

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		-		Note 4g
Revaluation Surplus AF and MR	16,797.74		-		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	Note 3a
EXPENDITURE			
Diocese	48,000.00	60,623.00	Note 3a
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	
TOTAL EXPENDITURE	81,587.90	102,145.00	Note 3b
SURPLUS/ DEFICIT CURRENT YEAR	- 24,386.91	- 31,741.00	Note 3
EXCEPTIONAL INCOME			
Legacies	90,010.44	-	
Increase in Deposits	12,812.33	-	
OVERALL SURPLUS/DEFICIT	78,435.86	- 31,741.00	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(Dis	-	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

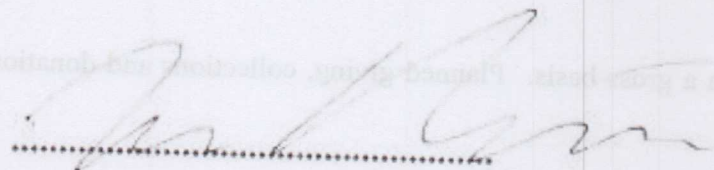
My examination was carried out in accordance with the General Directions issued by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures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