

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

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

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 2022.

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.



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ROY RUTTER, A.C.I.B.

1 Blenheim Mews, Leigh on Sea SS9 3DZ

Dated 13/04/2023