

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 6<sup>th</sup> 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
	£	£	£	£
<b>FIXED ASSETS</b>				
<b>CURRENT ASSETS</b>				
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	
<b>TOTAL CURRENT ASSETS</b>	<b>365,392.27</b>		<b>332,155.31</b>	
<b>LIABILITIES</b>				
Stipend Quota Payable	-		-	
Accounts Payable	10,884.45		697.35	
Charity Payable	947.05		150.70	
Rents received in advance	450.00		450.00	
<b>TOTAL LIABILITIES</b>	<b>12,281.50</b>		<b>1,298.05</b>	
<b>NET ASSETS</b>		<b>353,110.77</b>		<b>330,857.26</b>
<b>TOTAL</b>		<b>353,110.77</b>		<b>330,857.26</b>
<b>REPRESENTED BY</b>				
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	
<b>TOTAL RESERVES</b>		<b>353,110.77</b>		<b>330,857.26</b>

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## SAINT SAVIOUR'S CHURCH

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## PROFIT AND LOSS SUMMARY

	2023	2022
	£	£
<b>INCOME</b>		
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
<b>TOTAL INCOME</b>	<b>115,399.18</b>	<b>65,851.43</b>
<b>EXPENDITURE</b>		
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	-	-
<b>TOTAL EXPENDITURE</b>	<b>99,778.49</b>	<b>78,689.17</b>
<b>SURPLUS/ DEFICITORDINARY CURRENT YEAR</b>	<b>15,620.69</b>	<b>- 12,837.74</b>
<b>EXCEPTIONAL ITEMS</b>		
Legacy	7,000.00	-
<b>OVERALL SURPLUS/DEFECIT</b>	<b>22,620.69</b>	<b>- 12,837.74</b>



# SAINT SAVIOUR'S CHURCH

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## PROFIT AND LOSS DETAIL

	2023	2023	2022	2022
	£	£	£	£
<b>INCOME</b>				
<b>Voluntary Income</b>				
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	
<b>TOTAL VOLUNTARY</b>		<b>53,876.55</b>		<b>34,470.47</b>
<b>Generating Income Activities</b>				
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	-		-	
		<b>43,188.58</b>		<b>20,468.77</b>
<b>INVESTMENT INCOME</b>				
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				
		<b>16,697.05</b>		<b>7,164.29</b>
<b>CHURCH SERVICES</b>				
Weddings	-		692.00	
Baptism/ Confirmation	113.00		128.00	
Funeral	1,524.00		2,927.90	
		<b>1,637.00</b>		<b>3,747.90</b>
<b>TOTAL INCOME</b>		<b>115,399.18</b>		<b>65,851.43</b>



## 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 31<sup>st</sup> 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.
- *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 26<sup>th</sup> 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 31<sup>st</sup> 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 <sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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.

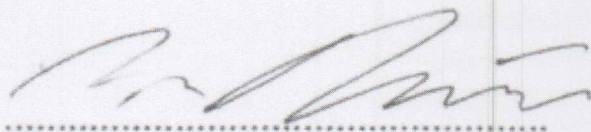
The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view. My report is limited to those matters set out in the statement below.



## 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.



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

1 Blenheim Mews, Leigh on Sea SS9 3DZ

Dated 2<sup>nd</sup> April, 2024