.05

CHURCH SERVICES

Weddings	1,392.00	-
Baptism/ Confirmation	-	113.00
Funeral	1,106.00	1,524.00

2,498.00

1,637.00

TOTAL INCOME

113,428.65

115,399.18

EXPENDITURE:

Diocese			
Stipend -Diocese	31,790.00		38,652.00
Ministry Share	357.00		354.00
		32,147.00	39,006.00
Staff and Organist			
Vicar Curate	1,100.82		
Hall Manger/ Cleaner	6,979.44		775.88
Staff Training	806.00		6,163.90
Cover Clergy	200.00		220.00
Admin Costs	4,225.23		36.00
Organist	7,315.00		2,250.21
			4,590.00
		20,626.49	
Church Costs			14,035.99
Insurance	8,085.58		
Organ tuning etc	3,447.38		7,674.23
Church Maintenance	4,710.80		11,185.00
Cleaning	1,300.00		4,516.64
Upkeep services	2,531.67		1,125.00
Church café	2,897.94		2,783.07
Electricity	5,608.95		
Water	1,144.10		2,832.60
BT	515.38		697.58
Flat costs	785.00		
Vicarage	404.98		1,140.00
Major Repairs- Purch			1,224.00
Bank Charges- church acc	156.66		
Publications	997.06		121.18
Other general			587.31
		32,585.50	
Hall Costs			33,886.61
Electricity	2,418.08		
Gas	2,946.36		4,005.61
Maintenance	2,360.89		5,130.61
Major Repairs			3,713.67
		7,725.33	
Charity			12,849.89
Missionary			
Secular			
Balance			

TOTAL EXPENDITURE	93,084.32	99,778.49
NET SURPLUS/DEFICIT ORDINARY ACTIVITIES	20,344.33	15,620.69
EXCEPTIONAL ITEMS		
Legacy		
Servery Project Expenditure -	7,462.80	7,000.00
TOTAL EXCEPTIONAL	7,462.80	7,000.00
OVERALL NET SURPLUS/DEFICIT	12,881.53	22,620.69

Independent Examiner's Report To the Parochial Church Council of St. Saviour's Church – Westcliff on Sea

This report on the financial statements of St Saviour's PCC Westcliff on Sea is for the year ended 31st December 2024, as set out in the attached Accounts, Notes thereto and Balance Sheet is in respect of an examination carried out in accordance with Section 145 of the Charities Act 2011 ("the Act")

Respective responsibilities of the Trustee and of the Independent Examiner

As Trustees of the Charity you are responsible for the preparation of the financial statements. You consider that an audit is not required under section 144 of the Act but that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the Act
2. Follow procedures laid down in the general directions given by the Charities Commission under section 145(5)(b) of the Act: and
3. State whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions issued by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as 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. My report is limited to those matters set out in the statement below.

Independent Examiner's Statement:

In connection with my examination, no matter has been brought to my attention which gives me reasonable cause to believe that in any material respect the requirements

1. To keep accounting records in accordance with Section 130 of the Act and
2. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act have not been met

Nor

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



ROY RUTTER, A.C.I.B., A.L.I.B.F.
1 Blenheim Mews, Leigh on Sea SS9 3DZ

Dated : 3rd March, 2025

Accounts

St Saviour's Westcliff
Trustees Annual Report 2023

A year of two very different halves. The first half of the year was a continuation of 2022 as we were still without an incumbent and although the daily running of the church and hall continued planning for the future was somewhat constrained. However, in April we were delighted to be able to announce the appointment of Revd Canon Julie Fleming as the new incumbent at St Saviour's on a 'House for Duty' basis and on July 6th 2023 she was duly installed. In August we said a fond farewell to our curate, Revd Judith Wilkinson, who had, until Revd Julie's installation, been looking after the parish as she moved on to take up her new position in the Diocese of Chichester. We wish her every success in her new post.

Revd Julie lost no time in familiarising herself with the church and parish and has been very active in all that we do and was very keen to restart the project to install a new accessible toilet in the vestibule and the proposed tea and coffee servery at the west end of the church. Fortunately, the original architect for the project, Robert Godsill, although now retired, was still around and offered to assist with taking the project forward and revising the drawings which had been prepared pre covid. The project is now very much up and running again and we hope to be able to start work, subject to faculty approval, in 2024.

The finances of the church have shown an improvement during the past 12 months with a surplus of income over expenditure of £22,621.00. This is mainly due to a reduction in the diocesan levy as we no longer have a stipendiary incumbent and a substantial increase in income from hall lettings despite a sharp increase in the cost of gas and electricity during the year and continued expenditure on the organ restoration and general maintenance of both the church and hall buildings. However, if the planned project goes ahead, we will need to raise additional funds in the coming months and years to finance this, but we are committed to maintaining and, if possible, increasing our charitable support and giving. Support for the food bank has increased over the past 12 months, both financially and with increased manpower and storage space as the need for this service has grown. Charitable donations have also been made to The Children's Society, the Dolma Foundation and the Bishop's charity.

There will undoubtedly be more challenges in the year to come but we are committed to continuing to be an asset to our parish, the local community and our city.

SAINT SAVIOUR'S CHURCH

1132331

BALANCE SHEET AS AT 31ST DECEMBER 2023

	2023	2023	2022	2022
	£	£	£	£
FIXED ASSETS				
CURRENT ASSETS				
CAF Cash account	50,268.26		61,276.85	
CAF Gold	38,798.32		73.83	
CCLA CBF Dev 001D	35,029.75		33,941.95	
CCLA CBF Gen 002D	70,261.45		68,079.56	
Lloyds TSB Plus Business	36,871.28		21,642.71	
National Savings	14,578.92		14,154.83	
Cash In Hand	-		-	
Debtors- General	4,807.47		19,603.07	
Legacies- AF	43,947.42		45,527.60	
CBF Diocese	70,829.40		67,854.91	
TOTAL CURRENT ASSETS	365,392.27		332,155.31	
LIABILITIES				
Stipend Quota Payable	-		-	
Accounts Payable	10,884.45		697.35	
Charity Payable	947.05		150.70	
Rents received in advance	450.00		450.00	
TOTAL LIABILITIES	12,281.50		1,298.05	
NET ASSETS		353,110.77		330,857.26
TOTAL		353,110.77		330,857.26
REPRESENTED BY				
Retained Earnings B/F	250,891.19		263,728.93	
Retained Earnings Current Year	22,620.69		12,837.74	
Revaluation Surplus	15,423.89		15,791.07	
Stipend Surplus	64,175.00		64,175.00	
TOTAL RESERVES		353,110.77		330,857.26

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SAINT SAVIOUR'S CHURCH

1132331

PROFIT AND LOSS SUMMARY

	2023	2022
	£	£
INCOME		
Voluntary Income	53,876.55	34,470.47
Generating Income/ Funding	43,188.58	20,468.77
Investment Income	16,697.05	7,164.29
Church Services	1,637.00	3,747.90
TOTAL INCOME	115,399.18	65,851.43
EXPENDITURE		
Diocese	39,006.00	33,296.34
Personnel	14,035.99	13,897.82
Church Costs	33,886.61	25,684.66
Hall Costs	12,849.89	5,810.35
Charity	-	-
Balance	-	-
TOTAL EXPENDITURE	99,778.49	78,689.17
SURPLUS/ DEFICITORDINARY CURRENT YEAR	15,620.69	- 12,837.74
EXCEPTIONAL ITEMS		
Legacy	7,000.00	-
OVERALL SURPLUS/DEFECIT	22,620.69	- 12,837.74

SAINT SAVIOUR'S CHURCH

1132331

PROFIT AND LOSS DETAIL

	2023	2023	2022	2022
	£	£	£	£
INCOME				
Voluntary Income				
Regular Income- Lloyds	8,395.00		28,877.16	
Regular Income- CAF	19,629.12			
Regular Manual	5,175.00			
Gift Day	9,020.00			
Non Gift Aid/Donations	620.00		4,132.75	33,009.91
Collections	2,380.05		1,282.66	
Tax Recoverable Gift Aid(PGS)	2,924.01		137.50	
HMRC Lloyds	5,714.96			
Other Income-Giving Machine	18.41		40.40	
TOTAL VOLUNTARY		53,876.55		34,470.47
Generating Income Activities				
Rummage/ Sales/Fair	3,167.64		1,680.32	
Organ Fund Clavinova)	2,151.00		1,111.50	
Community Singers	1,291.20		1,201.71	
Church Hall Lettings	35,975.68		15,929.50	
Hall Meter Income	117.00		121.00	
Magazines/Publications	486.06		424.74	
Charities	-		-	
		43,188.58		20,468.77
INVESTMENT INCOME				
Dividends AF	3,879.52			
Bank and BS Interest	5,531.95		1,764.29	
CBF Interst Prop,MR	1,761.49			
National Savings	124.09		-	
Rent from Lands, buildings	5,400.00		5,400.00	
Gift Aid				
		16,697.05		7,164.29
CHURCH SERVICES				
Weddings	-		692.00	
Baptism/ Confirmation	113.00		128.00	
Funeral	1,524.00		2,927.90	
		1,637.00		3,747.90
TOTAL INCOME		115,399.18		65,851.43

EXPENDITURE

Diocese

Stipend -Diocese

38,652.00

32,593.00

Ministry Share

354.00

703.34

39,006.00

33,296.34

Staff and Organist

Vicar Curate

775.88

1,132.82

Hall Manger/ Cleaner

6,163.90

5,622.34

Staff Training

220.00

-

Cover Clergy

36.00

241.33

Admin Costs

2,250.21

2,940.33

Organist

4,590.00

3,961.00

Organist

14,035.99

13,897.82

Church Costs

Insurance

7,674.23

7,083.60

Organ tuning etc

11,185.00

5,223.00

Church Maintenance

4,516.64

1,261.70

Cleaning

1,125.00

1,290.00

Upkeep services

2,783.07

1,579.13

Electricity

2,832.60

5,236.68

Water

697.58

693.61

Flat costs

1,140.00

872.00

Vicarage

1,224.00

441.83

Bank Charges- church accounts

121.18

264.01

Publications

587.31

1,739.10

Other general

-

-

33,886.61

25,684.66

Hall Costs

Electricity

4,005.61

2,127.85

Gas

5,130.61

2,682.38

Maintenance

3,713.67

1,000.12

Major Repairs

-

-

12,849.89

5,810.35

Charity

Missionary

-

-

Secular

-

-

Balance

-

-

TOTAL EXPENDITURE

99,778.49

78,689.17

NET SURPLUS/DEFICIT ORDINARY ACTIVITIES

15,620.69

12,837.74

EXCEPTIONAL ITEMS

Legacy

7,000.00

TOTAL EXCEPTIONAL

7,000.00

OVERALL NET SURPLUS/DEFICIT

22,620.69

12,837.74

SAINT SAVIOUR'S PCC, WESTCLIFF 1132331

Year ended 31st December 2023

Notes to the Accounts

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the "Statement of Recommended Practice" (SORP) (FRS 102) issued by the Charity Commissioners. The accruals basis of accounting has been adopted.

Funds

The accounts are split into separate funds. The main funds of the council are described in terms of their purpose and restrictions in Annex A. These are Unrestricted, Designated, Restricted or Endowment in nature.

- *Unrestricted* – these are general funds and can be used by the PCC for any purpose.
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- *Endowment* – the capital must be maintained – only income/interest arising from the endowment may be used.

Incoming Resources

All incoming resources are accounted for on a gross basis. Planned giving, collections and donations are recognised when received.

Tax refunds are recognised as soon as the amounts are claimable.

Grants and legacies are accounted for when the Charity is legally entitled to the amounts due.

Investment income – dividends are accounted for when receivable; interest and tax recoverable are accrued.

All other income is generally recognised when it is receivable.

Resources Used

The parish share (diocese quota) is paid regularly and is included in expenditure for the year to which it relates.

Amounts received specifically for third parties (e.g., The Children's Society; Christian Aid; CMS etc) are dealt with as restricted third-party funds and the liability for payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

1) Charitable Status

Members of the PCC are Trustees of the Charity.

We were registered on 26th October 2009. The full charity name is:

The Parochial Church Council of the Ecclesiastical Parish of St Saviour Westcliff on Sea.

But we are legally entitled to use our registered working name, which is St Saviour's PCC, Westcliff.

As recommended by the Church of England, we set our key charitable objective as "*Promoting in the ecclesiastical parish the whole mission of the church*".

2) Fixed Assets

Consecrated property is not included in the accounts in accordance with Section 96(2)(a) of the Charities Act 1993.

All assets of Saint Saviour's such as the Grand Piano and digital Keyboard were originally donated to the church and as such have been fully depreciated during 2021. Individual items of equipment with a purchase price of £500 or less are always written off when the asset is acquired.

Investments are shown at market value as at 31st December 2023.

3) Annual Accounts

The year under review has benefited by the full cessation of Covid-19 restrictions meaning that the hall could be used for hire, contributing to income. There was an overall surplus on normal trading activities of £15,620.29 against the trading loss of £12,837.74 in 2022. This is a turnaround of £28,458.43. However, during 2023, St Saviour's Church also received three legacies totalling £7,000 (May Wade, Courtenay Young and D Coomber). During 2021, the church received £90,000 (Sheila Lesley £80,000 plus interest and Margaret Pope £10,000). These monies are included within the main church bank accounts and are not held separately.

The trading surplus for the current year goes towards reducing the deficits of the previous three years. The previous level of deficit was accumulated because of high maintenance and repair costs during 2018 /19 and the devastating impact of Covid-19 during 2020 and 2021 and the early part of 2022. The Stipend Parish Share of £38,652, was paid in full for 2022. Hall lettings have increased from 2022 by £20,046.18 to £35,975.68. This is mainly due to a full year's income from SE Learning as against 2 months in 2022 and the higher use of the hall for parties and functions.

Income and Expenditure

- a) Incoming resources for normal trading activities (i.e., funds received/receivable) from all sources increased by £49,547.75. Voluntary income included £9,020 for a Gift Day. Encouragingly many people increased their direct bank donations and are starting to use the PGS scheme, whereby Gift Aid is paid to the church on a regular basis. For 2023, the church received £2,924.01 and the Gift Aid reclaimed from HMRC totalled £5,714.96. This related to

Gift Aid for 2022 and 2023 Activities for generating funds increased by **£22,791.81** due in part to increased Hall Income per above. Profits from the Summer Fair of **£1,120.53** and the Christmas Fair of **£1,157.70** contributed to this. Investment Income also increased to by **£9,532.76**. This included **£3,897.52** for historic dividends on the Ada Fergusson funds and higher yields on deposits held.

- b) Resources used (i.e., expenditure) were increased by **£21,089.32** mainly due to of a higher Diocese Quota in 2023 of **£38,652** from that of 2022 of **£32,593**, higher energy costs and approximately **£11,000** of planned restructuring and repairs to the church of organ. The hall floor was also re-sanded at a cost of **£3,000**. Reverend Judith Wilkinson and her replacement, Reverend Julie Fleming are non-stipend. St Saviour's Church also paid out **£1,140** for repairs to the flat owned by them, although the rental income remained unchanged at **£450** per calendar month. (**£5,400** per annum)
- c) Overall, the Church showed a surplus summarised as follows:

31 st December	2023	2022	2021	2020	2019	2018	2017
Incoming Resources	115,399	65,851	57,201	70,405	106,207	96,433	106,661
Resources Utilised	(99,778)	(78,689)	(81,588)	(102,145)	(118,095)	(174,965)	(105,916)
Surplus (Deficit) Before legacies and deposits	15,621	(12,838)	(24,387)	(31,740)	(11,888)	(78,532)	745
Legacies and Deposits	7,000	Nil	102,823	Nil	Nil	Nil	Nil
Overall Surplus (Deficit)	22,621	(12,838)	78,436	(31,740)	(11,888)	(78,532)	745

- d) As can be seen from the brief summary above, there is a surplus, after deficits in some of the previous years. The deficit in 2018 was predominantly due to the heating repairs of some **£71,000** and the fall in market performances. The regular expenditure continues to increase meaning the church remains reliant upon one-off deposits such as legacies, returns on funds invested and one off events such as gift days, which does leave the Church potentially financially exposed. The major element of expenditure being the Stipend quota is under constant review by the Diocese and has been advised at **£31,790**, a decrease of approx. 18% for 2024.
- e) In terms of resources available to the Church, as at 31st December 2023 these amounted to **£353,110.77**(including legacies, deposits and writebacks) when compared to the previous year of **£330,857.26** and is summarised on the Balance Sheet attached.

4) Balance Sheet

- a) General Debtors total **£4,807.47**, consisting of EDF Energy **£864.66** paid in advance, HMRC Gift Aid for 2023 **£2,530.76** and Interest accrued on the both the CCLA deposits of **£1,412.05** amount.
- b) The Chelmsford Diocese has confirmed that the **Ada Fergusson Legacy** is the property of St Saviour's and is valued by them at **£43,947.42** represented by **1,944.12** shares in the CCLA CBF Church of England Investment Fund. This is based on the 2023 valuation The historic and current year dividends on this fund were received during 2023.

- c) **CBF Diocese Funds** totalling **£70,829.40** consist of Morrison Rose and the proceeds of the sale of the Curate's House in Grosvenor Road. The Chelmsford Diocese has now supplied updated information as at 31st December 2023 on both these Funds.

Morrison Rose has now been valued at **£14,105.71**. The increase of **£1,213.00** between this valuation and the funds held last year of **£12,892.71** has been transferred to a Revaluation Surplus. The capital of £500 was invested in shares in the CCLA account forming an endowment fund, the income of which is for 'the edifice of the parish church'.

The proceeds of the former **Curate's House, 46 Grosvenor Road** have now been valued by Chelmsford Diocese at **£56,723.69**. The increase of **£1,761.49** between this balance and the balance last year of **£54,962.20** has been included in dividend income. These funds are held on deposit in a named CCLA CBF account. The income is accumulated within the fund but can be withdrawn by the PCC for general ecclesiastical purposes. The use of the capital can only be used for items of a capital nature.

- d) **Accounts Payable** of **£12,281.50** represent expenses relating to 2023, but not paid until 2024, consisting of outstanding fuel bills and planned work on the organ of approx. £9,320.
- e) **Charitable Payments** outstanding represent **£947.05** to the Children's Society, Dolma Foundation, the Bishop's Charity and Southend foodbank.
- f) **Rent** of £450 (being one month), has been received in advance.

5) Other Notes

- a) **Ex gratia payments**- there were no Ex-Gratia payments made in 2023.
- b) **Institution or body corporate connected with the council** – there are no institutions or bodies corporate connected with the council.
- c) **Guarantees given by the council** – the council have given no guarantees.
- d) **Loans outstanding** – there are no loans outstanding.
- e) **Contingent liabilities** – there are no recognised contingent liabilities.
- f) **Other material financial commitments** – there are no other known material financial commitments over and above those shown in the accounts or notes to the accounts.
- g) **Reserves Policy** – there is no reserves policy currently in place, but the purpose of each fund is clearly identified – see Annex A.

Patricia White
Treasurer

Independent Examiner's Report To the Parochial Church Council of St. Saviour's Church – Westcliff on Sea

This report on the financial statements of St Saviour's PCC Westcliff is for the year ended 31st December 2023, which are set out in the attached Accounts, Notes thereto and Balance Sheet is in respect of an examination carried out in accordance with Section 145 of the Charities Act 2011 (" the Act ")

Respective responsibilities of the Trustee and of the Independent Examiner

As Trustees of the Charity you are responsible for the preparation of the financial statements. You consider that an audit is not required under section 144 of the Act but that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the Act
2. Follow procedures laid down in the general directions given by the Charities Commission under section 145(5)(b) of the Act; and
3. State whether particular matters have come to my attention.

Basis of this report

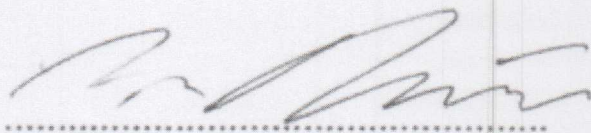
My examination was carried out in accordance with the General Directions issued by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as 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. My report is limited to those matters set out in the statement below.

Independent Examiner's Statement:

In connection with my examination, no matter has been brought to my attention which gives me reasonable cause to believe that in any material respect the requirements

1. To keep accounting records in accordance with Section 130 of the Act and
2. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act have not been met nor
3. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the accounts to be reached.



.....

ROY RUTTER, A.C.I.B., A.L.I.B.F.

1 Blenheim Mews, Leigh on Sea SS9 3DZ

Dated 2nd April, 2024

Accounts

St. Saviour Westcliff on Sea
Charity 1132331
Trustees Annual Report 2022

At the commencement of the year we were still faced with the prospect of not having a priest appointed following the departure of Revd. Lee Mullen. It was also proposed by the diocese that the vicarage, which was empty, would be let out. However, with a new Bishop of Chelmsford having been appointed it appears that the policy of not replacing ministers has, in certain circumstances, been amended. As a consequence, we were advised that the vicarage would not be let and that we were to begin the process of appointing a new incumbent on a 'house for duty' basis. The vacancy has now been advertised and although we have had one round of interviews for the position, as at the end of the year, no appointment has yet been made. New interviews are scheduled for early 2023 and we are hopeful that following these a new incumbent will be appointed.

During the course of the year, with covid restrictions having been eased, most of the activities which had been suspended have now been reintroduced. Our curate, Revd Judith Wilkinson, has been leading our services on a regular basis and has worked tirelessly to bring some semblance of normality back to our worship. We are still not sharing the chalice at communion nor gathering as a group before the altar and the sharing of the peace is done by waving to others rather than shaking hands but things are gradually returning to normal.

Routine maintenance and necessary repairs to both the church and the hall have taken place during the year and these will continue as and when required. In September we had our mandatory quinquennial inspection and it is pleasing to note that the inspector made the comment that the church is in fair condition and that much work has been done over the past 16 years to tackle historical issues and that, as a result, the church is now in a much better condition. Much has been achieved over the past five years but on-going maintenance and repairs will be necessary to maintain this standard.

Usage of the church hall has increased substantially over the course of the year. We now have a 'pre-school' who use the hall on four days of the week and with the baby sensory class on the other day, the hall is fully booked every day of the week. Evening usage has also improved with various groups and classes taking place. The hall is also very popular for children's parties at weekends.

With the improved income from the hall, our financial position is improving. There was a smaller deficit for the financial year, helped also by a substantial reduction in the parish share payable to the diocese, as we are without an incumbent. It is hoped that for the 2023 year that as hall income increases, we will be able to balance the books, although the impact of increasing energy costs may also have a negative result.

During the year we have continued our support of the food bank, allowing them free use of our facilities. We have also continued to offer the hall at reduced rates for charitable fundraising events and also made donations in response to various appeals.

We are hopeful that in the coming few months we will be able to announce the appointment of a new incumbent, to resume further activities within the church, to maintain and increase our charitable aims and to proceed with the projects that we were forced to put on hold during the past two years.

SAINT SAVIOUR'S CHURCH**1132331****BALANCE SHEET AS AT 31st DECEMBER 2022**

	2022	2021	
FIXED ASSETS			Note 2
CURRENT ASSETS			
CAF Cash account	61,276.85	77,415.46	
CAF Gold	73.83	73.53	
CCLA CBF Dev 001D	33,941.95	33,501.31	
CCLA CBF Gen 002D	68,079.56	67,195.76	
Lloyds TSB Plus Business	21,642.71	20,234.46	
National Savings	14,154.83	13,854.83	
Cash In Hand	-	-	
Debtors- General	19,603.07	19,603.07	Note 4a
Legacies- AF	45,527.60	45,527.60	Note 4b
CBF Diocese	67,854.91	68,861.58	Note 4c
TOTAL CURRENT ASSETS	332,155.31	346,267.60	
LIABILITIES			
Stipend Quota Payable	-	-	
Accounts Payable	697.35	909.85	Note 4d
Charity Payable	150.70	206.08	Note 4e
Rents received in advance	450.00	450.00	Note 4d
TOTAL LIABILITIES	1,298.05	1,565.93	
NET ASSETS	330,857.26	344,701.67	
REPRESENTED BY			
Retained Earnings B/F	263,728.93	185,293.07	
Retained Earnings Current Ye-	12,837.74	78,435.86	
Revaluation Surplus	15,791.07	16,797.74	
Stipend Surplus	64,175.00	64,175.00	
TOTAL RESERVES	330,857.26	344,701.67	

SAINT SAVIOUR'S CHURCH

1132331

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st DECEMBER 2022

		2022	2021	
INCOME				
	Voluntary Income	34,470.47	37,002.76	
	Generating Income/Funding	20,468.77	13,143.60	
	Investment Income	7,164.29	5,774.63	
	Church Services	3,747.90	1,280.00	
TOTAL INCOME		65,851.43	57,200.99	Note 3a
EXPENDITURE				
	Diocese	32,593.00	48,000.00	
	Ministry Share	703.34	977.00	Note 3a
	Personnel	13,897.82	12,898.67	
	Church Costs	25,684.66	22,068.86	
	Hall Costs	5,810.35	2,562.71	
	Charity	-	206.08	
TOTAL EXPENDITURE		78,689.17	81,587.90	
CURRENT YEAR DEFECIT		- 12,837.74	- 24,386.91	Note 3
EXCEPTIONAL ITEMS				
Income	Legacies	-	90,010.44	
	Increase in Deposits	-	12,812.33	Note 3
TOTAL EXCEPTIONAL		-	102,822.77	
OVERALL SURPLUS/ DEFICIT		- 12,837.74	78,435.86	

ST. SAVIOUR'S CHURCH - 1132331

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st DECEMBER 2022 - DETAILS

	2022	2021
INCOME		
Voluntary Income		
Gift Aid Regular	28,877.16	9,843.00
Gift Aid Envelopes	4,132.75	6,802.00
Other Givi DM	1,282.66	14,592.16
Loose Plate Collection		1,576.50
Donations		
Tax Recoverable Gift Aid	137.50	4,161.25
Legacies	-	
Other Income-Giving Machine	40.40	27.85
TOTAL VOLUNTARY	34,470.47	37,002.76
Generating Income Activities		
Rummage/ Sales	1,680.32	185.66
Organ Fund	1,111.50	1,060.00
Community Singers	1,201.71	92.70
Church Hall Lettings	15,929.50	11,081.50
Hall Meter Income	121.00	83.00
Magazines/Publications	424.74	640.74
Charities	-	-
TOTAL GEN	20,468.77	13,143.60
INVESTMENT INCOME		
Bank and BS Interest	1,764.29	424.63
Rent from Lands, buildings	5,400.00	5,350.00
Investment Revaluation Surplus	-	-
TOTAL INV	7,164.29	5,774.63
CHURCH SERVICES		
Weddings	692.00	52.00
Baptism/ Confirmation	128.00	170.00
Funeral	2,927.90	1,058.00
TOTAL SERVICES	3,747.90	1,280.00
TOTAL INCOME	65,851.43	57,200.99

EXPENDITURE**Diocese**

Stipend -Diocese	32,593.00	48,000.00	
Ministry Share	703.34	977.00	
	33,296.34		48,977.00

Staff and Organist

Vicar Curate	1,132.82	1,440.06	
Hall Manger/ Cleaner	5,622.34	6,608.88	
Cover Clergy	241.33	102.00	
Furlough	-	1,547.52	
First Aid	-	450.00	
Admin Costs	2,940.33	2,785.25	
Organist	3,961.00	3,060.00	
	13,897.82		12,898.67

Church Costs

Insurance	7,083.60	6,768.79	
Organ tuning etc	5,223.00	740.00	
Church Maintenance	1,261.70	793.78	
Cleaning	1,290.00	1,020.00	
Upkeep services	1,579.13	402.71	
Admin, copier etc	-	2,876.28	
Electricity	5,236.68	4,788.01	
Water	693.61	77.53	
Flat Repairs	872.00	-	
Vicarage	441.83	130.00	
Major Repairs- Porch	-	3,500.00	
Bank Charges- church accounts	264.01	789.82	
Publications	1,739.10	181.94	
	25,684.66		22,068.86

Hall Costs

Electricity	2,127.85	928.74	
Gas	2,682.38	1,714.96	
Maintenance	1,000.12	80.99	
Major Repairs	-	-	
	5,810.35		2,562.71

Charity

Missionary	-	206.08	
Secular	-	-	

Balance	-	-	206.08
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TOTAL EXPENDITURE	78,689.17		81,587.90
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NET SURPLUS/DEFICIT ORDINARY ACTIVITIES	- 12,837.74		- 24,386.91
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EXCEPTIONAL ITEMS

Legacy		90,010.44	
Increase in Deposits		12,812.33	

TOTAL EXCEPTIONAL	-		102,822.77
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OVERALL NET SURPLUS/DEFICIT	- 12,837.74		78,435.86
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SAINT SAVIOUR'S PCC, WESTCLIFF 1132331

Year ended 31st December 2022

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Incoming Resources

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Grants and legacies are accounted for when the Charity is legally entitled to the amounts due.

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All other income is generally recognised when it is receivable.

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But we are legally entitled to use our registered working name, which is St. Saviour's PCC, Westcliff.

As recommended by the Church of England, we set our key charitable objective as "*Promoting in the ecclesiastical parish the whole mission of the church*".

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3) Annual Accounts

The year under review has benefited by the cessation of Covid-19 restrictions meaning that the hall could be used for hire, contributing to income. There was an overall loss on normal trading activities of **£12,837.74** against the trading loss of £24,386.91 in 2021. However, during 2021, St Saviour's Church received two legacies totalling £90,010.44 during 2021 (**Sheila Lesley £80,000 plus interest and Margaret Pope £10,000**).

The trading loss for the current year adds to the deficits of the previous three years. The previous level of deficit was accumulated because of high maintenance and repair costs during 2018 /19 and the devastating impact of Covid-19 during 2020 and 2021. 2022 however has again forced upon an extremely challenging financial position The Stipend Parish Share of **£32,593** was paid in full for 2022. Hall lettings have increased from 2021 by **£4,848.00 to £15,929.50** and we now have a new user- South East Education

Income and Expenditure

- a) Incoming resources for normal trading activities (i.e., funds received/receivable) from all sources increased by **£8,650.44**. Voluntary income has increased by £1,478.91 from the previous year. Encouragingly many people increased their direct bank donations which assisted greatly in softening the fall in funds and are starting to use the PGS scheme, whereby Gift Aid is paid to the church on a regular basis. Activities for generating funds increased slightly by £7,325 due in part to increased Hall Income of **£4,848** and a profit of the Christmas Fair of **£860**.

b) Resources used (i.e., expenditure) were down slightly by **£2,898.73**. mainly due to of a lower Stipend Quota in 2022 from that of 202 but offset by higher energy costs. Reverend Judith Wilkinson is non-stipend. St Saviour's Church also paid out £872 for repairs to the flat owned by them.

c) Overall, the Church showed a loss summarised as follows:

31 st December	2022	2021	2020	2019	2018	2017
Incoming Resources	65,851	57,201	70,405	106,207	96,433	106,661
Resources Utilised	(78,689)	(81,588)	(102,145)	(118,095)	(174,965)	(105,916)
Surplus (Deficit) Before legacies and deposits	(12,838)	(24,387)	(31,740)	(11,888)	(78,532)	745
Legacies and Deposits	Nil	102,823	Nil	Nil	Nil	Nil
Overall Surplus (Deficit)	(12,838)	78,436	(31,740)	(11,888)	(78,532)	745

d) As can be seen from the brief summary above, there is a further trading deficit following the past pattern. The deficit in 2018 was predominantly due to the heating repairs of some £71,000 and the fall in market performances. The regular expenditure continued to exceed the regular income meaning the church remains reliant upon one-off deposits such as legacies and returns on funds invested which does leave the Church potentially financially exposed. Unfortunately, the impact of the pandemic during 2020 and 2021 has made it difficult for the Church to meet all costs as they fall due from regular income. The major element of expenditure being the Stipend quota is under constant review by the Diocese and has been advised at £38,652 an increase of approx. 16% for 2023.

e) In terms of resources available to the Church, as at 31st December 2022 these amounted to **£330,857**(including legacies, deposits and writebacks) when compared to the previous year of **£344,702** and is summarised on the Balance Sheet attached.

4) Balance Sheet

a) **General Debtors** amount to £19,603.07 consisting of £6,950.00 for dividends in respect of Ada Ferguson Legacy, and provisional claims from HMRC for Gift Aid of £8,491.82(2020) and £4,161.25 (2021)

b) The Chelmsford Diocese has confirmed that the **Ada Ferguson Legacy** is the property of St Saviour's and is valued by them at **£45,527.60** represented by **1,944.12 shares** in the CCLA CBF Church of England Investment Fund. This is based on the 2021 valuation as we are still awaiting the details for 2022. The actual dividend on this fund is still awaited. The Diocese have indicated that this could be in the region of £9,000, but as the details have not been confirmed, it has not been recognised in the accounts.

- c) **CBF Diocese Funds** totalling **£67,854.91**, consist of Morrison Rose and the proceeds of the sale of the Curate's House in Grosvenor Road. The Chelmsford Diocese has now supplied updated information as at 31st December 2022 on both these Funds.

Morrison Rose has now been valued at **£12,892.71**. The decrease of £1,720.18 between this valuation and the funds held last year of £14,612.89 has been transferred to a Revaluation Surplus. The capital of £500 was invested in **shares** in the CCLA account forming an endowment fund, the income of which is for 'the edifice of the parish church'.

The proceeds of the former **Curate's House, 46 Grosvenor Road** have now been valued by Chelmsford Diocese at **£54,962.20**. The increase of £713.51 between this balance and the balance last year of £54,248.69 has been included in dividend income. These funds are held on **deposit** in a named CCLA CBF account. The income is accumulated within the fund but can be withdrawn by the PCC for general ecclesiastical purposes. The use of the capital can only be used for items of a capital nature.

- d) Accounts Payable of £697.35 represent expenses relating to 2022, but not paid until 2023
- e) Charitable Payments outstanding represent £150.70 to the Children's Society
- f) Rent of £450 (being one month), has been received in advance.

5) Other Notes

- a) **Ex gratia payments**- there were no Ex-Gratia payments made in 2022.
- b) **Institution or body corporate connected with the council** – there are no institutions or bodies corporate connected with the council.
- c) **Guarantees given by the council** – the council have given no guarantees.
- d) **Loans outstanding** – there are no loans outstanding.
- e) **Contingent liabilities** – there are no recognised contingent liabilities.
- f) **Other material financial commitments** – there are no other known material financial commitments over and above those shown in the accounts or notes to the accounts.
- g) **Reserves Policy** – there is no reserves policy currently in place, but the purpose of each fund is clearly identified – see Annex A.

Patricia White
Treasurer

Independent Examiner's Report To the Parochial Church Council of St. Saviour's Church – Westcliff on Sea

This report on the financial statements of St Saviour's PCC Westcliff for the year ended 31st December 2022, which are set out in the attached Accounts, Notes thereto and Balance Sheet, is in respect of an examination carried out in accordance with Section 145 of the Charities Act 2011 (" the Act ")

Respective responsibilities of the Trustee and of the Independent Examiner

As Trustees of the Charity you are responsible for the preparation of the financial statements. You consider that an audit is not required under section 144 of the Act but that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the Act
2. Follow procedures laid down in the general directions given by the Charities Commission under section 145(5)(b) of the Act: and
3. State whether particular matters have come to my attention.

Basis of this report

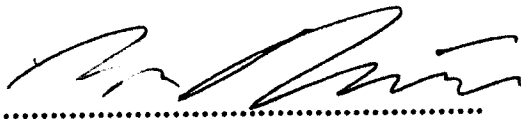
My examination was carried out in accordance with the General Directions issued by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as 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. My report is limited to those matters set out in the statement below.

Independent Examiner's Statement:

In connection with my examination, no matter has been brought to my attention which gives me reasonable cause to believe that in any material respect the requirements

1. To keep accounting records in accordance with Section 130 of the Act and
2. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act have not been met nor
3. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the accounts to be reached.



.....

ROY RUTTER, A.C.I.B.

1 Blenheim Mews, Leigh on Sea SS9 3DZ

Dated 13/04/2023

Accounts

St Saviour, Westcliff on sea
Charity1132331
Trustees Annual Report 2021

The year commenced with the church's activities still restricted by Coved measures although services were again taking place within the church building. As the year progressed and restrictions eased and although there are still some restrictions, a sense of normality has gradually returned. Communion services have been resumed although there is still no sharing of the chalice.

Early in the year Rev. Lee Mullen announced that he would be leaving St Saviour's and moving to a parish in Somerset. Given that he had been with us for 10 years this was not entirely unexpected but, given the situation at the time, was not exactly news that we wanted to hear. He finally left us in May and has gone to his new parish with our blessing. We are grateful for all the he and Donna-marie, his wife., have done for St Saviour's over the years.

What came as a bigger shock was the news that the Diocese would not be replacing Rev. Lee and that we would be without an incumbent. Fortunately our curate in training, Rev Judith Wilkinson was fully ordained and has assumed the mantle of ministering to us with great aplomb and we are truly grateful for all that she has done.

We have been in discussion with the Diocese regarding the provision of a minister and there are signs that things may be moving in a slightly more positive direction. However with the departure of Re. Lee the wardens and the PCC have, in conjunction with Rev Judith, taken on the business of keeping the church running as normally as possible.

The church hall is again open for business but again because of covid restrictions many of the former hirers have yet to return. We have employed a Hall Manager to take care of the bookings and to promote the hall to potential users. Income from this area however is still well below pre covid levels but it is hoped that things will improve as restrictions ease further..

The financial results for the year ended 31st December 2021 show an excess of income over expenditure in the region of £70,000.00 helped in a large part by two generous legacies from former church members. However, we are also pleased to report that the issue with the Diocese regarding the funds which are held on our behalf, has been resolves and the Diocese have confirmed that the fund in question, the Ada Ferguson Legacy does indeed belong to the church. Additionally another fund which the Diocese had claimed was theirs has now also been confirmed as belonging to the church. The current valuation of both these funds is now reflected in the annual accounts.

The continuing uncertainty regarding Covid coupled with the departure of Rev Lee and the uncertainty about a replacement for him has meant that the major project which was planned prior to the covid outbreak is till awaiting resumption . The financial position does

look healthier although there is still some caution regarding this.. General maintenance works have continued throughout the year and we have managed to keep the church fully operational.

One activity which has continued throughout the year and is the provision of the church as a base for the food bank. Throughout the year it is noticeable that the demand for this service has steadily grown and it seems that this need will continue into the coming years. We also support, where possible, local and national appeals for assistance We were also able to contribute for the first time in two years to the 'Operation Christmas Child''. Shoebox appeal

The church is now in the process of becoming an 'eco church' and w, e have achieved the A Rocha bronze award and are working towards the silver award.

Although there are still difficulties to be faced in the coming months and years we are now in a better position to confront those difficulties and to continue and grow as an asset to the community.

Saviour

JOURNEY

Westcl



1 Parochial Church M
nday 24th April 2022

SAINT SAVIOUR'S PCC, WESTCLIFF 1132331

Year ended 31st December 2021

Notes to the Accounts

Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the "Statement of Recommended Practice" (SORP) (FRS 102) issued by the Charity Commissioners. The accruals basis of accounting has been adopted.

Funds

The accounts are split into separate funds. The main funds of the council are described in terms of their purpose and restrictions in Annex A. These are Unrestricted, Designated, Restricted or Endowment in nature.

- *Unrestricted* – these are general funds and can be used by the PCC for any purpose.
- *Designated* – these are general funds but with a specific purpose in mind. They can be transferred back to unrestricted funds at any time.
- *Restricted* – these are monies donated or allocated for a specific purpose only.
- *Endowment* – the capital must be maintained – only income/interest arising from the endowment may be used.

Incoming Resources

All incoming resources are accounted for on a gross basis. Planned giving, collections and donations are recognised when received.

Tax refunds are recognised as soon as the amounts are claimable.

Grants and legacies are accounted for when the Charity is legally entitled to the amounts due.

Investment income – dividends are accounted for when receivable; interest and tax recoverable are accrued.

All other income is generally recognised when it is receivable.

Resources Used

The parish share (quota) is paid regularly and is included in expenditure for the year to which it relates.

Amounts received specifically for third parties (e.g., The Children's Society; Christian Aid; CMS etc) are dealt with as restricted third-party funds and the liability for payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

1) Charitable Status

Members of the PCC are Trustees of the Charity.

We were registered on 26th October 2009. The full charity name is:

The Parochial Church Council of the Ecclesiastical Parish of St Saviour Westcliff on Sea.

But we are legally entitled to use our registered working name, which is St Saviour's PCC, Westcliff.

As recommended by the Church of England, we set our key charitable objective as "*Promoting in the ecclesiastical parish the whole mission of the church*".

2) Fixed Assets

Consecrated property is not included in the accounts in accordance with Section 96(2)(a) of the Charities Act 1993.

All assets of Saint Saviour's such as the Grand Piano and digital Keyboard were originally donated to the church and as such have been fully depreciated during 2021. Individual items of equipment with a purchase price of £500 or less are always written off when the asset is acquired.

Investments are shown at market value as at 31st December 2021.

3) Annual Accounts

The year under review has again been dominated by the Covid-19 pandemic resulting in a closure of the church and the hall for much of the year. There was an overall loss on normal trading activities of **£24,386.91**, against the loss of £31,741.00 in 2020. However, St Saviour's Church received two legacies totalling £90,010.44 during 2021 (**Sheila Lesley £80,000 plus interest and Margaret Pope £10,000**). We also received updated information from Chelmsford Diocese about the Curate's Property Fund of an increase in deposits of £12,812.33.

The combined results turned this loss into an overall profit of **£78,435.86**.

The trading loss for the current year turns into a profit when taking the legacies and the deposits and to some extent overturns the deficits of the previous three years. The previous level of deficit was accumulated because of high maintenance and repair costs during 2018 /19 and the devastating impact of Covid-19 during 2020 and 2021. 2021 however has again forced upon an extremely challenging financial position. The stipend quota for 2020 has remained unsettled and written back to Reserves. The Stipend Parish Share of £48,000 was paid in full for 2021. Hall lettings, although up from 2020 have been impacted the most on funds generated as government guidance restricted the ability for this to be hired out to generate funds. **It should be noted that without these legacies and increase in deposits the expenditure still exceeds the income.**

Income and Expenditure

- a) Incoming resources for normal trading activities (i.e., funds received/receivable) from all sources decreased by £13,203.01 but was enhanced due to two legacies and the increase of deposits making an overall increase of £89,619.76. Voluntary income has fallen by £13,581.24 as a direct result of the church having to close for much of the year. Encouragingly many people increased their direct bank donations which assisted greatly in softening the fall in funds. Activities for generating funds increased slightly by £2,225.60 despite the Government guidance preventing the opening of the hall or the holding of events.

- b) Resources used (i.e., expenditure) fell by £20,557.10 mainly due to of a lower Stipend Quota in 2021 from that of 2020 and a reduction in church and hall maintenance costs and a refund in utility costs. Reverend Lee Mullen transferred from Saint Saviour's in May 2021 and the Curate, Reverend Judith Wilkinson is non-stipend.
- c) Overall, the Church gained a surplus of £78,435.86 summarised as follows:

31 st December	2021	2020	2019	2018	2017
Incoming Resources	57,201	70,405	106,207	96,433	106,661
Resources Utilised	(81,588)	(102,145)	(118,095)	(174,965)	(105,916)
Surplus (Deficit) Before legacies and deposits	(24,387)	(31,740)	(11,888)	(78,532)	745
Legacies and Deposits	102,823	Nil	Nil	Nil	Nil
Overall Surplus (Deficit)	78,436	(31,740)	(11,888)	(78,532)	745

- d) As can be seen from the brief summary above, there is a further trading deficit following the past three years of deficit. The deficit in 2018 was predominantly due to the heating repairs of some £71,000 and the fall in market performances. The regular expenditure continued to exceed the regular income meaning the church remains reliant upon one-off deposits such as legacies and returns on funds invested which does leave the Church potentially financially exposed. Unfortunately, the impact of the pandemic has made it difficult for the Church to meet all costs as they fall due from regular income. The major element of expenditure being the Stipend quota is under constant review by the Diocese and has been advised at £32,593 for 2022.
- e) In terms of resources available to the Church, as at 31st December 2021 these amounted to £344,702 (including legacies, deposits and writebacks) when compared to the previous year of £185,293 and is summarised on the Balance Sheet attached.

4) Balance Sheet

- a) **General Debtors** amount to £19,603.07 consisting of £6,950.00 for dividends in respect of Ada Ferguson Legacy, and provisional claims from HMRC for Gift Aid of £8,491.82(2020) and £4,161.25 (2021)
- b) The Chelmsford Diocese has confirmed that the **Ada Ferguson Legacy** is the property of St Saviour's and is valued by them at **£45,527.60** represented by **1,944.12 shares** in the CCLA CBF Church of England Investment Fund. The actual dividend on this fund is still awaited. The Diocese have indicated that this could be in the region of £8,000, but as the details have not been confirmed, it has not been recognised in the accounts. The increase in the fund £14,968.93 has been transferred to a Revaluation Surplus.
- c) **CBF Diocese Funds** totalling £68,861.58, consist of Morrison Rose and the proceeds of the sale of the Curate's House in Grosvenor Road. The Chelmsford Diocese has now supplied updated information as at 31st December 2021 on both these Funds.

Morrison Rose has now been valued at **£14,612.89**. The increase of £1,82.81 between this valuation and the funds held last year of £12,784.08 has been transferred to a Revaluation Surplus. The capital of £500 was invested in **shares** in the CCLA account forming an endowment fund, the income of which is for 'the edifice of the parish church'.

The proceeds of the former **Curate's House, 46 Grosvenor Road** have now been valued by Chelmsford Diocese at **£54,248.69**. The increase of £12,812.33 between this balance and the balance last year of

£41,436.36 has been shown as an exceptional source of income. These funds are held on **deposit** in a named CCLA CBF account. The income is accumulated within the fund but can be withdrawn by the PCC for general ecclesiastical purposes. The use of the capital can only be used for items of a capital nature.

- d) Accounts Payable of 909.85 represent expenses relating to 2021, but not paid until 2022
- e) Charitable Payments outstanding represent £90.00 to the Food Bank and £116.08 to the Children's Society
- f) Rent of £450 (being one month), has been received in advance.
- g) The accrual of £64,175 for 2020 has been written back in the accounts. The policy to release back to income is to be determined.

5) Other Notes

- a) **Ex gratia payments**- there were no Ex-Gratia payments made in 2021.
- b) **Institution or body corporate connected with the council** – there are no institutions or bodies corporate connected with the council.
- c) **Guarantees given by the council** – the council have given no guarantees.
- d) **Loans outstanding** – there are no loans outstanding.
- e) **Contingent liabilities** – there are no recognised contingent liabilities.
- f) **Other material financial commitments** – there are no other known material financial commitments over and above those shown in the accounts or notes to the accounts.
- g) **Reserves Policy** – there is no reserves policy currently in place, but the purpose of each fund is clearly identified – see Annex A.

Patricia White

St. Saviour's PCC, Westcliff
Year ended 31st December 2021
Annex A – Definition of Funds

Name	Purpose	Restrictions	Designation
Ada Ferguson Legacy	Legacy from parishioner left to St Saviour's in 1952. Fund held by the Diocese	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Development Fund	To fund future developments concerning the Church and Hall buildings	Only for the purposes of church and hall development projects at St. Saviour's	Designated
CBF Capital	To hold the capital released by the sale of the curate's house in Grosvenor Road to support future capital developments	Fund is restricted to capital purposes only	Restricted
CBF Capital Interest	To hold the interest on the capital release by the sale of the curate's house in Grosvenor Road to support future capital developments	Accumulated interest can be used for general purposes	Designated
Fabric Fund	To provide for the costs of the long term repairs to the fabric of St. Saviour's	Only for the maintenance of the fabric as stated, at the discretion of the PCC	Designated
Friends of St Saviour's	To be used for general capital and other purposes	For general purposes	Designated
Morrison Rose Legacy	Legacy from the vicar. The endowment capital is still kept in Trust by the Diocese and provides income for the parish	Income from the endowment can be used for general purposes	Endowment
PCC Charitable Giving	To hold funds for distribution to charities as directed by the PCC based on 10% of income	For distribution to nominated charities/ organisations as directed by the PCC	Designated
PCC General Fund	Funds raised for the general purposes of St Saviour's PCC, Westcliff	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Third Party Collections	To hold monies collected for third party charities and the like	Amounts to be paid over only to the causes for which they have been collected	Restricted
Organ Fund	Funds to be used for the repair and maintenance of the Church Organ	Only to be spent on the purpose described in relation to the Church organ	Restricted
Youth Club	To hold funds belonging to the Youth Club	Youth Club purposes	Restricted

SAINT SAVIOUR'S CHURCH

1132331

BALANCE SHEET AS AT 31ST DECEMBER 2021

	2021	2021	2020	2020	
FIXED ASSETS					
				2,496.25	Note 2
CURRENT ASSETS					
CAF Cash account	77,415.46		15,680.69		
CAF Gold	73.53		73.52		
CCLA CBF Dev 001D	33,501.31		33,483.87		
CCLA CBF Gen 002D	67,195.76		67,160.78		
Lloyds TSB Plus Business	20,234.46		16,997.95		
National Savings	13,854.83		13,553.46		
Cash In Hand	-		390.00		
Debtors- General	19,603.07		15,441.82		Note 4a
Legacies- AF	45,527.60		30,558.67		Note 4b
CBF Diocese	68,861.58		54,220.44		Note 4c
TOTAL CURRENT ASSETS	346,267.60		247,561.20		
LIABILITIES					
Accruals					
Accounts Payable	909.85		189.38		Note 4d
Charity Payable	206.08		-		Note 4e
Rents received in advance/ Stipen	450.00		64,575.00		Note 4f
TOTAL LIABILITIES	1,565.93		64,764.38		
NET ASSETS		344,701.67		182,796.82	
TOTAL		344,701.67		185,293.07	
REPRESENTED BY					
Retained Earnings B/F	185,293.07		217,033.64		
Retained Earnings Current Year	78,435.86		31,740.57		
Stipend Surplus	64,175.00		-		
Revaluation Surplus AF and MR	16,797.74		-		Note 4g Note 4b and c
TOTAL RESERVES		344,701.67		185,293.07	Note 3e

SAINT SAVIOUR'S CHURCH

1132331

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST DECEMBER 2021

2021

2020

INCOME

Voluntary Income	37,002.76	50,584.00
Generating Income/ Funding	13,143.60	10,918.00
Investment Income	5,774.63	8,463.00
Church Services	1,280.00	439.00

TOTAL INCOME	57,200.99	70,404.00
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Note 3a

EXPENDITURE

Diocese	48,000.00	60,623.00
Ministry Share	977.00	1,244.00
Personnel	14,048.67	9,947.00
Church Costs	20,918.86	22,037.00
Hall Costs	2,562.71	7,267.00
Charity	206.08	1,020.00
Balance		7.00

Note 3a

TOTAL EXPENDITURE	81,587.90	102,145.00
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Note 3b

SURPLUS/ DEFICIT CURRENT YEAR	- 24,386.91	- 31,741.00
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Note 3

EXCEPTIONAL

INCOME		
Legacies	90,010.44	-
Increase in Deposits	12,812.33	-

OVERALL SURPLUS/DEFICIT	78,435.86	- 31,741.00
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Note 3

SAINT SAVIOUR'S CHURCH

1132331

PROFIT AND LOSS WORKINGS

DETAILS

2021

2020

INCOME

Voluntary Income

Gift Aid Regular	9,843.00	24,004.00
Gift Aid Envelopes	6,802.00	7,390.00
Other Giving/Non Gift Aid	14,592.16	1,434.00
Loose Plate Collection	1,576.50	2,914.00
Donations		760.00
Tax Recoverable Gift Aid	4,161.25	8,418.00
Other Income-Giving Machine	27.85	5,662.00
Other	-	2.00

TOTAL VOLUNTARY

37,002.76

50,584.00

Generating Income Activities

Rummage/ Sales	185.66	1,090.00
Organ Fund	1,060.00	-
Community Singers	92.70	-
Church Hall Lettings	11,081.50	9,555.00
Hall Electricity Meters	83.00	-
Magazines/Publications	640.74	272.00
Charities	-	
Balance		1.00

13,143.60

10,918.00

INVESTMENT INCOME

Bank and BS Interest	424.63	1,163.00
Rent from Lands, buildings	5,350.00	4,800.00
Investment Revaluation Surplus(Di	-	2,500.00

5,774.63

8,463.00

CHURCH SERVICES

Weddings	52.00	439.00
Baptism/ Confirmation	170.00	-
Funeral	1,058.00	-

1,280.00

439.00

TOTAL INCOME

57,200.99

70,404.00

EXPENDITURE

Diocese			
Stipend -Diocese	48,000.00		60,623.00
Ministry Share	977.00		1,244.00
		48,977.00	61,867.00
Staff and Organist			
Vicar Curate	1,440.06		374.00
Hall Manager	6,608.88		5,803.00
General Staff	1,020.00		-
Furlough	1,547.52		-
First Aid	450.00		-
Cover Clergy	102.00		-
Admin Costs	2,785.25		-
C Vicarage costs	130.00		1,231.00
Organist	3,060.00		2,539.00
		14,048.67	9,947.00
Church Costs			
Insurance	6,768.79		6,691.00
Organ tuning etc	740.00		2,097.00
Church Maintenance	793.78		1,672.00
Cleaning			1,293.00
Upkeep services	402.71		1,045.00
Admin, copier etc	2,876.28		1,531.00
Electricity	4,788.01		3,636.00
Water	77.53		593.00
Major Repairs- Porch	3,500.00		3,176.00
Publications	789.82		303.00
Bank Charges	181.94		-
		20,918.86	22,037.00
Hall Costs			
Electricity	928.74		1,301.00
Gas	1,714.96		1,095.00
Maintenance	80.99		2,871.00
Major Repairs	-		2,000.00
		2,562.71	7,267.00
Charity			
Missionary	206.08		930.00
Secular			90.00
		206.08	1,020.00
Balance			7.00
TOTAL EXPENDITURE		81,587.90	102,145.00
SURPLUS/DEFICIT ORDINARY ACTIVITIES		- 24,386.91	- 31,741.00
EXCEPTIONAL ACTIVITIES			
Legacy	90,010.44		-
Increase in Deposits	12,812.33		-
OVERALL NET SURPLUS/ DEFICIT		78,435.86	- 31,741.00

**Independent Examiner's Report
To the Parochial Church Council of
St. Saviour's Westcliff on Sea**

This report on the financial statements of St. Saviour's PCC Westcliff for the year ended 31st December 2021, which are set out in the attached Accounts, Notes thereto and Balance Sheet, is in respect of an examination carried out in accordance with Section 145 of the Charities Act 2011 ("the Act")

Respective responsibilities of the Trustee and of the Independent Examiner

As Trustees of the Charity you are responsible for the preparation of the financial statements. You consider that an audit is not required under section 144 of the Act but that an independent examination is needed.

It is my responsibility to:

1. Examine the accounts under section 145 of the Act
2. Follow procedures laid down in the general directions given by the Charities Commission under section 145(5)(b) of the Act: and
3. State whether particular matters have come to my attention.

Basis of this report

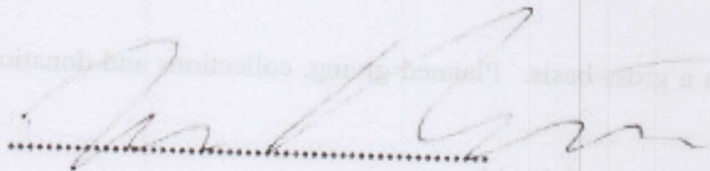
My examination was carried out in accordance with the General Directions issued by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as 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. My report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matter has been brought to my attention which gives me reasonable cause to believe that in any material respect the requirements

1. To keep accounting records in accordance with Section 130 of the Act and
2. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act have not been met or
3. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



ROY RUTTER, A.C.I.B.

1 Blenheim Mews, Leigh on Sea SS9 3DZ

Accounts

St Saviour's Westcliff: Charity 1132331

Trustees Annual Report 2020

At the beginning of the year things were looking extremely positive at St Saviour's. The plans for the new kitchen and accessible toilet in the church had been agreed and contractors had been invited to tender for the work. Three companies had responded and we were in the process of choosing our preferred contractor with a view to commencing construction by the middle of the year. And then Covid struck and everything ground to a halt. The church and hall were closed as the country went into lockdown and income dried up totally.

Although by the summer of 2020 things had improved somewhat to allow the church to re-open for services and the hall to be used but in both cases with restrictions, the concerns of the congregation and the hall users regarding the spreading of the virus meant that attendances at services and hall bookings were much lower than before the pandemic started and although a number of church members had switched to their offerings by standing order, income during this period plummeted. Just when it seemed that things were returning to something approaching normal, the virus came back with a vengeance and we were once again placed in lockdown. Churches were allowed to continue holding services where possible but all the hall activities were again stopped.

Because of ongoing concerns it was decided that St Saviour's would not re-open for worship but services would be provided in the form of a podcast. This has proved to be quite popular and has continued even though the church is now open again.

As a consequence of the restrictions during the year our income fell by around £36,000.00 and whilst expenditure was also lower because of reduced maintenance to the church and hall this did not compensate for the fall in income. In addition, for the first time St Saviour's failed to pay its Parish Share of some £60,00.00 pounds to the diocese.

We do however have issues with the diocese regarding one of the funds which they hold on our behalf, The Ada Ferguson Fund. For many years we have used the income from this fund to offset against some of the parish share. However for the past three years the diocese have not provided us with details of how much income this amounts to. Also, as mentioned in the Independent

Examiners report, in the past year the diocese have claimed that the fund does not actually belong to St Saviour's but to the diocese, despite allowing us to draw funds from this account two years ago to pay for our new heating and lighting system. If the diocese were to be correct this would reduce our assets by an additional £30,000.00 (We have subsequently heard that the diocese now agree that this fund is St Saviour although they have still not provided us with details of the income for the past three years)

With all the uncertainty and the effect of church funds the café/toilet project has for the time being been placed on hold but we hope that this will be able to be revisited once the situation, both pandemic and financial, improves

St Saviour's became the base for the Westcliff Foodbank, administered by the Trussel Trust, During 2020 the need for the foodbank has grown massively reflecting the damage that the pandemic has caused and continues to cause to the local population. Although we would wish that this was not the case we are pleased to be able to assist in this necessary resource by providing space and volunteers to run the foodbank.

During the past year our connection and co-operation with neighbouring churches has declined as they were also unable to function.

We hope that 2021 will prove to be a somewhat better year for us all

St Saviour's Church Westcliff - 1132331

Analysis of income and expenditure
Selected period: 01 January 2020 to 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
Incoming resources from generated funds						
Voluntary income						
0101 - Gift Aid - Bank	24,004	—	—	—	24,004	15,556
0110 - Gift Aid - Envelopes	7,390	—	—	—	7,390	24,326
0201 - Other planned giving	1,434	—	—	—	1,434	2,859
0301 - Loose plate collections	2,914	—	—	—	2,914	4,329
0401 - Regular gift days	—	—	—	—	—	—
0410 - Giving through church boxes	—	—	—	—	—	—
0501 - One-off Gift Aid gifts	—	—	—	—	—	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	760	—	—	—	760	3,193
0601 - Tax recoverable on Gift Aid	8,418	—	—	—	8,418	8,525
0701 - Legacies	—	—	—	—	—	—
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	—	—	—	—	—	—
0901 - Other funds generated	5,662	—	—	—	5,662	5,414
Voluntary income Sub-totals	50,584	—	—	—	50,584	64,205
Activities for generating funds						
0910 - Rummage sales etc	1,090	—	—	—	1,090	2,469
1220 - Bookstall sales - fund raising	—	—	—	—	—	—
1240 - Church hall lettings - fund raising	9,555	—	—	—	9,555	30,449
1250 - Magazine income - advertising	272	—	—	—	272	490
1260 - Parish magazine sales	—	—	—	—	—	215
Activities for generating funds Sub-totals	10,918	—	—	—	10,918	33,623
Investment income						
1001 - Dividends	—	—	—	—	—	1,750
1020 - Bank and building society interest	1,163	—	—	—	1,163	1,010
1030 - Rent from lands or buildings	4,800	—	—	—	4,800	4,800
1350 - Investment revaluation surplus	2,500	—	—	—	2,500	(2,500)
Investment income Sub-totals	8,463	—	—	—	8,463	5,060
Incoming resources from generated funds Totals	69,966	—	—	—	69,966	102,889

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

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources from charitable activities						
Incoming resources from charitable activities						
1101 - Fees for weddings and funerals	439	—	—	—	439	3,318
1210 - Bookstall sales to promote objectives	—	—	—	—	—	—
1230 - Church hall lettings - objectives	—	—	—	—	—	—
Incoming resources from charitable activities Sub-totals	439	—	—	—	439	3,318
Incoming resources from charitable activities Totals	439	—	—	—	439	3,318
Other incoming resources						
Other incoming resources						
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
Other incoming resources Sub-totals	—	—	—	—	—	—
Other incoming resources Totals	—	—	—	—	—	—
Incoming resources Grand totals	70,405	—	—	—	70,405	106,207

Resources used

Cost of generating funds

Cost of generating voluntary income

1701 - Fees paid to fund raisers	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
1730 - Costs of fetes & other events	—	—	—	—	—	—
1740 - Investment management costs	—	—	—	—	—	—

Cost of generating voluntary income Sub-totals

Cost of generating funds Totals

Charitable activities

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

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Charitable activities						
1801 - Giving to missionary societies	930	—	—	—	930	—
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Home mission	—	—	—	—	—	—
1870 - Secular charities	90	—	—	—	90	667
1901 - Stipends quota	60,623	—	—	—	60,623	59,052
1910 - Ministry parish share etc	1,244	—	—	—	1,244	598
2001 - Assistant staff costs	5,803	—	—	—	5,803	6,070
2050 - Salary of parish administrator	—	—	—	—	—	—
2101 - Working expenses of incumbent	374	—	—	—	374	840
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	1,231	—	—	—	1,231	1,250
2170 - Education	—	—	—	—	—	20
2201 - Parish training and mission	—	—	—	—	—	—
2301 - Church running - insurance	6,691	—	—	—	6,691	6,598
2310 - Church office - telephone	—	—	—	—	—	—
2320 - Organ / piano tuning	2,097	—	—	—	2,097	1,455
2330 - Church maintenance	1,672	—	—	—	1,672	7,389
2331 - Cleaning	1,293	—	—	—	1,293	965
2340 - Upkeep of services	1,045	—	—	—	1,045	4,826
2350 - Upkeep of churchyard	—	—	—	—	—	—
2360 - Administration	1,531	—	—	—	1,531	4,402
2370 - Visiting speakers / locums	—	—	—	—	—	—
2401 - Church running - electric	3,636	—	—	—	3,636	6,465
2410 - Church running - gas	—	—	—	—	—	—
2420 - Church running - water	593	—	—	—	593	970
2430 - Church running - oil	—	—	—	—	—	—
2440 - Church running - heating and lighting	—	—	—	—	—	—
2501 - Magazine expenses	—	—	—	—	—	15
2502 - Publicity	—	—	—	—	—	95
2505 - Flowers	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2520 - Hall running - oil	—	—	—	—	—	—
2530 - Hall running - electricity	1,301	—	—	—	1,301	1,279
2540 - Hall running - gas	1,095	—	—	—	1,095	1,544
2550 - Hall running - insurance	—	—	—	—	—	—
2560 - Hall running - maintenance	2,871	—	—	—	2,871	1,478
2570 - Hall running - telephone	—	—	—	—	—	—
2580 - Hall running - water	—	—	—	—	—	—
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2701 - Church major repairs - structure	3,176	—	—	—	3,176	6,756
2710 - Church major repairs - installation	2,000	—	—	—	2,000	—
2720 - Church interior and exterior decorating	—	—	—	—	—	—
2801 - Hall * major repairs - structure	—	—	—	—	—	—
2820 - Hall * major repairs - installation	—	—	—	—	—	—
2830 - Hall * interior and exterior decorating	—	—	—	—	—	—
2840 - Other PCC property upkeep	—	—	—	—	—	60
2901 - New building parsonage house	—	—	—	—	—	—
2910 - New building house for curate	—	—	—	—	—	—

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	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2920 - New building Church	—	—	—	—	—	—
2930 - New building Hall	—	—	—	—	—	—
2935 - Kisizi Donation	—	—	—	—	—	550
Charitable activities Sub-totals	99,303	—	—	—	99,303	113,352
Charitable activities Totals	99,303	—	—	—	99,303	113,352
Governance costs						
Governance costs						
2601 - Governance costs examination/audit fee	—	—	—	—	—	—
2850 - Depreciation	—	—	—	—	—	—
Governance costs Sub-totals	—	—	—	—	—	—
Governance costs Totals	—	—	—	—	—	—
Other resources used						
Other resources used						
2010 - Organist fees	2,539	—	—	—	2,539	4,440
2940 - Bank Charges	303	—	—	—	303	303
Other resources used Sub-totals	2,842	—	—	—	2,842	4,743
Other resources used Totals	2,842	—	—	—	2,842	4,743
Resources used Grand totals	102,145	—	—	—	102,145	118,095

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

St Saviour's Church Westcliff - 1132331
Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	50,584	—	—	50,584	64,205
Activities for generating funds	10,918	—	—	10,918	33,623
Investment income	8,463	—	—	8,463	5,060
Incoming resources from charitable activities	439	—	—	439	3,318
Other incoming resources	—	—	—	—	—
Total incoming resources	70,405	—	—	70,405	106,207
Resources used					
Cost of generating funds					
Cost of generating voluntary income	—	—	—	—	—
Charitable activities	99,303	—	—	99,303	113,352
Governance costs	—	—	—	—	—
Other resources used	2,842	—	—	2,842	4,743
Total resources used	102,145	—	—	102,145	118,095
Net incoming / outgoing resources before transfer	(31,740)	—	—	(31,740)	(11,887)
Transfers					
Gross transfers between funds - in	37,208	794	—	38,002	36,392
Gross transfers between funds - out	(34,052)	(3,950)	—	(38,002)	(36,392)
Net incoming / outgoing before other gains / losses	(28,584)	(3,155)	—	(31,740)	(11,887)
Other recognised gains / losses					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(28,584)	(3,155)	—	(31,740)	(11,887)
Reconciliation of funds					
Total funds brought forward	149,943	67,090	—	217,033	228,921
Total funds carried forward	121,358	63,934	—	185,293	217,033

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

Independent Examiner's Report

To the Parochial church Council of St Saviour's Church

Westcliff-on-Sea

This report on the financial statements of St Saviour's PCC, Westcliff for the year ended 31st December 2020, which are set out in the attached Notes to the Accounts, Statement of Financial Activities and Balance Sheet, is in respect of an examination carried out in accordance with section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Trustees and the examiner

As Trustees of the Charity you are responsible for the preparation of the financial statements, you consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Act
- Follow procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act; and
- State whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as 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.

Emphasis of matter

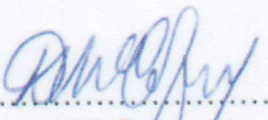
My examination and discussions with the Treasurer has highlighted that there is a provision for funds due to the church from Chelmsford Diocese in respect of the Ada Fergusson Legacy (WESSV01) in the amount of £6,950. This amount represents the accumulated income which has not been transferred to the stipend quota for a number of years. Chelmsford Diocese has not responded to clarify this position for some years and the value is now relatively high, should these funds ultimately not be due the funds available to the church would decrease by this amount.

It has also come to light this week that there is a contradiction of information provided by Chelmsford Diocese which has called into question the accessibility of the Ada Fergusson Legacy (WESSV01), historically this has been accounted for and treated as a designated funds to which the Church has access, it has now been suggested that this fund is in fact an augmented fund to which the Church does not have access. The Diocese have been asked to evidence this position with no response to date. Should it transpire that this fund is not available to the Church it would reduce the funds available by £30,559.

Independent examiner's statement

In connection with my examination, with the exception of the emphasis of matter paragraphs above, 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 Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the 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.


.....
Danny McCartney

Date 14th April 2021

19 Magnolia Close, Canvey Island, Essex SS8 0GD

This concludes this year's reports.