



**St Michael and All Angels, Ledbury**

## **ANNUAL REPORT and ACCOUNTS**

**For the year ended 31 December 2023**

## **ST MICHAEL AND ALL ANGELS, LEDBURY**

### **ANNUAL REPORT AND ACCOUNTS OF THE PAROCHIAL CHURCH COUNCIL FOR THE YEAR ENDED 31 DECEMBER 2023**

**DEANERY - LEDBURY**

**DIOCESE - HEREFORD**

**Registered Charity Number: 1132846**

**Incumbent - Rev. Keith Hilton-Turvey**

The Rectory, Worcester Road, Ledbury

**Independent Examiner - Luke Keegan**

**Bankers - Lloyds**

6-8 High Street, Hereford

**Architect - Jane Chamberlain**

Caroe and Partners, 34-36 Church Street, Tewkesbury

It is the duty of the Incumbent and Parochial Church Council to consult together on matters of general concern and importance to the parish, and to co-operate in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

#### **Membership**

During the year, the following served as members of the Parochial Church Council:

##### To 13 April 2023

Incumbent	Rev. Keith Hilton-Turvey	
Associate Minister	Rev. Tony Hodder	
Churchwardens	David Houghton Catherine Beech	
Elected members	William Hopkinson	Deanery Synod
	Christabel Panter	Deanery Synod
	Peter Veasey	Deanery Synod
	Ian James	1 Year
	Tim Keyes	1 Year
	James Smith	1 Year
	Diana Veasey	1 Year
	Andrew Beech	2 Years, Secretary
	Sue Cooper	2 Years
	Benjamin Hilton-Turvey	2 Years
	Maria Dineen	3 Years
	Anne Scull	3 Years
	Peter Scull	3 Years
	Will Wake	3 Years
Co-opted member	Stephen Cheetham	Treasurer

### From 13 April 2023

Incumbent	Rev. Keith Hilton-Turvey	
Associate Minister	Rev. Tony Hodder	
Churchwardens	David Houghton Catherine Beech	
Elected members	Andrew Beech	Deanery Synod, Secretary
	Ian James	Deanery Synod
	Sue Simpson	Deanery Synod
	Sue Cooper	1 Year
	Benjamin Hilton-Turvey	1 Year
	Maria Dineen	2 Years
	Anne Scull	2 Years
	Peter Scull	2 Years
	Will Wake	2 Years
	James Smith	3 Years
Co-opted member	Stephen Cheetham	Treasurer

### Committees

The Parochial Church Council (PCC) operates through a number of committees and sub-committees which meet as necessary between full meetings of the Council. All committees submit to the Council reports on their discussions, and all matters of policy and action are approved by the full Council.

The report of the Council is given below and, where appropriate, reports of the Committees are printed in the following pages of this Annual Report.

The committees are: Fabric (sub-committee), Finance (sub-committee), Local Ministry, Standing and Worship Review and Development.

### Church attendance

There are **159** parishioners on the Electoral Roll compared with 162 in 2022.

The number of communicants at Easter was **118** (130 in 2022). At Christmas there were **88** communicants (83 in 2022). Average attendance was **136** (compared to 107 in 2022).

### Review of the year

A wide range of worship services is offered, with a Book of Common Prayer service at 08.00 every Sunday, followed by Common Worship at 10.00. Once per month a Choral Evensong is offered together with a monthly Iona based service, also on Sunday evenings. A weekly service continues to be held in St Katharine's Chapel. Because of the lack of heating in the church (see below) the 08.00 service took place in St Katherine's Chapel from 2 December onwards.

Whilst the last Covid measures were removed during 2022, hand sanitising remains available to communicants prior to taking communion, and the communion station in Trinity continues to offer communion by intinction for those who do not wish to share a chalice (which is offered at the High Altar).

The church continues to provide Christian worship online for those who prefer not to attend church in person because of age, underlying health conditions or any other reason. Online services are offered in parallel with the 10.00 service held in the church; this service is also broadcast on YouTube. The PCC recognised that the broadcast quality was sometimes less than desirable and a replacement projector was installed in January. This was accompanied by a new drop-down screen behind the chancel arch. As part of this work Wi-Fi was introduced into the church building, enabling a considerable improvement in the quality of broadcasts.

The PCC continued to meet throughout the year. It and the Standing Committee each met on seven occasions. The major items for discussion included following up the awaydays held during 2022. This included a wide-ranging survey of the views of the membership. The output of the survey was then considered at a further church awayday in August 2023. This led to decisions to place a greater emphasis on prayer, personal discipleship and individual and collective mission.

In 2022 it had been concluded that the PCC needed to make its own operations more coherent. This resulted in training being provided for PCC members during the year.

Other topics included the possibility of LEAF taking a lease of St Katherine's Hall in place of the existing one. Discussions were still under way at the end of the year. There was considerable discussion about the arrangements for the closure of the church office and subsequent operations. The office closed at the end of March.

In September 2023 the church boiler failed its annual test, and it was concluded that it was beyond repair. The policy of the Church of England is to achieve Net Zero by 2030, and it is clear that the church's preference is for any new heating arrangements not to rely on the use of fossil fuels. A temporary arrangement using infra-red heaters in the nave was installed in December. The Fabric Sub-Committee are investigating the options for a permanent solution to be installed, hopefully, in 2024. Arrangements were made to protect the organ from damage, and these are being kept under review.

A new projector and drop-down screen was installed in January. This replaced the temporary arrangement that had been in place since the church first reopened during the Covid pandemic in 2020. The new Chapter House lighting was installed in March.

The PCC noted with sadness a number of deaths during the year. Rev. Colin Beevers, Rector of Ledbury from 1996 - 2006 died on 1 August. Of the retired clergy resident in the town, Rev. Canon Charles "Ryc" Smith died in April, and Rev. David Price died in July. Two of our former churchwardens, Bob Hale and John Lindeck, also died during the year, as did John's widow Diane.

No safeguarding incidents were reported during the year.

Copies of PCC minutes and those of the Standing Committee and Fabric Sub-Committee are available for inspection on the church website and in the purple folder at the back of the church.

**On behalf of the Parochial Church Council**

Chairman.....

Date.....

## **FRIENDS OF LEDBURY PARISH CHURCH**

I am delighted that The Very Rev Nick Bury agreed to be our new President, taking over from Ian Beer. He gave us some telling insights into the role of an anchoress in his lecture at our AGM in November.

Some dear friends have died this year. Among them, Liz Gates was a great supporter of our activities for many years. John Lindeck had a long association with the committee, not least as treasurer. Ryc Smith was my predecessor as Chairman and guided our charity with skill, good humour, humility and creativity. The committee has remained the same over the last year and is a very effective group, but we are in need of new committee members to help us to promote and run events. If this might be you, please let us know. The work is fun and not onerous if the team is large enough.

A highlight of last year's programme was the visit of Tim Bridges in June to tell us about the outside of our church building.

The Friends oversee the rota of Stewards who welcome visitors to the church from April to October each year. They fulfil a vital role in offering a warm welcome to visitors and in helping to interpret to them different aspects of the church building, its contents and its use. A full rota of welcomers ensures that we offer a warm greeting to all visitors and also helps to keep the building and its contents more secure. David Houghton will be delighted to add to his list of volunteers.

Bill and Maggie Mackenzie continue to manage the bookstall which provides much of our income and is also a popular and valuable resource for our many visitors as well as for members of our own congregation. We are very grateful for the excellent work they do. A repeated gift of cards from David Tatham depicting the St Martin window has been a further boost to funds.

Paper copies of our programme are available at the back of the church. Do take these to pass on to friends who might be interested. If you have not signed up as a member, we invite you to consider doing so. Forms are available at the back of the church.

**Tim Keyes**

## **LESSON READERS ROTA (FOR THE 10AM SERVICE)**

We are very grateful to the 40 plus members who help us regularly with our weekly Lectionary readings at the 10.00 service. It's an important part of our worship and appreciated by us all. Our Rector has decided that our services require three readings but rarely are they all referred to in the subsequent sermon. My personal feeling is that two would usually suffice. Sadly, rarely, if ever, do the Psalms feature. Occasionally a reader will give a very short comment on the background of the reading, which is very welcome. It is important that readers notify me if they have arranged a swap so that I can send the necessary file to the correct person!

Thank you readers, so much!

**James Smith**

## **INTERCESSIONS**

Our intercessions have continued to be streamed for Sunday morning services. This is only possible when prayers are sent to Keith in advance of our services. One of the difficulties with this arrangement is that late news items are not included on the screen. It is however possible to include them during the actual intercession slot. It's good to have a variety of styles for leading prayers and may well lead to helpful changes in our own personal prayers. Should any member of the congregation feel they would like to lead intercessions then do please approach Keith.

**Ann Gates**

## **SACRISTAN AND COMMUNION ASSISTANTS**

Sacristan duties have been undertaken by clergy and mostly by Wendy Hilton-Turvey over the last year. From time-to-time others have helped her to clear and tidy up, all of which is appreciated.

The communion assistants perform their quiet and important part in our worship. They administer the bread and wine; both if they are giving communion by intinction (where the wafer is dipped into the wine) or wine when giving communion by the common cup. There are currently 14 people on the rota, with a couple of people stepping down in the last 12 months. Thanks to those who continue and thanks to those who have served.

**Keith Hilton-Turvey**

## **WELCOMERS**

After a period of not being able to welcome worshipers to our 10 am services due to Covid restrictions, we are pleased to report that we are up and running with a full rota of volunteers for our 10 am Sunday services. Thanks go to everyone for making our church so welcoming. As a number of volunteers also read the lessons, whenever possible I try to combine the reading and door opening duties together. Fortunately, on the Sundays when this is not possible we have a number of other volunteers who are happy to offer their time.

Of course, we would always love to welcome others to join our group and offer a smile and warm greeting to both regular and visitors alike. If anyone is interested to join our group, please contact me on 01531 633173.

**John Hainsworth**

## **YOUNG CHURCH**

During 2023 we continued to work as part of Locally Encouraging all to Flourish (LEAF). We provided activities for families to engage with and come closer to their local churches, under the leadership of Mary-Anne Keyes. This collaborative way of working within our churches, is clearly the way to go, sharing of resources, skills, ideas etc.

During the year we supported the 'Mums the Word', Mothering Sunday activities at the Baptist Church, Easter Experience, and an Easter Trail. We took an active role in one Family Fun Day on the Recreation Ground, the first event was rained off! This second occasion was very well attended by families and the weather was kind to us. In the Spring

and Autumn, we took part in 'Wander and Wonder' days, in the Forest School by Ledbury Primary School, under the leadership of Becky Davis, Forest School Lead. The weather was lovely on both occasions, and everyone had a wonderful time. In the autumn we led on the Alternative Halloween and the Advent Parties, again very enjoyable and well attended events.

In addition, during the year we arranged for Ledbury Brownies and the School Council at Ledbury Primary School to re-plant the containers by the West Door and the Garden of Remembrance. The Brownies also participated in a quiz. Both planting sessions were supported by drinks and snacks, all adding to the children's enjoyment of community involvement.

The Giving Tree was organised again this year. As a result of the generosity of the congregations of St Michaels and All Angels, the Baptist and Methodist Churches, a large number of children and parents from Ledbury Primary School and older people in Ledbury Community Hospital and Nursing Home, had a happier Christmas, knowing that someone had thought about them and shared love at Christmas time. Young attendees at the Christingle Service took part in the 'Meaning of Christingle' and although impromptu, they enjoyed taking part, ably supported by Mary Anne Keyes.

On Sunday mornings, on the occasions where there have been children in the Choir, we have provided activities in the Chapter House and the children have shared their experiences with the congregation at the end of the service. We are looking to develop this further in 2024, with a team of volunteers to support this. Other visiting children are of course very welcome to join in.

The Children's Corner has been enhanced and made more child friendly to welcome visiting families during the week and at Sunday services. It is regularly monitored to ensure that it is appropriately resourced and safe. On occasions, children have written little prayers and drawn pictures, demonstrating how important this part of the Church is. Plans are already well underway for events in 2024, the first being 'Forest Fun' in the Forest School on 10 February and 'Mums the Word' on 9 March at the Baptist Church. As ever we are recognising the need for change and responding accordingly.

**Jill Jupp**

## **PASTORAL**

The Pastoral Team of four has been active this year. Many cards and flowers have been sent to the bereaved, sick and housebound. Contact is being maintained with those who do not regularly attend St.Michael's. Care homes are regularly visited, and Home Communion arranged on request. The group are grateful to those who give us regular updates and to anyone who provides us with information on Pastoral needs.

**Val Houghton**

## **PRAYER MINISTRY**

Praying litter Pickers has been successful over the last year. Between April and December we regularly went to the recreation ground to pray and pick up rubbish. Normally 5 or 6 of us meet at 11 am, we pray together for the light of God to cover the ground we walk on and the whole town of Ledbury. We are getting help from the town council who supply us



with pink bags which we can leave near a bin and are collected by Balfour Beatty. A social time follows at 12.30pm at the church, supported by Sue Simpson, making coffee and bacon butties.

**Georgina Hicks**

## **SAFEGUARDING**

We are continuing to complete all Disclosure and Barring Service (DBS) checks. People in the key roles are now checked and anyone in changed or new roles, are currently being checked. It has been a challenging year with the introduction of new Safer Recruitment processes for visiting roles, but these are all now complete.

The coming year we will be re-visiting role descriptions and to confirm that they are up to date and discussing with role holders to investigate any changes which may impact on the need for a DBS or the level of Disclosure.

We continue to report any potential safeguarding issues to the Diocese Safeguarding Team and look forward to a strong working relationship.

**Annie Lindon**

## **MUSIC**

Choral singing has gone well this year with reasonable stability of numbers in the morning and evening groups. Some younger sopranos have joined including people who have not done much singing before but are keen to learn, and more experienced singers. We have even had three children at the morning services with the added bonus of their parents.

The repertoire has been varied and, for the most part, the standard of singing has been very good. Certainly, those who participate enjoy the whole experience and the atmosphere in rehearsals is relaxed and encouraging. There have been numerous comments from members of the congregation about how much the singing adds to the experience of worship at St. Michael's.

The positioning of the choir continues to be sub-optimal, with the best solution seeming to be a semi-circle in front of the chancel steps which we can do for evensong but not for communion. It is hoped new arrangements with the front rows of pews will result in more central, visible seating for choirs. The 2nd Sunday instrumental group continues to grow and is great fun. It provides a more contemporary feel to the singing at Morning Worship.

A Come and Sing Stainer's Crucifixion was a great success on Palm Sunday, attracting about 40 singers and both carol services brought together singers from across the community with excellent results. Various Saturday morning Coffee Concerts have brought in average audiences of 40/50 people throughout the year and there have been larger events given by visiting groups and our own Ledbury Choral Society. The Chamber Choir of Imperial College London also gave a lunchtime concert and sang at our Palm Sunday service.

**Kate Cheetham**

## **TOWER REPORT**

We welcomed 17 visiting bands over the last year – many more than usual but it is a further indication that we now have one of the finest rings of bells in this part of the country. It is wonderful to hear all ten bells rung well by a group of experienced visiting ringers. The popularity of our bells is a mixed blessing in so far as, if not controlled, the bells will be rung more often than immediate neighbours of the church might wish. For that reason, we are now rationing the number of visits we allow.

We rang for only two weddings over the last year but also rang three commemorative Quarter Peals to celebrate the lives of, in two cases, former ringers and, in the third case, a great supporter of the tower. Our local band rang 9 quarter peals (set-pieces which last about 45 minutes each and require a good degree of skill and concentration) over the year. A visiting band rang the first full peal (3 hours +) on 10 bells in Ledbury Tower. It was a particular pleasure for us to ring in celebration of the King's coronation. We were pleased also to have enough people to ring in the new year – an old tradition that allows us all to hope for better things.

Hundreds of visitors have been round our exhibition on the ground floor. One of the hazards of a popular display is that there will be the occasional accident. For the second time since the exhibition began, a visitor fell into the central display and damaged a number of banners. These are being repaired. We are looking at more robust display structures. Many groups have been on organised tours of the tower (including Brownies and Beavers on separate trips). Mary Anne and Tim again gave two performances in the bellchamber of Tim's "Odes to the Ledbury Bells" during the Ledbury Poetry Festival.

We had 86 visitors to the tower on Community Day last summer and a further 30 on the Heritage Open Day.

Three of our ringers attended the Hereford Ringing Course last Easter to help enhance their skills. We are currently engaged in teaching some new recruits. We are finding it difficult to get the message out to 20–40-year-olds that this is a great potential hobby. I mention that age-range as we must look to the future and a time (not so far away) when a number of our current ringers will feel it is time to hand on the baton. Please spread the word in any way you can!

**Tim Keyes**

## **WORSHIP REVIEW DEVELOPMENT GROUP**

The Worship Review and Development Group (WRDG) was established in 2017 with a wide remit, embracing both strategic and ad hoc matters; to review and potentially revise orders of service and to look at developing ideas for new forms of worship; This includes considering how to involve and integrate children and young people more effectively.

In the past year, a monthly Iona Eucharist was introduced. WRDG will be considering what future may be appropriate for Second Sunday Eucharists as attendance has not been as good as hoped. Consideration is being given to a monthly afternoon service for young families. The publicity for the Candlemas, Easter and Christmas services and the particular services themselves have been reviewed, including changing the nature of the principal Christmas Day Service. As a consequence, the Candlemas service was dropped for this

year; the Christingle service will be reviewed in time for next Christmas. WRDG is looking at widening publicity for Choral Evensong to nearby parishes.

WRDG membership has been refreshed in the past year, with several people stepping down. Particular thanks go to Ann Gates for her various contributions, including Easter publicity. Kate Cheetham, Director of Music, joined on appointment, and four new members have recently been added. The group is mix of the diverse strands within the existing congregation. The members are: Kate Cheetham, Michael Gallagher, William Hopkinson, Mary Anne Keyes, Lois Pratt, Christine Walters, Andy Younis and Keith Hilton-Turvey

**Keith Hilton-Turvey**

## **HOME COMMUNION TEAM**

There is a small team of Retired Clergy and members of the Congregation who offer Holy Communion to those who cannot get to Church. This is to Care Homes, and to people in their own home. Home Communion is usually offered once a month by arrangement with those receiving this. Do ask if you want to know more about this.

**Christabel Panter**

## **HOME GROUPS**

There are now eight groups associated with St Michaels, meeting at various times and locations during the week, mostly fortnightly but some weekly. For more details please contact me.

**Richard Nightingale**

## **LEDBURY DEANERY SYNOD**

The major event of the year was the appointment of a new Rural Dean. We give thanks to Rev. Preb. Robert Ward who served as Rural Dean for ten years until his retirement on 1 April 2023. His replacement is Rev. Dr. Chris Moore, Rector of Fownhope, Mordiford, Brockhampton and Woolhope with Checkley. We wish him well in his new role. Rev. Joan Wakeling stepped down as secretary, to be replaced by Jenny Harrison.

The diocese is considering whether to merge the Ledbury Deanery with Bromyard Deanery. If this happens the geographical spread of the deanery would be vast, from just short of Tenbury Wells all the way to the outskirts of Hereford. A joint meeting of the two Deanery Synods attended by the Archdeacon of Hereford, the Ven. Derek Chedzey, was held in St Mary the Virgin, Bishops Frome. It became clear that there is significant opposition to the change, especially from the Bromyard synod. No final decision has yet been taken.

Chris Moore, who is a member of General Synod, gave us an account of the discussions there over Living in Love and Faith. The Synod will, over the coming months, be considering what its aims and objectives might be for the future.

**Andrew Beech**

## **AFTER CHURCH REFRESHMENTS**

There has been a definite buzz in church following our 10am services. We are so grateful to all those who contribute to the making and serving of coffee. From time to time, we have had special 'treats'. Hot mulled drinks, lovely goodies for celebrations of the season or a special personal event. The second Sunday team have also made this time even more enjoyable. Using the Chapter House from time to time has been very successful especially during the winter season and has enabled us to keep warm whilst enjoying fellowship.

**Ann Gates**

## **COFFEE STOP**

This monthly event has proved to be very popular with a good number of attendees most months (20/40). The atmosphere is relaxed with people feeling able to pop in for a short time or the whole time. The provision of cakes from a number of people has ensured good variety with something to please most people. One attendee stood up and said that this was the highlight of her month – that makes Coffee Stop so worthwhile. There have also been opportunities for fairly deep discussions on matters of faith with visitors. Whilst the coffee is free people have been generous in their donations so much so that we have been able to donate £100 to the church requesting that this is used to start a fund for improvement in our catering facilities.

The November Coffee Stop was very special as it fell on our Golden Wedding. It was a lovely surprise to have cake, flowers and a lovely blessing. Thank you so much to Margaret Chapman and Bill & Maggie. A big thank you to all who have worked hard to make this event so worthwhile and without whom it would not have been possible.

The team have worked well together but I am now stepping down and praying that a replacement will soon be found to continue this encouraging work.

**Ann Gates**

## **OPEN THE BOOK**

### Ledbury Primary School

The Ledbury Open the Book team has continued to feel very welcome in the Primary School since the end of Covid restrictions. Our contribution of video stories during the various lock down periods was obviously appreciated and our commitment to the well-being of the children both through Open the Book and the other Leaf activities is highly valued. It has been lovely to get back to a weekly in-person visit and to dressing up and presenting the Bible stories to our live audience. We have also reintroduced the voluntary after assembly session in which children can stay behind and ask questions about the story, and several pupils are now regulars in that group.

We have been fortunate to add two new members to the team this year which gives us more flexibility with casting and gives an occasional break to those who have many commitments elsewhere. More volunteers are always welcome.

## Eastnor Primary School

It was good to start the new school year in September back to normal, with weekly Open the Book sessions. We are currently on Year 2 of storytelling. Now the stories are arranged thematically into modules. The first follows on from Year One with the coming of the Holy Spirit and the Early Church, then we have "More stories about Jesus" "Trusting God" and "Adventures in the Old Testament".

We have been taking Open the Book to Eastnor School for over twelve years and it remains as popular as ever and is a great way of getting children to know the Bible. We have a team of seven; volunteers welcome, come and join us! Please pray that this important work continues in both schools.

**Mary Anne Keyes (Ledbury OTB Team)/Heather Lucas (Eastnor OTB Team)**

## **CHURCH MISSION SOCIETY**

As a church family we continue to support and pray for a mission family in Thailand. We had the pleasure of meeting them last summer, and hearing from them about their work. They stayed after Church for a 'Bring and Share lunch', and we enjoyed learning about their experience in Thailand and meeting their children.

Here is what they say about the work that they are doing they are 'passionate about empowering young people', she 'through Christian Education' and he 'by partnering with the Anglican Church in the neighbouring country to provide vocational training.' We receive regular news letters from them and there is news on the CMS notice board in the Church.

We have a Coffee Morning in the Autumn to raise money to support the family and there is need for more financial support to keep them on the mission field. For more information about this please ask me. We hold the Coffee Morning in the garden of Catherine and Andrew Beech and thank them for the privilege of using their garden, and thank all those who help, donate items for sale and those who come to support the event.

**Christabel Panter**

## **LEDBURY DEANERY MTWARA LINK**

The committee continues to meet throughout the year. After many months of drought and shortage of food, rain came and the borehole is now full of "rainy water". In September £650 was sent to buy food and water during the drought, and a further £800 at Christmas for the children of the kindergarten and the poor.

It is now ten years since we provided funds to build two classrooms and an office for the kindergarten school. There are now so many more children and a further three classrooms are needed to comply with new standards of 30 children per class.

Father Jackan, priest at St Michael's has emailed details of the cost. This will be 15,325,800 Tsch (£5,000). Parents and congregants of the church are contributing as much as they can and we must help them to achieve funds for the building of these classrooms.

The committee would welcome more support and committee members to continue the work of this link in our outreach mission of the church. Please pray for Father Jackan and all who work tirelessly with him in Mtwara.

**Elaine Toyer**

**On behalf of the Deanery Tanzanian Committee**

## **COMMUNICATIONS GROUP**

The new website is now live at [www.stmichaelsledbury.org](http://www.stmichaelsledbury.org) and perhaps most importantly from a practical point of view has a live link to the church's online calendar. The website has deliberately been kept simple, though some more good photos of events showing the church in use would be welcome.

We have subscribed to the church management software iKnow Church (this is the source of the online calendar), and Christine Walters has loaded contact details for all those involved with the church: many thanks to her for performing this essential task. We are now regularly emailing our contacts with details of events, and this has become the primary avenue of communication for the church.

The communications group itself is an informal ad-hoc affair and would welcome constructive input and feedback, as well as involvement from PCC members. This should be directed to me at [treasurer@stmichaelsledbury.org](mailto:treasurer@stmichaelsledbury.org)

**Stephen Cheetham**

## **BANNERS**

None of our long, pillar banners have been deployed recently because of the current damp in church. However, even so our banners continue to have an unexpected impact in Church and beyond.

Our three Mission Statement Banners (Worshipping God, Following Jesus, Sharing His love) all display printed repeats at their base. Repeats of a particular cross. It is from a lino-cut drawn from the cross carved into the stonework of the North door. The cross is eye-height and disappears under the door jamb. It is warm in its chunkiness. It stands for the ever-present love of God. It welcomes us in and blesses us out. Not many people know it is there. The five repeats on each banner represent the loving Trinity of God the Father, God the Son and God the Holy Spirit spreading out into the World. God as Word and God as Wisdom.

Julia was an enthusiastic about art and loved helping out in church. She it was who cut the lino and printed the cross. After her recent death, I was able to print golden copies from her lino-cut to send to her son and daughter in memory of their mother. It represented her love for them, always there, carried by the love of God. A love we remembered and celebrated as we said goodbye at her recent funeral.

Maybe 2024 will be kinder and enable us to hang our current banners again; and to create more banners to the glory of God. Any offers (however big or small) of ideas, time, and talent are welcome.

**Diana Veasey**  
**FLOWER GUILD**

The Guild membership has declined again this year, with only six members to maintain the fortnightly rota for the north door arrangement and memorial tributes. Additional support can be sought from a few volunteers for festivals and watering. Margaret Chapman has kindly chaired our meeting and supported the team as required. We are delighted she is able to offer her time both for arranging and liaising with the Rector. Chris Lynch has maintained the rota and met additional requests for ad hoc arranging such as funerals and one-off celebration flowers.

The Guild met three times during the year prior to the main festival dates of Easter, Harvest and Christmas. Members choose their preferred location to arrange in on these occasions. Owing to our depleted numbers, we have reduced the number of locations for arrangements.

There have been a few changes to our regular list of memorials. This year we have been asked to provide flowers for several funerals and relocate flowers after the service. Apart from Remembrance Sunday, we did not participate in any other national events.

The Guild receives both individual and general thanks for their work which is always welcome. With the exception of a small amount of financial support from the PCC for memorials and special events, and the lily sponsorship scheme, the Guild survives on self-funding. With the funeral work previously mentioned, a small profit was made. The last bank statement showed a balance of approximately £500. Guild members are always encouraged to claim back their flower costs from funds, but this is rarely taken up. Thanks to their generosity and commitment, we are able to maintain funds.

Without the heating system currently, we have had to review the content of our arrangements. Flowers at Christmas will be artificial with hardy greenery. As members resume the rota for 2024, conditions in the church will be regularly reviewed and the North Door decorated in line with this. Longer term with the reduction in Guild members, there may be less regular arranging using more artificial materials or seasonal plants. We had hoped our notice in the porch would attract new members, but to date, this has not proved fruitful. It would be a great loss to the church if the Guild no longer existed.

**Chris Lynch**

**BUILDINGS WORKING GROUP**

The BWG presented a paper on steps in the reordering of the church to the PCC in February. This recommended that ideally a comprehensive scheme of reordering should be pursued. But, recognising that this might be unaffordable, a list of matters that needed to be taken forward in the short and medium terms was proposed. The remainder of the BWG's proposals, it was acknowledged, is more for longer term development. The PCC agreed to take forward both short and medium term lists. We are pleased that most, but not yet all, of these are under active development.

William Hopkinson stood down as chair of the Group during the year, and we thank him for his assiduous promotion of the cause of reordering. It is hoped that the Group might be able to resume its activities in 2024, to be a sounding board for the PCC's development of our proposals, and to put flesh on some of the longer-term ideas.

**Andrew Beech**

### **LEDBURY MOTHERS' UNION**

Ledbury Mothers Union continued to meet monthly in the Theatre Foyer. During the year, numbers attending the regular Holy Communion services in St. Katherine's steadily decreased, and it was decided in August to stop these. Our afternoon meetings now start with a short service. We raised £65.24 for diocesan funds and donated to St. Michael's Church, £60 which was left in a bequest to our branch.

Our programme included talks from Jenny Harrison on The World Day of Prayer and Sue Humphrey, on her grandfather Neville Chamberlain. Discussions included The parable of the sower and Stations of the Cross, and Advent. Members enjoyed a garden tea party and lunch with guests at the Feathers. Some members attended a coffee morning at Hop Pocket, to meet MU trustees and Bishop Richard's wife.

We are grateful for St. Michael's continuing financial help with the rental of the theatre foyer. We have relinquished the use of the MU notice board in church. There is now a poster with information about MU in the porch of St. Michael's

Although we are fewer in number, all members value the support and friendship that membership of the Mothers' Union provide, in the knowledge that we are part of a worldwide movement.

**Janet Gallagher**

### **DATA PROTECTION**

The church currently does not have a Data Protection Officer and needs one. If you are qualified to take on this role, and would like to, please speak to one of the churchwardens.

**Cath Beech and David Houghton**

### **LOCALLY ENCOURAGE ALL TO FLOURISH (LEAF)**

The church continues to support LEAF, notably through the provision of volunteers to assist with the planning and running of LEAF events. LEAF is a separately registered charity and issues its own Annual Report and Accounts.



# **St Michael and All Angels, Ledbury**

## **Annual Meeting of the Parishioners of St Michael and All Angels, Ledbury**

### **St Michael and All Angels church, 13 April 2023**

The meeting was chaired by Rev. Keith Hilton-Turvey.

1. Rev. Hilton-Turvey opened the meeting with prayer.

### **Minutes of meeting held on 6 April 2022**

2. These were agreed unanimously and signed by the chairman. There were no matters arising.

### **Election of churchwardens**

3. Catherine Beech and David Houghton had been proposed and seconded and were duly elected unopposed.

4. The meeting closed at 7.05 pm.

Signed.....

Dated.....

## **Annual Parochial Church Meeting**

**St Michael and All Angels church, 13 April 2023**

### **Present**

1. The meeting was chaired by Rev. Keith Hilton-Turvey. 44 parishioners attended with 17 apologies.

### **Minutes of meeting held on 6 April 2022**

2. These were agreed unanimously.

### **Matters arising**

3. Diana Veasey reported that Adrian Lamont also deserves thanks for polishing and fitting the carving to repair the pulpit. She also asked for the baptism policy to be more prominent on the website.

### **Rector's report**

4. The Rector gave his report of the year's activities and recorded his thanks to those who had contributed (see Annex A).

### **Treasurer's report and reception of accounts**

5. On behalf of the Treasurer, Stephen Cheetham, who could not be present, Cath Beech presented the Treasurer's report. She reported that the financial situation of the church had deteriorated significantly during 2022. Overall, the church spent some £30,000 more than was received. The deficit in the general fund was approximately £7,000, and the general reserve is close to zero at just £4,000. However, the PCC is not in imminent financial difficulty as there are significant reserves which are either designated or restricted (i.e. earmarked for particular purposes, mostly related to maintaining the building). Nonetheless, it became clear during the year that we could not continue in this manner, and the PCC decided both to close the parish office and to reduce the parish share paid to the Diocese. These measures should be sufficient to balance the books and it is hoped that the general fund will break even in 2023.

6. This situation leaves very little financial flexibility and limited ability to fund improvements (e.g. replacing the sound system, which may cost as much as £15,000). For this reason all who attend the church and who feel they benefit from its ministry were encouraged to contribute financially as much as they can. It was agreed that the PCC should address the issue of income generation urgently.

7. Ian James noted that income from weddings had increased substantially, and also suggested a footnote to reflect the different definition of sundries. These were remitted to the Treasurer for action.

8. Receipt of the accounts was proposed by Cath Beech and seconded by David Houghton. They were received with 37 votes in favour and 1 abstention.

### **Election of representatives to the Deanery Synod**

9. Four posts were available for representatives to the Deanery Synod. There were three nominees: Andrew Beech, Ian James and Sue Simpson. There being no need for an election, all three were duly declared elected. Those stepping down from the Deanery Synod, William Hopkinson, Christabel Panter and Peter Veasey, were thanked for their service.

### **Election of lay representatives to the PCC**

10. Five posts were available for the election of lay representatives to the PCC and there was one nominee: James Smith.

11. There being no need for an election, James was duly declared elected. Those stepping down, Tim Keyes and Diana Veasey, were thanked for their service.<sup>1</sup>

### **Reception of reports**

12. The Annual Report for 2022 and the Churchwardens' Fabric Report for 2022 were received unanimously. The Electoral Roll stands at 161 persons.

### **Independent examiner**

13. Cath Beech proposed that Luke Keegan of Greendawn Accounting of Ledbury be reappointed as independent examiner. This was agreed unanimously.

### **Questions of general and parochial interest**

14. Peter Tattersall pointed out that the Ballard Last Supper on the east wall of the chancel would become 200 years old in October 2024. He suggested that an expert condition assessment be carried out, together with research into the painting to allow its anniversary to be publicised.

15. Ann Tombs sought assistance in working through the church photo archive.

16. William Hopkinson felt that the church had strayed from its mission, as described in The Role Description document agreed in 2015. He proposed that the church return to the situation desired at that time. To achieve this he proposed the following resolution:

*"The necessary practices and requirements of St Michael and All Angels' church were set out in the Role Description adopted in 2015. The APCM calls for this to be fully implemented, as follows:*

*a) by the Rector's regularly inviting, from not later than Pentecost, ordained women regularly to lead services, to celebrate sacraments, and to preach in SMAA;*

*b) by introducing in the current Calendar Year worship, liturgy and teaching designed to meet the needs of all the congregation, and of those who were formerly of the congregation, and that embraces the whole of the middle and higher range of the C of E as well as the Reformed, with a reasonable amount of ceremonial;*

---

<sup>1</sup> The remaining vacancies were created by the resignation during the year of Lisa-Jayne Lewis, and Ian James' appointment as a representative to the Deanery Synod.

*c) by formulating proposals in collaboration with the PCC on how best to integrate old and new members of the congregation into one Body of Christ, and considering those at a Special Parish Meeting by Advent 2023; and*  
*d) by opening discussions with the other incumbents in the Group to put in hand within the next six months the effective functioning of the Group Ministry."*

17. Because of the complexity of this proposal, the four elements (a) to (d) were considered separately. After discussion part (a) was agreed with 22 votes in favour, 8 against and 8 abstentions. After the outcome of the vote was recorded the Rector, who had opposed the resolution, informed the meeting that "The motion was carried, but it won't happen".

18. In discussion, the wording of part (b) was considered unclear; in particular, who would be considered "formerly of the congregation" and what was meant by "middle and higher range"? On being put to the vote the motion was not carried with 13 votes in favour, 13 against and 11 abstentions.

19. The Secretary proposed that part (c) be withdrawn, as the motion pre-empted discussion at the forthcoming parish awayday. However, it wasn't, and the motion was rejected with 10 votes in favour, 16 against and 12 abstentions.

20. It was acknowledged that the legal framework remains in place for a group ministry. However, it was also recognised that neither the Hop nor Cider churches want one in place. Time has moved on, and it was felt that it was not the time to start something that wouldn't work. Part (d) of the motion was rejected with 4 votes in favour, 19 against and 14 abstentions.

### **Date of next meeting**

21. It was agreed that the 2024 APCM would be held at 7.00 p.m. on Wednesday, 10 April 2024 in the church.

The meeting closed at 9.10 p.m. with prayer.

## **Rector's report**

This evening's reading comes from Revelation 1: 1 – 8

<sup>1</sup> Grace to you and peace from Him who is and who was and who is to come and from the seven spirits who are before His throne <sup>5</sup> and from Jesus Christ the faithful witness, the firstborn of the dead

and the ruler of kings on earth.

To Him who loves us and has freed us from our sins by His blood <sup>6</sup> and made us a kingdom,

priests to His God and Father, to Him be glory and dominion for ever and ever. Amen.

<sup>7</sup> Behold, He is coming with the clouds, and every eye will see Him, even those who pierced Him

and all tribes of the earth will mourn on account of Him. Even so. Amen.

<sup>8</sup> "I am the Alpha and the Omega," says the Lord God, "who is and who was and who is to come, the Almighty."

## **Thanks to:**

There are as always, a lot of 'thank yous', which goes some way to show us how many things little and large that we do.

If at the end I've missed anybody who should have had a mention – it won't be intentional – and apologies and thank you in advance (as was shown by my omission of Georgina Hicks' Praying-Litter-Pickers and the prayer board in the south aisle in church – now included after the event).

I want to begin thanking *Christabel Panter* for many years serving on Deanery Synod and PCC from which she has decided it is time to resign. Thanks *Christabel*, for the many things you do.

*Next, Bob Hale and Elaine Toyer* who having faithfully changed the frontals and drapes each time our liturgical colours change decided to step down – and to *Cath and David* who have taken up that role. If anyone would like to help or take it on, please have a word with them.

*Margaret Neal* who led a great team for the 1<sup>st</sup> Friday of the month Coffee Stop and passed on that baton to *Ann Gates*. Thanks to all who have and continue to play a part. *Margaret* also used to be our church contact with bereaved families, making contact with them after a few weeks. This important, quiet work has been taken on by *Sue Cooper*.

*Val Houghton* became our Pastoral Care co-ordinator, and has been progressing that work. Thanks.

This is of course, in addition to the large and continuing pastoral care shown and given by our church community to this within and without individually and through cell groups and other connections.

*The flower guild* for providing arrangements throughout the year – and whose Easter lily displays are a current delight! If you might be interested in joining them they'd love to hear from you.

*The Bellingring team* – for the delight they give to many in and around Ledbury.

Those who work to maintain our fabric – *Andrew Beech, Charlie Peacock, David Houghton* and *Ian James* in particular, who have changed bulbs, sorted sockets and sound. They have organised new lighting in the chapter house and, I understand soon to be introduced additional heating for next autumn.

*Lisa-Jayne Lewis* who now worships with the Methodists, for her various contributions, including providing embroidered blankets.

*Sarah Williams* who was the church office secretary for 13 years.

Over the last 12 months, *Cath Beech* and *David Houghton* have worked with *Sarah* latterly, making sure that she was cared for and treated well in the light of the unfortunate necessity of having to make the church office job redundant.

Thanks to *Stephen Cheetham, David* and *Cath* for the work they've put in to organise and set up our new ways of working, including a new phone system. Thanks to *Christine Walters* for the work she's done and continues to do setting up iKnow Church – a new database and diary package we've begun to use. It is still early days, so please be kind and patient if you come across teething problems!

*Kate Cheetham*, the choir and musicians, who have led our sung worship.

The monthly 3<sup>rd</sup> Sunday 5:30pm BCP choral evensong was accompanied by a 2<sup>nd</sup> Sunday 5:30pm Communion service, which aims to be more reflective in style and so, with Bishop Richard's permission, we have held several Iona-style services.

Bishop Richard has joined us twice since our last APCM, once in December to preach at our 9 lessons and carols service and once in February to confirm three adults.

Our retired clergy, particularly *Michael Gallagher, Bill MacKenzie* and *David Wood-Robinson*, along with *Tony Hodder* and *Mary Anne Keyes* and *Michael Llewelyn-Jones* who have taken services.

Thanks to the team who have been providing once a month lay-led morning worship.

While mentioning services, we will have a compline-style service at 6pm on the 1<sup>st</sup> and 3<sup>rd</sup> Wednesday evening of each month, for a trial period of 3 months, beginning 3<sup>rd</sup> and 17<sup>th</sup> May in S. Anne's chapel.

Thanks must be given to all those who help provide refreshments after services and for other events!

It is a continuing encouragement new people continue to join us, saying they appreciate the warm welcome, fellowship and worship they experience.

It suggests we are achieving our "*aim to be an inviting, growing Christ-centred, faithful [community]; confident in the truth and teaching of scripture*", so let's carry on as we look to the future.

*Stephen Cheetham* for his first year as church treasurer guiding and helping us manage our financial needs and obligations.

As a church we have faced huge increases in fuel and other costs and hope things will be better next winter. Suggestions and practical contributions are most welcome.

*Ayo Adewale* – who has been our stewardship coordinator for a year now.

Next month (May) we will be taking possession of a new contactless payment device which will be more flexible, allowing people to easily choose a variety of payments and not just the current £5. This should be a boon for visitors and church members alike. We expect it will help increase the donations we receive throughout the year.

All who contribute financially to the mission, ministry and week-by-week maintenance of the church, it is the 'boring' regular giving that enables our ministry and mission to exist and continue.

Thanks to the work that's been done by the Buildings Working Group (BWG) and to *William Hopkinson* for chairing in until now. *William* has decided to step down from that role.

Thanks to the Baptism Review Group who have completed their work and so have disbanded.

Thanks to *Andrew Beech* – PCC Secretary for all his work, thoroughly done: keeping us informed and on-side regarding church representation rules, recording and producing minutes, raising, processing and implementing faculty applications; with good grace, efficiency and dry wit!

Thanks to *David Houghton and Cath Beech*, who have done a terrific job as churchwardens. I'm delighted that they've volunteered for another year's service.

*Benjamin Hilton-Turvey* heading up our projection and streaming work, assisted by *Edward Huxley* and by *Wendy Hilton-Turvey* in putting things away after services.

Thanks to *Ann Gates* for administering the intercessors rota, and to *James and June Smith* for administering the readers' rota.

If anyone would like to join either of those activities, please have a word with me in the first instance.

*Annie Lindon* has taken on the important role of Benefice Safeguarding Officer looking after both Ledbury and Eastnor parishes. Annie has made a great start is working through the list of people who need DBS certificates – either renewed or for the first time.

For note – here's what the diocese says about safeguarding training:

Anyone who carries out a church officer role, is expected to undertake safeguarding training to a defined level dependent on the nature of that role. The vast majority of people at a parish level are only required to undertake, basic (C0) and foundation (C1) levels of safeguarding training. (This is free online training available directly from the main Church of England website).

Only a few individuals: Clergy, Retired Clergy with PTO, Licensed Lay Readers, Parish/ Benefice Safeguarding Officers are required to undertake the additional higher level of leadership (C2) training. (This is delivered virtually via workbook and zoom). Individuals who are required to undergo the higher level of training will be contacted by the safeguarding team when their training is due for renewal.

Neither last nor least – thanks to Philip Weaver and the team who open and close the church each morning and evening.

We received faculty permission for a permanent drop-down screen, with permanently mounted projector, along with Wi-Fi installation and have installed and are using all three.

We have received one quote for renewal of our sound system and hope to receive a second in the near future.

The St. Katherine's Hall lease review team, have continued work with the Hall Trustees towards a viable future for the hall. What form a new lease may take has consumed large amounts of time and energy. Thank you for your perseverance.

In addition to all we're doing, we need to reach out to those we know, sharing our faith in Jesus, inviting, bringing and welcoming people into our community.

The PCC has met several times looking at how we might put flesh on the bones of our vision from Matthew 28:19-20 that we will <sup>19</sup>Go ... and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, <sup>20</sup>teaching them to obey all that [that Jesus has] commanded [us]. [Confident that Jesus is with us] always, to the end of the age."

We have done this through looking at the 7 Marks of a healthy church, with the help of Archdeacon Derek Chedzey. It is out of that, that we have produced the short survey currently open for responses.

An important question is what few things do we want to do and do well?

We have provisionally booked Saturday 22 July to hold a parish away day to continue developing our mission as part of looking to the future, walking in God's ways, being a community pleasing to Him.

Let's pray – for 2023 here at S. Michael's:

Holy, living, loving, Father God,

As we at S. Michael's continue to seek to be a wholeheartedly Anglican community, biblically faithful, in public and in private; please bless S. Michael's in 2023 -

- with faith (in our risen, living, Saviour, Jesus),
- health, strength and growth,
- joy in and of The Holy Spirit
- Please bless us with Your presence and Your guidance.
- Please bless us with encountering You in our weekly worship and in our daily lives
- Please bless us with faithfulness and fruitfulness, experiencing lives transformed by You.
- Please enable and encourage us to be active, inviting Christians.
- and so
- Please bless us by adding to Your number, week by week and month by month; people of all kinds, types, ages and stages;

Amen.



The Church of St Michael and All Angels  
Ledbury



Financial Statements  
for the Year Ending December 31<sup>st</sup> 2023

# St Michael and All Angels Ledbury

Financial Statements for the 12 months to 31st December 2023

## Statement of Financial Activities

	Funds			Totals	
	General	Designated	Restricted	2023	2022
<b>Income (Note 2)</b>					
Donations and Legacies	102,822	-	13,100	115,922	116,991
Charitable Activities	3,321	-	-	3,321	35,195
Electricity Feed in Tariff	4,000	-	-	4,000	4,165
Interest	4,390	-	846	5,236	2,185
Other Income	5,173	-	-	5,173	16,829
Total	119,707	-	13,946	133,652	175,365
<b>Expenditure (Note 3)</b>					
Raising Funds	-	-	-	-	-
Charitable Activities	101,226	-	-	101,226	149,580
Other Expenditure	17,915	2,290	2,386	22,591	56,296
Total	119,142	2,290	2,386	123,817	205,877
<b>Net Income (Expenditure)</b>	<b>565</b>	<b>(2,290)</b>	<b>11,560</b>	<b>9,835</b>	<b>(30,511)</b>
Gains/(losses) on investments (Note 4)		52	3,158	3,210	(5,096)
Net Movement in Funds	565	(2,238)	14,718	13,046	(35,607)
Total Funds Brought Forward	4,345	81,112	92,193	177,650	213,257
Total Funds Carried Forward	<b>4,910</b>	<b>78,874</b>	<b>106,911</b>	<b>190,695</b>	<b>177,650</b>
<b>Balance Sheet</b>				<b>2023</b>	<b>2022</b>
<b>Fixed Assets</b>					
Investments (Note 4)				39,791	36,581
<b>Current Assets</b>					
Debtors				9,948	4,716
Investments				19,788	19,291
Cash in Bank and at Hand				142,927	149,604
Total Current Assets				172,663	173,611
<b>Liabilities</b>					
Creditors: Amounts due in one year				21,759	32,542
Current Assets less current liabilities				150,904	141,069
<b>Total Assets less current liabilities</b>				<b>190,695</b>	<b>177,650</b>
<b>Represented by Funds (Note 5)</b>					
General				4,910	4,345
Designated				78,874	81,112
Restricted				106,911	92,193
<b>Total Funds of the Parochial Church Council</b>				<b>190,695</b>	<b>177,650</b>

The notes on pages 2 to 7 form part of these accounts

## **St Michael and All Angels Ledbury**

*Notes to the Accounts for the 12 months to December 31st 2023*

### **1: Principal accounting policies**

#### **Basis of accounting**

The PCC constitutes a public benefit entity as defined by FRS 102 and the accounts have been prepared in accordance with the Charities SORP (FRS 102), as amended for accounting periods commencing from 1st January 2019, as recommended by guidance notes prepared by the Charity Commission. Historical cost accounting rules have been applied, except for investments which are stated at market valuation. The PCC has no Endowment Funds and the SoFA and the Balance Sheet present only the PCC's actual activities: unused categories and their columns are omitted. The usual practice of rounding exact figures to the nearest pound has been followed. Individual adjustments of one pound or accumulated adjustments of £5 are treated as "not material" and are made without reference.

#### **Investments**

Investments are stated at market value at the balance sheet date. Any gain or loss on revaluation or sale is taken to the Statement of Financial Activities (SoFA)

#### **Debtors**

Debtors are stated at their recoverable amounts.

#### **Creditors**

Creditors are stated at their settlement amounts.

#### **Taxation**

The PCC is not generally liable to taxation. For this reason, no tax reconciliation note is included in the notes to the accounts.

#### **Incoming resources**

All incoming resources are included in the Statement of Financial Activities when the PCC is legally entitled to the income and the amount can be quantified with reasonable accuracy. For bequests, entitlement is the earlier of the Charity being notified of an impending distribution or the legacy being received.

#### **Resources expended**

All expenditure is accounted for on an accruals basis. Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries.

#### **Funds**

Unrestricted Funds are available for use at the discretion of the PCC in furtherance with its general objectives. Designated Funds have been identified by the PCC for specific purposes. Restricted Funds are funds which are to be used in accordance with specific restrictions imposed by the donor or which have been raised by the PCC for specific purposes.

## **St Michael and All Angels Ledbury**

*Notes to the Accounts for the 12 months to December 31st 2023*

### **Changes in Scope**

Following the restructuring of the Ledbury Team Ministry, its separation into distinct benefices, and the reassignment of responsibility for the Ledbury Ecumenical Role to LEAF (a separate local ecumenical charity), St Michael's PCC assumed sole responsibility for the Parish Office in 2022. It also became the employer of the Parish Administrator, which role the PCC made redundant in March 2023. Payments to this employee in the year, including a redundancy settlement, totalled £6,149.

The Parish Office Bank Account was consolidated into the PCC's accounts as at December 31<sup>st</sup>, as in 2022.

### **Education Fund**

St Michael's Education Fund is not consolidated into these accounts as, in the opinion of the Rector and Churchwardens who are charged with its management, its charitable aims are distinct from those of the PCC. Its funds are held in a deposit account at Lloyds Bank and as at December 31<sup>st</sup> 2023 the balance on the account was £31,628.

### **Related Party Transactions**

The Director of Music at St Michael's, Mrs Kate Cheetham, is the wife of the Treasurer, Mr Stephen Cheetham. Payments to Mrs Cheetham during the year totalled £6,060.

### **Investment Policy**

The PCC's investment policy was reviewed during the year and revised to allow up to 50% of total funds to be invested in suitable well-diversified equity funds at the discretion of the PCC Standing Committee. The Treasurer is reviewing suitable providers of investment services and will make a proposal in due course.

### **Going Concern**

The PCC considers that there are no material uncertainties about its ability to continue as a going concern. Appropriate cost reduction measures have been undertaken and the PCC general fund broke even in 2023 in contrast to the deficit of £6,636 sustained in 2022. A Budget to generate a modest surplus in the general fund in 2024 has been prepared with the objective of rebuilding the general reserve. Liquidity is satisfactory and significant designated reserves remain available. The replacement of the Church's heating system is a major impending cost, but the PCC is confident of its ability to find funding for this from reserves and an appropriate appeal.

As in previous years the most significant areas of uncertainty for the PCC are the level of financial support from the congregation for the Church's ministry in Ledbury, as well as the local response to fundraising initiatives including those of the supporting charity, the Friends of Ledbury Parish Church.

## St Michael and All Angels Ledbury

*Notes to the Accounts for the 12 months to 31st December 2023*

<b>Note 2: Income</b>	<b>Funds</b>			<b>Totals</b>	
	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>2023</u>	<u>2022</u>
<b>Donations and Legacies</b>					
Bank Donations	17,339	-	-	17,339	20,638
Collections	13,394	-	-	13,394	18,165
Parish Giving Scheme	61,258	-	-	61,258	56,589
In-Church Electronic Donations	4,499	-	-	4,499	4,678
Tax Refunds	6,332	-	153	6,485	2,224
Bells Fund	-	-	12,947	12,947	1,674
Other Non-Recurring Grants	-	-	-	-	7,170
Legacies	-	-	-	-	500
Chancel Lighting Fund	-	-	-	-	-
Other	-	-	-	-	5,352
<b>Total Donations and Legacies</b>	<b>102,822</b>	<b>-</b>	<b>13,100</b>	<b>115,922</b>	<b>116,991</b>
<b>Income from Charitable Activities</b>					
Fees for Weddings and Funerals	3,321	-	-	3,321	35,195
<b>Other Income</b>					
Local Ecumenical Role	1,025	-	-	1,025	11,485
Electricity Feed in Tariff	4,000	-	-	4,000	4,165
Interest Income	4,390	-	846	5,236	2,185
Other	4,148	-	-	4,148	5,344
<b>Total Other Income</b>	<b>13,564</b>	<b>-</b>	<b>846</b>	<b>14,409</b>	<b>23,179</b>
<b>Total Income</b>	<b>119,707</b>	<b>-</b>	<b>13,946</b>	<b>133,652</b>	<b>175,365</b>

## St Michael and All Angels Ledbury

*Notes to the Accounts for the 12 months to 31st December 2023*

<b>Note 3: Expenditure</b>	<b>Funds</b>			<b>Totals</b>	
	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>2023</u>	<u>2022</u>
<b>Expenditure on Charitable Activities</b>					
Charitable Donations	6,102			6,102	8,000
Ministry Parish Share	45,400			45,400	60,400
Insurance	13,229			13,229	12,027
Organ and piano tuning	1,452			1,452	1,212
Organists Fees	6,290			6,290	6,395
Church Maintenance	4,544		1,385	5,929	5,484
Cleaning					345
Electricity	5,969			5,969	6,980
Gas	12,284			12,284	16,374
Other	1,470			1,470	12,380
Sundries	4,487			4,487	19,984
Subtotal	101,226	-	1,385	102,611	149,580
<b>Other Expenditure</b>					
Ledbury Ecumenical Role	1,241			1,241	21,800
Repairs to Building and Fabric				-	-
Bells Fund			1,001	1,001	5,174
Cost of Temporary Heating	7,506			7,506	-
Rainwater Goods Expenditure				-	360
AV Designated Fund Expenses		2,290		2,290	9,310
Church Office Expenditure/ Other	9,169			9,169	19,652
Subtotal	17,915	2,290	1,001	21,206	56,296
<b>Total Expenditure</b>	<u>119,142</u>	<u>2,290</u>	<u>2,386</u>	<u>123,817</u>	<u>205,877</u>
<b>Net Surplus/ (Deficit) for the year</b>	<u>565</u>	<u>(2,290)</u>	<u>11,560</u>	<u>9,835</u>	<u>(30,511)</u>

## St Michael and All Angels Ledbury

*Notes to the Accounts for the 12 months to 31st December 2023*

### Note 4: Investments and Cash in Bank

	<u>2023</u>	<u>2022</u>
<b>Investments held for Restricted Funds</b>		
<i><b>Martin Chancel Bequest</b></i>		
CBF Church of England Investment Fund	31,919	29,152
<i><b>Johnson Bequest</b></i>		
CBF Church of England Fixed Interest Securities Fund	6,946	6,555
<i><b>Griffin Music Fund</b></i>		
CBF Church of England Fixed Interest Securities Fund	926	874
<b>Total Investments (Fixed)</b>	<u><b>39,791</b></u>	<u><b>36,581</b></u>
<b>Scottish Widows 60 day notice</b>		
<i>of which:</i>		
Heaton Trust	13,323	12,988
General Fund	6,465	6,303
<b>Total Investments (current)</b>	<u><b>19,788</b></u>	<u><b>19,291</b></u>
<b>Deposit Accounts (Partially Restricted)</b>		
Shawbrook Bank	30,000	30,000
CBF General Account	92,627	92,627
<b>Current Accounts</b>		
PCC	14,790	17,008
PCC Deposit Account	74	74
Office Account	5,436	9,895
<b>Total Cash in Bank and At Hand</b>	<u><b>142,927</b></u>	<u><b>149,604</b></u>

# St Michael and All Angels Ledbury

*Notes to the Accounts for the 12 months to 31st December 2023*

<b>Note 5: Fund Analysis</b>	<u>2023</u>	<u>2022</u>
<b>Unrestricted</b>		
General Fund	4,910	4,345
<b>Designated</b>		
Alpha Evangelism	6,075	6,075
Building/Fabric Repair 2	68,938	71,228
AV Fund	1,190	1,190
Griffin Fund	926	874
Sound System	1,745	1,745
Total Designated	<u>78,874</u>	<u>81,112</u>
<b>Restricted</b>		
AM Johnson	6,946	6,555
Agency Collection	-	-
Heaton Fund	12,988	12,988
Bells Fund	27,993	15,894
Building/Fabric Repair 1	24,075	24,614
Embroidery Trust	869	869
Ledbury Ecumenical Role	2,121	2,121
Martin Chancel	31,919	29,152
Total Restricted	<u>106,911</u>	<u>92,193</u>
<b>Total Funds</b>	<u><b>190,695</b></u>	<u><b>177,650</b></u>



## **INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF LED-BURY PCC**

I report on the accounts of the PCC for the year ended 31<sup>st</sup> December 2023 which are attached.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144 of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

### **Basis of the independent examiner's report**

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

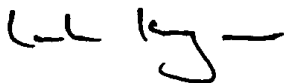
### **Independent examiner's statement**

In connection with my examination, 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 2011 Act; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Charities 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.



Luke Keegan  
Chartered Management Accountant  
1A The Homend  
Ledbury  
Herefordshire  
HR8 1BN

Dated 29<sup>th</sup> February 2024