

## 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 31<sup>st</sup> 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 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) 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 31<sup>st</sup> 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 <sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> December 2024**

### **Annex A – Definition of Funds**

<b>Name</b>	<b>Purpose</b>	<b>Restrictions</b>	<b>Designation</b>
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 31<sup>st</sup> DECEMBER 2024**

	2024	2024	2023	2023	
<b>FIXED ASSETS</b>					<b>Note 3</b>
<b>CURRENT ASSETS</b>					
CAF Cash account	38,802.81		50,268.26		<b>Note 5a</b>
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		<b>Note 5b</b>
Debtors HMRC	2,370.70				<b>Note 5b</b>
Legacies- AF	44,953.30		43,947.42		<b>Note 5c</b>
CBF Diocese	74,163.05		70,829.40		<b>Note 5d</b>
<b>TOTAL CURRENT ASSETS</b>	<b>376,899.69</b>		<b>365,392.27</b>		
<b>LIABILITIES</b>					
Stipend Quota Payable	-		-		
Accounts Payable	3,694.36		10,884.45		<b>Note 5e</b>
Charity Payable	1,184.30		947.05		<b>Note 5f</b>
Rents received in advance	450.00		450.00		<b>Note 5e</b>
Deffered Income (Grant)	4,250.00		-		<b>Note 5e</b>
<b>TOTAL LIABILITIES</b>	<b>9,578.66</b>	<b>-</b>	<b>12,281.50</b>		
<b>NET ASSETS</b>		<b>367,321.03</b>		<b>353,110.77</b>	
<b>TOTAL</b>		<b>367,321.03</b>		<b>353,110.77</b>	
<b>REPRESENTED BY</b>					
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		
<b>TOTAL RESERVES</b>		<b>367,321.03</b>		<b>353,110.77</b>	



# 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

<b>TOTAL INCOME</b>	<b>113,428.65</b>	<b>115,399.18</b>	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	-	-

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

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

<b>OVERALL SURPLUS/DEFECIT</b>	<b>12,881.53</b>	<b>22,620.69</b>
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## PROFIT &amp; 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 ProjectExpenditure -	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 31<sup>st</sup> 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 : 3<sup>rd</sup> March, 2025