THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF BEWDLEY WITH RIBBESFORD & DOWLES

England & Wales · Charity number 1132968

Details

Other names	BEWDLEY PCC
Status	Registered
Legal form	Previously excepted
Registered	2009-11-25
Register	View on the Charity Commission register

Contact

Address	St. Annes Church Load Street Bewdley DY12 2AE
Phone	01299405385
Email	TREASURER@BEWDLEYPARISH.ORG.UK
Website	www.bewdleyparish.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Bewdley PCC (The Parochial Church Council of Ribbesford with Bewdley & Dowles) is the regulatory body that administers 3 Anglican Churches in the combined Benefice. Regular Church Worship is held in the three centres of operation and youth work, musical activities and pastoral work is undertaken.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Shropshire
- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£485,464	£293,819	-	-
2023-12-31	£119,262	£101,054	-	-
2022-12-31	£130,053	£125,039	-	-
2021-12-31	£130,053	£125,039	-	-
2020-12-31	£163,335	£146,412	-	-

Trustees

Name	Role	Appointed
Ann Capell		2018-02-01
Barbara Fauset		2018-01-01
Diana Sutherland		2025-05-22
Diane Taylor		2018-02-01
Heather Fairs		2023-05-24
John Adey		2020-11-15
John Graham Iles		2020-11-15
Kenneth John Hadley		2022-11-16
MRS GILL WARNETT		
Mark Hambling		2025-11-24
PAUL WARNETT		2018-01-17
RICHARD RUNDELL		2018-01-01
Robert Barbour		2018-01-01
Trevor John Hockin		2022-11-16
Yvonne Rundell		2020-11-15

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THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF BEWDLEY WITH RIBBES

England & Wales - Charity number 1132968

Accounts

Report and Accounts for the Parochial Church Council of the Parish of Ribbesford with Bewdley and Dowles

1st January - 31st December 2024

Approved by the Parochial Church Council 14th May 2025

Chair

Revd. Melissa Beynon
Rector of Parish of Ribbesford with Bewdley and Dowles

Adopted by the Annual Parochial Church Meeting 22nd May 2025

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Note	General Fund (unrestricted) £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	2023
INCOMING RESOURCES						
Voluntary income (direct giving)	2a	81,757.00	125.00		81,882.00	79,461.00
Other voluntary income & grants	2b	8,899.00	222646.00		231,545.00	13,128.00
Gross income from events and activities	2c	18,677.00			18,677.00	15,645.00
Other ordinary income	2d	2,753.00			2,753.00	16.00
Income from trading	2e	5,675.00			5,675.00	7,465.00
Income from investment	2f	2,226.00		2,806.00	5,032.00	3,547.00
Sale of Assets	2g	139,900.00			139,900.00	0.00
(a) TOTAL INCOMING RESOURCES		**259,887.00**	**222,771.00**	**2,806.00**	485,464.00	**119,262.00**
RESOURCES USED						
Grants and donations	3a	2,215.00			2,215.00	1,046.00
Directly relating to work of the Church	3c	97,123.00	190,059.00		287,182.00	95,074.06
Church management & administration	3d	3,722.00	700.00		4,422.00	4,934.05
(b) TOTAL RESOURCES USED		**103,060.00**	**190,759.00**		293,819.00	**101,054.11**
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)						
(c) TRANSFERS BETWEEN FUNDS						
NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)		156,827.00	32,012.00	2,806.00	191,645.00	18,207.89
GAINS AND LOSSES ON INVESTMENTS						
- realised					0.00	0.00
- unrealised				3,943.00	3,943.00	12,260.00
NET MOVEMENT IN FUNDS		**156,827.00**	**32,012.00**	**6,749.00**	**195,588.00**	**30,467.89**
Balance b/f at 1st January 2024		**400,138.05**	**(307,465.73)**	**124,573.25**	**217,245.57**	**186,777.68**
Balance c/f at 31st December 2024		**556,965.05**	**(275,453.73)**	**131,322.25**	**412,833.57**	**217,245.57**

MJBay
(REVD M.J. BEYNON RECTOR)

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES	General Fund (unrestricted)	Restricted Funds						Endowment Funds	TOTAL FUNDS 2024	2023
		Bellringers	St.Andrews	St.Leonards	Churchyard	St.Anne's Fabric	Collections for charity			
2(a) Voluntary income (direct giving)										
Planned giving including Tax Refunds:	78189.00								78189.00	76399.00
Collections at services/Boxes/Foodbank	3568.00								3568.00	2927.00
Subscriptions		125.00							125.00	135.00
	81757.00	**125.00**							**81882.00**	**79461.00**
2(b) Other voluntary income										
Grants					500				500.00	20.00
Grants-Warm spaces	1500.00								1500.00	2200.00
Grants-PCC General Fund	4250.00								4250.00	0.00
Grants-St Anne's External Renovation						194699.00			194699.00	0.00
Grants-St Anne's Community Hub						24500.00			24500.00	0.00
Donations and appeals	2743.00	1182.00			1186		579.00		5690.00	2761.00
Gift Aid Small Donations Scheme	406.00								406.00	647.00
Legacies									0.00	7500.00
	8899.00	**1182.00**			**1686.00**	**219199.00**	**579.00**		**231545.00**	**13128.00**
2(c) Gross income from events and activities										
Fees for weddings and funerals	17370.00								17370.00	15274.00
Other events	1256.00								1256.00	218.00
Printing & photocopying	51.00								51.00	153.00
	18677.00								**18677.00**	**15645.00**
2(d) Other ordinary income										
Other income	15.00								15.00	16.00
Insurance Claim	2738.00								2738.00	0.00
	2753.00								**2753.00**	**16.00**
2(e) Income from trading										
Hire of St.Anne's & St.Andrew's	4126.00								4126.00	5360.00
St.Anne's Centre, sales & donations	1549.00								1549.00	2105.00
	5675.00			**0.00**					**5675.00**	**7465.00**
2(f) Income from investment (interest & dividends)										
C.B.F.Deposit Accounts	309.00								309.00	227.00
Bank Accounts	1917.00								1917.00	556.00
Harris Bequest Fund								2738.00	2738.00	2697.00
Seabright Bread Trust									0.00	0.00
Dowles Parish Fund								68.00	68.00	67.00
	2226.00							2806.00	**5032.00**	3547.00
2(g) Sale of St Andrews	139900.00								139900.00	0.00
	139900.00	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**		**2806.00**	**142706.00**	**0.00**
TOTAL INCOMING RESOURCES	**259887.00**	**1307.00**	**0.00**	**0.00**	**1686.00**	**219199.00**	**579.00**	**2806.00**	**485464.00**	**119262.00**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED

	General Fund (unrestricted)	Restricted Funds								TOTAL FUNDS	
		Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collections for charity			2024	2023
3(a) Grants & donations											
Charitable payments to:											
Church Overseas Relief Agencies	447.00									447.00	0.00
Ukraine appeal	0.00									0.00	0.00
Church Charities	343.00									343.00	100.00
Gifts	1,044.00									1,044.00	119.00
Secular charities	381.00									381.00	827.00
	2,215.00	**0.00**								**2,215.00**	**1,046.00**
3(b) Support costs											
Education & training	0.00									0.00	0.00
Courses, retreats & outings	0.00									0.00	0.00
	0.00									**0.00**	**0.00**
3(c) Directly relating to the work of the Church											
Ministry: Diocesan quota	57,889.00									57,889.00	55,132.00
Clergy expenses	761.00									761.00	261.00
	58,650.00									**58,650.00**	**55,393.00**
Church buildings:											
Utilities	5,567.00									5,567.00	4,578.00
Insurance	6,099.00									6,099.00	5,942.00
Cleaning	624.00									624.00	510.00
Sound & Vision Equipment	60.00									60.00	675.00
Maintenance paid from Covid Grant	0.00									0.00	0.00
Repairs & Maintenance	2,611.00		3,484.00	7,647.00	10,458.00					24,200.00	12,551.00
St Annes External Renovation						155,400.00				155,400.00	0.00
St Anne's Community Hub						13,070.00				13,070.00	0.00
	14,961.00	**0.00**	**3,484.00**	**7,647.00**	**10,458.00**	**168,470.00**				**205,020.00**	**24,256.00**
Other running expenses:											
Wedding/funeral fees	2,872.00									2,872.00	3,116.06
Wedding/funeral fees assigned to Diocese	6,231.00									6,231.00	5,098.00
Cost of other events, activities & sales	891.00									891.00	131.00
Services: organists, music & other	9,377.00									9,377.00	4,190.00
Children's work	416.00									416.00	0.00
	19,787.00	**0.00**		**0.00**						**19,787.00**	**12,535.06**
Printing: Paper & printing consumables	254.00									254.00	173.00
Photocopying charges	906.00									906.00	927.00
	1,160.00									**1,160.00**	**1,100.00**
St.Anne's Church Centre:											
Telephone	1,134.00									1,134.00	1,037.00
Equipment & Fittings < £1000	1,055.00									1,055.00	518.00
Cards and other purchased items	376.00									376.00	235.00
	2,565.00									**2,565.00**	**1,790.00**
Total costs relating to work of the church	**97,123.00**	**0.00**	**0.00**	**3,484.00**	**7,647.00**	**10,458.00**	**168,470.00**			**287,182.00**	**95,074.06**
3(d) Church management and administration											
Planned giving envelopes & expenses										0.00	0.00
Licences, fees, bank charges, admin, sponsorship, miscellaneous	3,487.00		700.00							4,187.00	4,539.05
Travelling expenses & other clergy fees	235.00									235.00	395.00
	3,722.00	**0.00**	**700.00**							**4,422.00**	**4,934.05**
TOTAL RESOURCES USED	**103060.00**	**0.00**	**700.00**	**3484.00**	**7647.00**	**10458.00**	**168470.00**	**0.00**	**0.00**	**293819.00**	**101054.11**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

STATEMENT OF ASSETS & LIABILITIES

	Note	2024	2023
FIXED ASSETS			
Inventory assets	4	3540.00	3540.00
Investments	5	140407.80	136464.57
		143947.80	140004.57
CURRENT ASSETS			
Debtors	6	13024.70	4676.00
CBF Deposit Funds		3374.36	3374.36
Cash at Bank & In Hand		259638.92	74881.90
		276037.98	82932.26
LIABILITIES: amounts falling due within one year	7	7152.77	5691.26
NET CURRENT ASSETS		268885.21	77241.00
NET ASSETS		412833.01	217245.57
FUNDS			
Unrestricted		300521.74	107915.35
Restricted:			
Bellringers		2863.43	2256.95
St.Andrew's		212.99	212.99
St.Leonard's		145.52	145.52
Churchyards		715.14	715.14
Endowment Funds		108374.19	105999.62
		412833.01	217245.57

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

DETAILED ASSETS & LIABILITIES

	St.Anne's & St.Leonard's General Fund	Restricted Funds						Endowment Funds	2024	2023
		Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collection for charity			
	£	£	£	£	£	£	£	£	£	£
FIXED ASSETS										
Inventory assets (safe)	3,540.00								3,540.00	3,540.00
Investments										
CBF Investment Fund								103,404.72	103,404.72	101,090.90
CBF Deposit Fund								1,455.92	1,455.92	1,387.92
Charinco Investment Units								3,513.55	3,513.55	3,520.80
CBF Acc Investment Fund	30,003.77								30,003.77	28,546.18
CBF Acc Fixed Interest Fund	2,029.84								2,029.84	1,918.77
	35,573.61							108,374.19	143,947.80	140,004.57
CURRENT ASSETS										
Debtors	13,024.70								13,024.70	4,676.00
CBF Deposit Accounts	3,374.36								3,374.36	3,374.36
Current Bank Accounts	21,329.82	1,482.16							22,811.98	27,570.06
Deposit Bank Accounts	234,372.02	1,381.27	212.99	145.52	715.14				236,826.94	47,311.84
	272,100.90	2,863.43	212.99	145.52	715.14				276,037.98	82,932.26
CURRENT LIABILITIES										
Parish Fees	6,231.03								6,231.03	5,098.20
Other creditors	921.74								921.74	593.06
	7,152.77								7,152.77	5,691.26
FUND BALANCE	300,521.74	2,863.43	212.99	145.52	715.14	0.00	0.00	108,374.19	412,833.01	217,245.57

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Note	General Fund (unrestricted) £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2024 £	2023
INCOMING RESOURCES						
Voluntary income (direct giving)	2a	81,757.00	125.00		81,882.00	79,461.00
Other voluntary income & grants	2b	8,899.00	222646.00		231,545.00	13,128.00
Gross income from events and activities	2c	18,677.00			18,677.00	15,645.00
Other ordinary income	2d	2,753.00			2,753.00	16.00
Income from trading	2e	5,675.00			5,675.00	7,465.00
Income from investment	2f	2,226.00		2,806.00	5,032.00	3,547.00
Sale of Assets	2g	139,900.00			139,900.00	0.00
(a) TOTAL INCOMING RESOURCES		**259,887.00**	**222,771.00**	**2,806.00**	485,464.00	**119,262.00**
RESOURCES USED						
Grants and donations	3a	2,215.00			2,215.00	1,046.00
Directly relating to work of the Church	3c	97,123.00	190,059.00		287,182.00	95,074.06
Church management & administration	3d	3,722.00	700.00		4,422.00	4,934.05
(b) TOTAL RESOURCES USED		**103,060.00**	**190,759.00**		293,819.00	**101,054.11**
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)						
(c) TRANSFERS BETWEEN FUNDS						
NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)		156,827.00	32,012.00	2,806.00	191,645.00	18,207.89
GAINS AND LOSSES ON INVESTMENTS						
- realised					0.00	0.00
- unrealised				3,943.00	3,943.00	12,260.00
NET MOVEMENT IN FUNDS		**156,827.00**	**32,012.00**	**6,749.00**	**195,588.00**	**30,467.89**
Balance b/f at 1st January 2024		**400,138.05**	**(307,465.73)**	**124,573.25**	**217,245.57**	**186,777.68**
Balance c/f at 31st December 2024		**556,965.05**	**(275,453.73)**	**131,322.25**	**412,833.57**	**217,245.57**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES	General Fund (unrestricted)	Restricted Funds						Endowment Funds	TOTAL FUNDS 2024	2023
		Bellringers	St.Andrews	St.Leonards	Churchyard	St.Anne's Fabric	Collections for charity			
2(a) Voluntary income (direct giving)										
Planned giving including Tax Refunds:	78189.00								78189.00	76399.00
Collections at services/Boxes/Foodbank	3568.00								3568.00	2927.00
Subscriptions		125.00							125.00	135.00
	81757.00	**125.00**							**81882.00**	**79461.00**
2(b) Other voluntary income										
Grants					500				500.00	20.00
Grants-Warm spaces	1500.00								1500.00	2200.00
Grants-PCC General Fund	4250.00								4250.00	0.00
Grants-St Anne's External Renovation						194699.00			194699.00	0.00
Grants-St Anne's Community Hub						24500.00			24500.00	0.00
Donations and appeals	2743.00	1182.00			1186		579.00		5690.00	2761.00
Gift Aid Small Donations Scheme	406.00								406.00	647.00
Legacies									0.00	7500.00
	8899.00	**1182.00**			**1686.00**	**219199.00**	**579.00**		**231545.00**	**13128.00**
2(c) Gross income from events and activities										
Fees for weddings and funerals	17370.00								17370.00	15274.00
Other events	1256.00								1256.00	218.00
Printing & photocopying	51.00								51.00	153.00
	18677.00								**18677.00**	**15645.00**
2(d) Other ordinary income										
Other income	15.00								15.00	16.00
Insurance Claim	2738.00								2738.00	0.00
	2753.00								**2753.00**	**16.00**
2(e) Income from trading										
Hire of St.Anne's & St.Andrew's	4126.00								4126.00	5360.00
St.Anne's Centre, sales & donations	1549.00								1549.00	2105.00
	5675.00			**0.00**					**5675.00**	**7465.00**
2(f) Income from investment (interest & dividends)										
C.B.F.Deposit Accounts	309.00								309.00	227.00
Bank Accounts	1917.00								1917.00	556.00
Harris Bequest Fund								2738.00	2738.00	2697.00
Seabright Bread Trust									0.00	0.00
Dowles Parish Fund								68.00	68.00	67.00
	2226.00							2806.00	**5032.00**	3547.00
2(g) Sale of St Andrews	139900.00								139900.00	0.00
	139900.00	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**		**2806.00**	**142706.00**	**0.00**
TOTAL INCOMING RESOURCES	**259887.00**	**1307.00**	**0.00**	**0.00**	**1686.00**	**219199.00**	**579.00**	**2806.00**	**485464.00**	**119262.00**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED

	General Fund (unrestricted)	Restricted Funds						TOTAL FUNDS	
		Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collections for charity	2024	2023
3(a) Grants & donations									
Charitable payments to:									
Church Overseas Relief Agencies	447.00							447.00	0.00
Ukraine appeal	0.00							0.00	0.00
Church Charities	343.00							343.00	100.00
Gifts	1,044.00							1,044.00	119.00
Secular charities	381.00							381.00	827.00
	2,215.00	**0.00**						**2,215.00**	**1,046.00**
3(b) Support costs									
Education & training	0.00							0.00	0.00
Courses, retreats & outings	0.00							0.00	0.00
	0.00							**0.00**	**0.00**
3(c) Directly relating to the work of the Church									
Ministry: Diocesan quota	57,889.00							57,889.00	55,132.00
Clergy expenses	761.00							761.00	261.00
	58,650.00							**58,650.00**	**55,393.00**
Church buildings:									
Utilities	5,567.00							5,567.00	4,578.00
Insurance	6,099.00							6,099.00	5,942.00
Cleaning	624.00							624.00	510.00
Sound & Vision Equipment	60.00							60.00	675.00
Maintenance paid from Covid Grant	0.00							0.00	0.00
Repairs & Maintenance	2,611.00		3,484.00	7,647.00	10,458.00			24,200.00	12,551.00
St Annes External Renovation						155,400.00		155,400.00	0.00
St Anne's Community Hub						13,070.00		13,070.00	0.00
	14,961.00	**0.00**	**3,484.00**	**7,647.00**	**10,458.00**	**168,470.00**		**205,020.00**	**24,256.00**
Other running expenses:									
Wedding/funeral fees	2,872.00							2,872.00	3,116.06
Wedding/funeral fees assigned to Diocese	6,231.00							6,231.00	5,098.00
Cost of other events, activities & sales	891.00							891.00	131.00
Services: organists, music & other	9,377.00							9,377.00	4,190.00
Children's work	416.00							416.00	0.00
	19,787.00	**0.00**		**0.00**				**19,787.00**	**12,535.06**
Printing: Paper & printing consumables	254.00							254.00	173.00
Photocopying charges	906.00							906.00	927.00
	1,160.00							**1,160.00**	**1,100.00**
St.Anne's Church Centre:									
Telephone	1,134.00							1,134.00	1,037.00
Equipment & Fittings < £1000	1,055.00							1,055.00	518.00
Cards and other purchased items	376.00							376.00	235.00
	2,565.00							**2,565.00**	**1,790.00**
Total costs relating to work of the church	**97,123.00**	**0.00**	**0.00**	**3,484.00**	**7,647.00**	**10,458.00**	**168,470.00**	**287,182.00**	**95,074.06**
3(d) Church management and administration									
Planned giving envelopes & expenses								0.00	0.00
Licences, fees, bank charges, admin, sponsorship, miscellaneous	3,487.00		700.00					4,187.00	4,539.05
Travelling expenses & other clergy fees	235.00							235.00	395.00
	3,722.00	**0.00**	**700.00**					**4,422.00**	**4,934.05**
TOTAL RESOURCES USED	**103060.00**	**0.00**	**700.00**	**3484.00**	**7647.00**	**10458.00**	**168470.00**	**0.00** **0.00** **0.00** **293819.00**	**101054.11**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

STATEMENT OF ASSETS & LIABILITIES

	Note	2024	2023
FIXED ASSETS			
Inventory assets	4	3540.00	3540.00
Investments	5	140407.80	136464.57
		143947.80	140004.57
CURRENT ASSETS			
Debtors	6	13024.70	4676.00
CBF Deposit Funds		3374.36	3374.36
Cash at Bank & In Hand		259638.92	74881.90
		276037.98	82932.26
LIABILITIES: amounts falling due within one year	7	7152.77	5691.26
NET CURRENT ASSETS		268885.21	77241.00
NET ASSETS		412833.01	217245.57
FUNDS			
Unrestricted		300521.74	107915.35
Restricted:			
Bellringers		2863.43	2256.95
St.Andrew's		212.99	212.99
St.Leonard's		145.52	145.52
Churchyards		715.14	715.14
Endowment Funds		108374.19	105999.62
		412833.01	217245.57

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2024

DETAILED ASSETS & LIABILITIES

	St.Anne's & St.Leonard's General Fund	Restricted Funds						Endowment Funds	2024	2023
		Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collection for charity			
	£	£	£	£	£	£	£	£	£	£
FIXED ASSETS										
Inventory assets (safe)	3,540.00								3,540.00	3,540.00
Investments										
CBF Investment Fund								103,404.72	103,404.72	101,090.90
CBF Deposit Fund								1,455.92	1,455.92	1,387.92
Charinco Investment Units								3,513.55	3,513.55	3,520.80
CBF Acc Investment Fund	30,003.77								30,003.77	28,546.18
CBF Acc Fixed Interest Fund	2,029.84								2,029.84	1,918.77
	35,573.61							108,374.19	143,947.80	140,004.57
CURRENT ASSETS										
Debtors	13,024.70								13,024.70	4,676.00
CBF Deposit Accounts	3,374.36								3,374.36	3,374.36
Current Bank Accounts	21,329.82	1,482.16							22,811.98	27,570.06
Deposit Bank Accounts	234,372.02	1,381.27	212.99	145.52	715.14				236,826.94	47,311.84
	272,100.90	2,863.43	212.99	145.52	715.14				276,037.98	82,932.26
CURRENT LIABILITIES										
Parish Fees	6,231.03								6,231.03	5,098.20
Other creditors	921.74								921.74	593.06
	7,152.77								7,152.77	5,691.26
FUND BALANCE	300,521.74	2,863.43	212.99	145.52	715.14	0.00	0.00	108,374.19	412,833.01	217,245.57

2025 Report and Accounts for the Parochial Church Council of the Parish of Ribbesford with Bewdley and Dowles

The Parish continued in vacancy from 1st January until the licensing as Rector of the Revd Melissa Beynon on 2nd June 2024.

On 8th May 2025, the new electoral roll contained the names of 103 parishioners, 80 of whom reside in the parish.

Aims and purposes

Our central aim, in common with all Anglican churches is:

- to co-operate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical, thereby promoting the gospel of our Lord Jesus Christ.

In November 2019, the PCC adopted three additional aims. The PCC aims to:

- make our buildings fit for purpose
- develop our engagement with children, young people and families
- develop our engagement with the wider community.

The PCC is also specifically responsible for the maintenance of St. Anne's Church, Load Street, Bewdley and St. Leonard's Church and churchyard, Ribbesford and was responsible for the maintenance of St. Andrew's Church, Button Oak until its sale in December 2024. It also has responsibility for the maintenance of Dowles churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. When planning or arranging activities, we are conscious of the Charity Commission's guidance on public benefit. We are also conscious of our role as a charity for the advancement of religion and aim to put faith into practice as Kingdom People through:

- worship and prayer, developing and learning within a Christian community
- provision of pastoral care
- ecumenical relationships
- engagement with children, young people and families and engagement with the wider community

To facilitate this, we need to keep the fabric of our churches in good order.

An objective from November 2019 was the creation of plans to: make our buildings fit for purpose; develop our engagement with children, young people and families; develop our engagement with the wider community.

Achievements and performance.

Worship and prayer

The pattern of Sunday worship established during the vacancy in 2023 continued from January to May in 2024. A service took place in St. Anne's each Sunday: Holy Communion on the first and third Sundays of the month and Services of the Word on the second and fourth. Holy Communion was celebrated on the second and fourth Sundays at All Saints and in those months

with a fifth Sunday the churches took turns to host a single service of Holy Communion for the whole benefice. This pattern ensured that the requirement for a service of Holy Communion in the incumbency every Sunday was met. At St Leonard's, Holy Communion was celebrated on the first Sunday of the month and Matins on all other Sundays.

The PCC is hugely grateful to retired clergy (Heather Flack, Mark Moreton and Simon Thorburn) and our Lay Ministry team (Licensed Lay Ministers Barbara Fauset and Robert Barbour, Authorised Lay Ministers Janet Adey, Elaine Barbour, Caroline Hall and Diane Taylor, with support from Pat Prosser and Jim Ineson) for all their efforts in enabling this regular pattern of worship to continue during the vacancy. We are also grateful for the support of Fr. Canon Tim Williams, Area Dean, and from senior clergy from the Diocesan team.

We welcomed our new Rector Revd Mel Beynon at the service of installation led by Bishop Martin on 2nd June in a full church. This was a joyous occasion with welcomes offered by representatives of other churches in the town as well as the wider community.

This service pattern at St. Anne's changed a little following the arrival of Mel, with three Communion services and one Service of the Word. This is only sustainable with the continued help of the Revd Simon Thorburn and occasional help from elsewhere. Mark Moreton is no longer ministering due to declining health. We owe our thanks to him for his many years of ministry to us.

At St Leonard's we are embracing our tradition of using the Book of Common Prayer with one Communion and three Matins services each month. This is beginning to bear fruit, with a trickle of new visitors seeking prayer book services, and the developing connection with the Prayer Book Society (PBS). On 12th April 2025, St Leonard's hosted the annual service for the Worcestershire branch of the PBS, which was a well-attended and inspiring occasion.

St Anne's Wednesday Morning Prayer services continued through 2024. The first Wednesday of each month took the form of a Communion service for the Mother's Union, led by our retired or visiting clergy, until the arrival of Mel who now leads this service. Attendance for this monthly Communion service was around twenty. The Mothers' Union celebrated Advent at the December service.

On all other Wednesdays of the month a service of Morning Prayer led by Barbara Fauset, Pat Prosser and Janet Adey was held. Elaine Barbour led the service when there was a fifth Wednesday. Average attendance for this service is around eight in church and two on Zoom. The service was changed and adapted according to the season, and each new version was emailed out for the benefit of those at home who can join in via Zoom.

From July 2024, Mel trialled morning prayer every Thursday at 9.00am in St. Anne's church. Very few people attended so, from 10th December, this was moved to Zoom, which immediately proved much more popular. From 9th January, this was extended to twice weekly. These half hour gatherings are a fruitful prayer time and a chance to discuss the day's readings together.

During Lent an ecumenical service took place each Sunday evening in the churches of the town, with St Anne's hosting on the fifth Sunday. These services were well-attended and a similar series of services was repeated in 2025.

On Maundy Thursday 2024 a Holy Communion service was held in St Anne's. On Good Friday an ecumenical service took place in Jubilee Gardens and then worshippers walked to the crosses where a short ecumenical service was held. On Easter Day about twenty three

participants attended the dawn service at St Leonard's. As always this was a joyous event with the Easter fire and candles as we read the history of the people of Israel, leading up to the resurrection story as the light grew and the birds accompanied our celebration with their singing.

Various services with a particular theme were held in 2024, including Taizé (in September and Advent). Racial Justice Sunday in February, and Sustfest in April were marked with a Service of the Word.

Members of our congregation attended the Deanery service at Hartlebury Castle on July 7th. On each Sunday in September we based our services on Creation, drawing attention to climate change and our care for God's earth, as well as focusing on the great gift of creation itself; on the 29th a service to celebrate World Rivers Day was held. We celebrated Harvest in October.

One of our LLMs led a service with the Beavers group in Wribbenhall which was enjoyed by everyone. The All Souls' service was held at St Leonard's on November 3rd, which was well attended. An evening of Advent reflection and a 'Blue Christmas' service were held at St Leonard's.

The children from St Anne's Primary school visited and took part in a number of Sunday services in 2024, sometimes as a choir but they participated in other ways too. Year 6 attended their leaving service and services were held for Christmas, Easter and the end of the school year. We were also pleased to welcome Bewdley Primary school and the Bewdley School for services during the year.

There were no services at Button Oak and Pound Green in 2024, partly owing to problems with booking the Hall. It is hoped to resume services at Pound Green Village Hall in 2025.

Zoom continued for services at St Anne's to allow members of our worshipping community to join in worship in their own homes if their circumstances prevented their attendance in person. The Zoom congregation averages three people each week.

Margaret Ashmore and Elaine Barbour have taken a Service of the Word to the residents of Hernes Nest House care home on the first Tuesday of the month throughout 2024. This is an established part of their programme and much enjoyed by residents and staff alike. We have a very simple liturgy, with a bible reading or story, feely bags, candles and flowers, prayers and hymns. Janet Adey joins us for the Holy Communion service at Summerdyne Nursing Home each month on the following Tuesday. This is more traditional with hymns and a Bible reading along with the simplified Communion liturgy. Numbers in both homes vary but it is usually around 10 residents and one or two carers, with family members on occasion. We held a special short carol service at Hernes Nest, helped by choir members and friends and also sang carols at Summerdyne. Singing carols resonates hugely with these old people. Despite dementia issues the sense of worship at our services is tangible, with all of us deeply aware of "God with us."

Baptisms, Weddings, and Funerals

In addition to regular worship, we aim to enable our wider community to celebrate and thank God at the milestones of their journey through life.

Numbers of requests for Baptisms continues to be low despite our very open policy. Mel is hoping to build this up through closer links with the primary schools. There were three Baptisms in 2024 all at St Leonard's Church. As well as the infant Baptisms, one of our adult members was Baptised and Confirmed at Worcester Cathedral where he was supported by a number of the congregation from the Parish.

We celebrated four church weddings in 2024 (compared with three in 2023), one in St. Anne's and three at St. Leonard's.

A total of fifty two funerals, burials and memorial services took place in the Parish in 2024.Three funerals and three memorial services took place at St. Anne's, eleven funeral services and two memorial services at St. Leonard's and thirteen funeral services at Wyre Forest Crematorium. Twenty burials took place in St. Leonard's churchyard: three of bodies in existing graves and seventeen of cremated remains. Of the burial of cremated remains, ten were in new plots. The churchyard no longer has space for new plots for the burial of bodies but has sufficient space for the burial of cremated remains to meet the likely needs of the parish in the short term. In addition, the parish ministry team officiated at nine committals at Wyre Forest Crematorium, a committal at Stourbridge Crematorium and two burials of bodies in other locations, one in the churchyard at St. Giles' Heightington and one on private land.

The support of the bereaved remains a strong part of our parish ministry and, until the arrival of Revd Beynon, relied heavily on the commitment of retired clergy (Heather Flack, Simon Thorburn and Mark Moreton) and of Lay Funeral Ministers Barbara Fauset and Elaine Barbour. These ministers also conducted funerals and burials within the Benefice at All Saints' church. The PCC is very grateful for this generous commitment to funeral ministry.

These life events remain important avenues for our Christian outreach and the PCC is grateful to all those whose ministry or administrative efforts allow this to continue.

Worship support

As a parish we continue to benefit from the ministry of the large number of individuals who contribute to worship in addition to the Rector, retired clergy and Lay Ministry team. We are grateful to Sheila Limbrick for her duties as sacristan, to Elaine Barbour who produces service sheets in liaison with whoever is leading worship, to Janet Bishop and her team and the St. Leonard's flower arrangers for their care and skill in decorating our churches with flowers.

The PCC recognises that worship only takes place smoothly thanks to those who organise the following rotas: welcome, chalice assistants, coffee after services and lesson readers, and a big thank you to all those who willingly volunteer to take on these duties.

The PCC is grateful to James Hickson, organist and musical director for his contribution to worship and to the choir for its musical contribution to worship at services in St Anne's – even coping well with the German in some Bach anthems. In early 2025 the choir were able to sing for the Worcestershire Prayer Book Society service in St Leonard's. The choir is a low profile choir sitting at the back of the church, and its aim is to continue singing music that enhances the Anglican liturgy and to lead the congregation in ensuring that hymns are sung musically and enthusiastically. The PCC is also grateful to Jim Ineson, Barbara Fauset, Elaine Barbour and Ken Hadley (the St Anne's music group) for their contribution to music in worship.

The PCC is also grateful to the Bellringers for their weekly ringing for Sunday services at St Anne's as well as for ringing for civic events and other special occasions.

Our weekly Network newssheet continued to be a key part of Parish communications and the PCC is very grateful to Peter Kirk for his efforts in producing it week in and week out. Network, which includes the week's readings and the service sheet are emailed to a wide distribution list each week. The PCC is also conscious of the use of our Church Near You and social media as

means of reaching out beyond our regular worshipping community. This is something which it is intended to review in 2025.

The PCC is grateful for the small team who operate the sound desk and Zoom sessions from St Anne's. These facilities, along with the service sheet either emailed or dropped through a letterbox, allow those who are unable to come to church to join in worship and is much appreciated.

Development and learning

Several small groups meet regularly. The Saturday Morning Group meet each Saturday via Zoom at 8.30am for worship and prayer. It follows Iona liturgy and each week the needs of the church are a focus for prayer. The house group based in Sabrina Drive continued to meet fortnightly for worship and prayer, led by Robert Barbour and supporting those who are housebound. A Bible Reading Fellowship group continues to meet monthly using the New Daylight course of readings and reflections to prompt discussion as a house group of five.

During Lent Diane Taylor led three sessions on the Epistle to the Ephesians. Parishioners were also encouraged to attend the Sunday evening services held in different churches in Bewdley, whose theme was faith inspired by the Arts.

Robert Barbour ran a course over three evenings in August for the benefice entitled How Green is my Bible', a repeat of a course run for the wider community in May. The Eco justice group met on three occasions.

Mothers' Union continues to meet monthly for a communion service, with the occasional speaker and sometimes time for a deeper reflection. Prayer and worship are keystones of Mothers' Union members. During 2024 we found time for peace and reflection at a Quiet Day in the beautiful setting of Uncllys farm. The day was led by Barbara Fauset on the theme of meditation on our own journey and how we use the gifts God has given to us. We also used the natural surroundings to reflect on a selection of Psalms on that theme.

The Mothers' Union annual Advent service is well supported and provides a time of prayer and reflection in the busy time before Christmas. During Lent the MU central resources provide many ideas for prayerful activities. We raise money for overseas projects particularly for health and literacy programmes. Future plans include providing toiletries for the women's refuge. We have been joined by two members.

In July our parish had a stall for children's activities at the Party in the Park where all the churches in Bewdley gathered in the sunshine in Jubilee Gardens to pray, sing, share food and fellowship.

During October, Black History Month was marked by a book group reading 'Tarry Awhile' by Selina Stone. This took place over five Monday evenings in All Saints' Church. 12 people attended – representing each of our benefice churches – and the activity was written up for the Diocesan website.

During Advent we revived our Advent lunches in the Narthex at St Anne's with teaching on Centering Prayer, Praying with Psalms and sacred Space. Soup and bread were provided by generous volunteers and we were pleased to begin this tradition again, experiencing different ways of praying. An Advent Reflective Evening was held at St Leonard's in December.

The Lent course in 2025 was about hearing God's voice through Pictures, Collage and Nature.

Provision of pastoral care

The Pastoral Group, a group of eight lay members and Mel, co-ordinates, where appropriate, those who visit the sick, needy, elderly and housebound of our parish and community. The group met formally four times in 2024 to update each other on the individuals on our list of concerns, a list also used for prayer. Emails are used to share significant news between meetings. Many others not in the group look after church folk and their neighbours offering a wide variety of help. Housebound people are visited with home communion or a Service of the Word. Simon Thorburn also supports this ministry.

The PCC is very grateful for the commitment of the Pastoral Group to their sensitive and prayerful ministry.

St Anne's Coffee Bar is open to visitors from 10.00am to 2.00pm each Friday and from 11.00am to 1.00pm on Saturdays. This facility, which operates in the Narthex at the rear of the church, is located in the heart of the town and attracts members of the congregation and the public alike. Thursdays are promoted as the 4Cs; a place for Coffee, Cake, Company and Conversation between 10.30 and 12.30. On Fridays, Bewdley Chess Club meets there alongside any visitors that day. The church offers an active welcome to visitors whether for a hot drink, a walk around the building or to spend some quiet time in prayer. The PCC is grateful to the team led by Sue Perrin which includes members of the wider community. Additional volunteers to help with this element of our ministry would always be warmly welcomed.

Development of our mission of outreach to visitors to **St. Leonard's churchyard** continues. We know that many people from the community and from much further afield visit for remembrance and solace or pass through on the footpath and are moved by the beauty and the spirit of this corner of the Wyre Forest. Thanks to three generous donors, we have installed new benches, beautifully made by Wyre Community Land Trust. Where possible, the benches are arranged to encourage companionship and shared time for people who may be feeling vulnerable or lonely. We believe there are more opportunities for outdoor worship, to involve folk who may be shy of the perceived formalities of church and hope to expand from the two services, at Easter dawn and for 'Blue Christmas' held in 2024. Prayer feels to be in the air in this place, and we pray for God's blessing on all who find it.

In preparation for **Holy Week**, a team delivered a card and palm cross to 120 households in the church community. Delivery was often accompanied by a visit. The message included a greeting with news of Holy Week and Easter services, a postcard and a hand-sized palm cross. The postcard contained a picture of the Matisse stained glass window in the Rosaire Chapel, Tree of Life, and some reflections by Meister Eckhart. The giving and receiving of a tangible symbol of God's love were appreciated.

Ecumenical relationships

The annual Bewdley Passion is a product of Bewdley Churches Together – an ecumenical grouping of all the churches in Bewdley (Anglican, Baptist, Methodist, Catholic, Elim and Quakers). Each year since 2013, the churches have organised joint programmes to celebrate and bring to the townspeople the events leading up to Easter.

On Sunday evenings throughout Lent, the churches came together to worship and listen to a presentation about Art, Music, Video, Poetry, or Artefacts that connects us with Lent and the Easter story, chosen and presented by the host minister.

Good Friday saw our usual programme of events, beginning with a traditional "Stations of the Cross" at Holy Family Catholic Church, followed by an informal service in Jubilee Gardens and then our pilgrimage to the foot of the cross at Bewdley's own Golgotha, where we also held a short service. On Friday evening in St. Anne's Church, the Bewdley Passion team presented a performance of Stainer's "Crucifixion", performed by Bewdley Camerata under the direction of Alastair Elliott.

St. Anne's C of E Primary School

2024 saw the fruits of the increasingly close links between our congregations and church school, St. Anne's C of E Primary School with a programme of church and school activities and visits. News from the school is shared in Network and the school is a regular PCC agenda item. Mel, and other church members, write regularly for the school newsletter. The Headteacher, Jo Harvey, finds these two perspectives helpful and it means that parents hear frequently from church. The PCC is very grateful for the Headteacher's firm commitment to strengthening the school's relationship with church.

Since her arrival in the parish, Mel has become a part of the community at St Anne's school. This has led to some baptism and wedding enquiries. She regularly leads Collective Worship and goes to school most Mondays to chat with parents and carers at home time.

In April 25 we took Easter to them, with a large team from church and helpers from the school Faith Crew, a group of ten to twelve older pupils with a particular interest in Christianity. The children had a fantastic day exploring the Easter story in crafts, songs and an interactive Easter trail, following the story of Jesus from Palm Sunday to The Resurrection. Mel is also meeting with the Faith Crew regularly and aims to get them involved in leading worship at school and in church.

During the year, there have been numerous school visits to church, and various school services. Members of the school choir joined specially prepared Sunday morning services in St. Anne's church in 2024. The church building is becoming more familiar to the pupils. Parents and families have come to support their children and have been given a warm welcome by the congregation. The PCC is particularly grateful to the Lay Ministry team for their leadership and to Jim Ineson who has been visiting the school regularly with his guitar to teach worship songs to the children.

During the year, the whole school and staff, accompanied by parent helpers, walked down to St Anne's Church for a special service at Easter, Harvest and Christmas. These services are an inspiration and much enjoyed by children, staff, congregation members and those parents who attend. The children particularly enjoy singing together in such a large space, accompanied by James on the organ and Jim on his guitar.

Diana Sutherland leads Collective Worship in St Anne's School Nursery with a weekly reflection for the older nursery children based on the school values. This worship, supported by members of the Faith Crew, usually contains a story or visual illustration, Bible references, a song and a prayer.

Throughout 2024, eighteen members of St. Anne's congregation have been involved in presenting Bible stories regularly each week to the children at St. Anne's through Open the Book.

An extended programme was created to tell the Easter story, culminating in the school experiencing the Resurrection story through a service in Church. These assemblies are popular with the children who enjoy recognising the team when they come to visit church.

Year 6 pupils took part in a church-based pilgrimage in July organised by LLM Barbara Fauset and ALM Diane Taylor to mark their transition from one stage of education to another. The pupils visited different areas of the church and learned about their significance. Each child was given a 'passport', like the ones used on more formal pilgrimages, and created a response at each area. The children were full of questions and interest.

Caroline Hall and Richard Rundell now represent the church on the Board of Governors. They were joined by Mel following her licensing in June. Their 'Foundation' role involves oversight of the school's delivery of the RE curriculum and the way in which the school shows evidence of its Christian ethos, spirit and values. However, as Governors they have wider responsibilities – Caroline on the Curriculum, Achievement and Progress Committee and Richard on the Business (Finance) Committee. The Foundation Governors have been delighted to experience the flourishing of the RE curriculum, the enthusiasm of the children for the subject and under the leadership of the Rector and the Headteacher the further development of an enthusiastic partnership between school and church. Staff, pupils, parents and the church community are thoroughly enjoying the many facets of this burgeoning relationship.

Termly meetings with the Curriculum Leader for RE have given the Foundation Governors a thorough insight into how the curriculum and staff training are being led expertly and with deep commitment. The Religious Education Audit by the Diocesan Advisor in November, including an in depth meeting with Richard Rundell and Caroline Hall, was extremely positive and constructive. The monitoring visits are an inspiration and a pleasure and confirm that the curriculum and its professional delivery foster the religious education of every child and gives every child an understanding of the meaning of faith and of living in faith. Displays throughout the school are creative and vibrant evidence of how both classroom teaching, individual conversations and whole school activities, including assemblies, promote the Christian ethos and values of the school community. The Foundation Governors wish to record their thanks to the leadership and whole staff of the school for their dedication and hard work.

Many members of the congregation volunteer in other areas of school life including reading, sewing and the creation of wall displays. The PCC is grateful to those members of the church community who are engaged with pursuing our mission to the school and to the school leadership who are actively encouraging this.

Church care and maintenance

We continued to carry out all necessary regular maintenance in our three church buildings. This work included regular planned safety maintenance covering fire extinguisher testing, portable electrical appliance testing, roof maintenance and lightning conductor testing at St Anne's and St Leonard's, and boiler maintenance at St Anne's.

In 2024 we spent £2,611 on routine fabric maintenance at St. Anne's (£3,541 in 2023). This work excludes the external stonework repair work which is described below.

We spent £7,647 on maintenance work in St Leonard's church (£3,916 in 2023). The work at St Leonard's included taking down an insecure wall memorial (£1,440) and the replacement of the

overhead heating elements (£4,819). We received a grant from the Diocese of £2,000 towards the heating replacement.

St. Andrew's continued to be mothballed with regular checks to satisfy insurance requirements. During the year, there was no expenditure on maintenance at St Andrews. Volunteer working parties carried out clearing of vegetation and clearing of gutters. The building was cleared prior to its sale in December 2024.

Dowles churchyard is disused but remains the responsibility of the PCC. A volunteer working group continued to make excellent progress in tidying the churchyard to reveal more of the gravestones. Two trees were identified by the District Tree Officer as posing a risk to walkers and these were felled with financial support from the Civic Society. The PCC is very grateful to the Civic Society for its valuable support of this special place.

The care of St. Leonard's churchyard is reported in more detail under the heading of Pastoral Care on page 6. We have continued with work by professional churchyard gardeners supplemented by scything done by the 'Caring for God's Acre' organisation. The churchyard also benefited from the efforts of volunteer working parties. In 2024 we spent £10,457 on churchyard maintenance (£5,094 in 2023). This year's expenditure does include approximately £3,000 on repairs to the boundary wall which we were subsequently able to claim on our insurance.

We continue to keep a close eye on energy usage in our churches. All our electricity is from renewable sources.

2024 saw a programme of repair work to the hammers and action of St Anne's Broadwood grand piano, costing nearly £5,000. This was enabled by a generous grant from the Helen Mackaness Trust with support from Bewdley Choral Society and the Civic Society. The piano is occasionally used as musical accompaniment in worship and for choir practice, but is now being used for concerts by local young musicians, by the Bewdley School and for concerts and recitals in aid of church and charity funds. This is helping us to further our engagement with the wider community in the town.

Use of our church buildings

2024 at St Anne's was a year of much increased community engagement in the building. The central location of St Anne's provides an easily accessible location in which community events can take place. The report on page 11 includes community activities that have taken place in St. Anne's church. The regular use of St. Anne's coffee bar and narthex is reported on page 6. The PCC's long term aim to re-order the interior of St Anne's is discussed elsewhere in this report, but central to that re-ordering will be the need to improve the usability of the building for these and other community events.

Despite the cramped uncomfortable pews and the cost of keeping it warm, St. Anne's church building has one big asset. It is very good acoustically and, with that in mind, Heather Fairs and Tony Redstall continued with plans in 2024 to provide short **Saturday midday concerts**. These aimed to give local musicians and students opportunities to perform, allow visiting musicians to perform for us, attract people into St Anne's who are not regular worshipers, and collect donations for church funds.

Several students from Bewdley School gave piano recitals, some of them playing their own compositions. Then Gregory Steward, tenor, entertained us with accompaniment from backing recordings in April. Church organist James Hickson gave an organ recital in September.

In early 2025, Anna Downes and Tony Bridgewater played violin and piano in January, and a trio from Sinfonia Stellaris performed in February. There was a hugely successful 'Pianofest' in March with local pianists aged 8 to 88, celebrating the restoration and return of the Broadwood grand. In May, Angela Cattanach Chell and friends from All Saints, Wribbenhall delighted us with singing and hand bells from mothers and small children, a small adult choir, and Angela playing the organ. We are very fortunate to have such a large number of gifted musicians of all ages in our community who have drawn good crowds of visitors and locals into our church.

Meanwhile, we provide St Anne's as venue for **'Music for Sanctuary'**, raising funds for homeless people under the leadership of Anna Downes. Again, these are ticketless and rely on generous donations. Plans were put in place in 2024 for a programme of concerts which began in 2025. So far, we have heard Hagley Community Orchestra in March, Music for clarinet and piano in April, and the Capriccio Ensemble in May.

Plans for future Saturday Midday Concerts continue alongside Sunday afternoon concerts by Music for Sanctuary. Margaret Ashmore creates posters and makes a photographic record of these events.

Despite being surrounded by scaffolding, St.Anne's flung open its doors for the town's switching on of the Christmas Lights. Once again, St.Anne's proved an excellent venue for our **Christmas Lights Market**, by providing fifteen high quality stalls of locally produced goods and interests, tasteful festive decorations and large amounts of tea/coffee and cake. There was a real festive air in the church as a constant stream of visitors filed through well after the lights were switched on.The large footfall and generous donations certainly made it a memorable afternoon. A huge thank you to all our congregation who volunteered muscle power, decorated the church, made and served tea and cakes and helped clean up the church ready for worship the next day.

St Anne's is available for hire by organisations in the wider community. 2024 saw the establishment of the **Bewdley Dementia Support Group** by Sharon Harvey. This group now meets in St Anne's on the third Wednesday of each month in the narthex Warm Space. Sessions have included dance and a session looking at WW2 memorabilia (with help from the museum) which triggered stories and memories. The **Citizen's Advice Bureau** has operated from St Anne's on three occasions in early 2025.

In 2024 St. Anne's again provided a regular rehearsal venue for Bewdley Choral Society and was used as a concert venue for the Choral Society, Kidderminster Choral Society Young Voices and Bewdley Festival.

We were delighted when St. Anne's was hired out to **Bewdley Civic Society**, which, as a major part of their 80th anniversary celebrations, organised a concert over two nights in September. In collaboration with local world-famous musician, Robert Plant, a variety of music and poetry was offered to the general public. On the Friday impressionist Alastair McGowan headlined the evening with a virtuoso performance of mimicry and music. He was supported by the fiddle player, Ruth Angel and the folk singer songwriter, Deborah Rose. On the Saturday night, Robert Plant and his band, Saving Grace, featuring Suzi Dian, played to a sold-out audience. They were supported by a musical trio from London called Burr Island. It was good to see that there was no seat left available that evening which was universally held to be a sensational occasion. Thanks to Robert's generosity in his support for the event, the concert raised £9,500 which was donated to various local charities.

St. Anne's remains popular for Bewdley's schools to hold special events. In October both St Anne's and Bewdley Primary schools held their Harvest services in St Anne's church. In December the church welcomed St. Anne's and Bewdley Primary schools and the Bewdley School for their Christmas services and Christmas end of term celebrations. The children particularly enjoy singing in the large space. The Bewdley School also held a Christmas service in St. Anne's.

St Leonard's is open to visitors every day from dawn to dusk from Easter onwards via the time-controlled lock. Visitors include those who wish to find peace and tranquillity for private prayer, those who wish to admire this historic building, walkers passing by on the Worcestershire Way and those visiting the churchyard.

Making our buildings fit for purpose

2024 saw significant progress in working towards our goal of adapting and changing our buildings to align with our mission needs. The following lists the progress made against the future plans set out in last year's Annual Report:

St Andrews 2024

- Obtain possessory title – COMPLETE
- Pursue disposal of the land – COMPLETE (net proceeds approximately £135,000, currently being held for future capital projects)

St Anne's 2024

- Start work on the major exterior repairs and renovation – INITIAL PHASE COMPLETE – over £220,000 was spent on substantial repairs to the East elevation and the West half of the South elevation. This was funded by grants from various charities and a significant grant from the Government's Shared Prosperity Fund.
- Engage with the congregation and wider community to establish the needs for the building – COMPLETE – Two well-attended public consultation sessions were held in July 2024 run by Communion Architects our appointed feasibility architects.
- Work towards the development of a feasibility plan for St Anne's interior re-ordering – IN PROGRESS – Our architects have presented their ideas on how to meet the requirements identified by the congregation and wider public through the consultation sessions. These continue to evolve as we now start initial discussions with the Diocesan Buildings Officer prior to making a Faculty application.
- Continue with grant applications and fund-raising activities – IN PROGRESS – this activity continues under the very capable leadership of Rob Smith.

St Leonard's 2024

- Complete the Faculty Application process for the installation of toilets and kitchenette – IN PROGRESS – The retirement of our former church architect Rober Kilgour caused a delay. A replacement church architect has been appointed (Stephen Oliver) who has now picked up the project and is engaging with the Diocesan Advisory Council ready to submit detailed designs.
- Compete the replacement of overhead heating units – COMPLETED
- Install router with internet access capability – COMPLETED

Engagement with children, young people and families

A report on engagement with the children at **St. Anne's C of E Primary School** is on page 7.

Sunday Gang Children are always welcome at Sunday services although numbers are very low. In St. Anne's, a well equipped toy and activity corner is available. During 2024, the Sunday Gang helpers have continued to ensure that there is something for young children to do, such as colouring or a simple activity. An updated role description and activity risk assessment are in place. There is a rota, so that there is always somebody on the 'lookout' for children. During the year, families have only attended when there has been a baptism or when the school is visiting. The Sunday Gang helpers feel that it is important that any children attending will feel welcome.

Communication with the **Baptism** families occurs at Advent, Easter, August (about the Special Sunday picnic), and they are all asked if they would like to receive the weekly Network and they usually say yes to this. The families are also invited, by email, to services if the school is involved. Children who have been Baptised receive a Birthday card from the Church until they are five. For many years Josette Pearn has fulfilled this ministry as the Mother's Union Representative and is looking to pass the role on now. Thank you, Josette, for all the many, many cards you have sent out. The families very much appreciate receiving the cards.

Once again, we opened up the **Special Sunday Picnic** in the Nursery grounds and orchard to all St. Anne's Nursery children as well as the baptism families. The PCC is grateful to Headteacher Jo Harvey and Nursery Lead Teacher Sam Strand for their support of the event. The families that came enjoyed the treasure hunt and the music activity led by Angela Cattanach – Chell from All Saints' Church as well as spending time together and meeting Rector Mel.

For the past 30 years, St. Anne's Church has held a very popular traditional nativity service on Christmas Eve for the wider community. The 2024 service was well-attended by more than 200 adults and 45 children.

Activities of the **Open the Book** team are reported on page 7. The PCC is pleased that this ministry to children is so well established.

Engagement with the wider community

Some activities that engage with the wider community are included in the use of the building report on page 9.

Civic events The Mayor's service in August 2024 was Mel's first introduction to St Anne's civic duty to the town. It was enjoyable and well attended, and a great chance to network afterwards.

St Anne's played a prominent role in the marking of Remembrance Sunday. Mel considered it an honour to lead an act of worship for so many people. A service for D-Day was held on Thursday 6th June led by Mel with support from Area Dean Fr CanonTim Williams.

The Christmas light switch on was a wonderful event, especially with St Anne's being open and bustling with the Christmas Fayre. Mel was honoured to help the Mayor, Mayoress and Mayorette (the Mayor's Granddaughter) with the switch on itself. She also launched the Town Nativity Trail which was a small pilot, but went down very well. She is hoping to extend it in 2025. It was wonderful to have a huge banner up outside about the fayre and the trail. The Civic Carol Service was another significant community event at St Anne's in 2024.

We continue to support the **Black Country Food Bank** in Stourbridge and donated large quantities of food and household goods such as duvets and cooking equipment. The need for household goods is growing as more families and individuals lose their means of earning, lose their homes and are unable to provide for their families. Heather and Alan Fairs organised special collections in their area at Christmas, Harvest, which were very gratefully received. Many of our congregations continue to support the Food Bank with regular financial donations, both by direct debit and with cash.

The PCC once again applied to Wyre Forest District Council for a grant to support the use of St. Anne's Narthex as a **'Warm Space'**. Under this scheme we were able to continue promoting St. Anne's coffee bar as a place of warmth and welcome for all. A grant of £1,000 was received which was spent on additional heaters, a contribution towards the energy costs, some promotional activity and the replacement of the broken microwave. The coffee bar operates on the mornings/lunchtimes of Thursday, Friday and Saturday each week, with volunteers co-ordinated by Sue Perrrin. The average daily attendance was 12 to 22 people each session. In the period April 2024 to March 2025 there were **1,575 visits** to our Warm Space. This was 50% more than was recorded in 2023, the first year of operation.

We also worked with Officers of the District Council to host two **Over 50s Showcase Events**. The first event was held on Thursday 25th April 2024 from 10am to 12 noon. The objective of the event was to showcase the help and support available to over 50's in the town. A total of seventeen different organisations had stalls at the event and around 120 people visited. A second event was held on 10th October with similar success.

A more recent follow-up event has been a **Community Groups Showcase**, again organised by the District Council. This was held on 13th March 2025 and was well attended. Whilst restricted by the pews many local groups were able to network, sign up new people and become better known in town.

With support from WFDC and flood defences contractors, Jacksons, a regular monthly **Community Litter Pick** was initiated. Volunteers were recruited, given a short health and safety briefing, were equipped with high vis jackets, gloves, litter pickers and a sack and then went out around the town for about an hour. On their return to the church they were greeted by the team and given tea or coffee and cake. It proved to be good fun and a further opportunity for social contact.

The flood defence contractors, Jacksons, have sponsored a **Community Noticeboard** located in the coffee bar area of the church to advertise community events. This is all aimed at widening participation in these events leading to improved mental health and targeting loneliness.

The **Ecology Justice Group** met three times during the year. A course, How Green is my Bible, devised and led by LLM Robert Barbour in St. Anne's in May 2024 was publicised as part of SustFest, a two-week sustainability festival in Wyre Forest district. The course was attended by thirty-one people, many of whom have no church links with St Anne's.

The **parish Facebook page** is administered by Janet Adey and keeps the community abreast of current and upcoming services and events. During Advent and Lent, daily content from the Diocese, a mix of poems, readings and stories, was posted. The number of followers has slowly increased over the last two years.

Mel is developing a strong social media presence locally with a new Facebook page St. Anne's Church Makeover. This keeps followers and readers up to date with news about the building project and other events and has opened communication with members of the community.

Once again, more than fifty people took part in the project to deliver a professionally printed **Christmas card** to more than 4,500 houses and businesses in Bewdley and Wribbenhall. The card was produced by Margaret Ashmore and included a Christmas greeting from our Benefice churches with information about the various Christmas services that took place. The card was well received.

The PCC is grateful to Simon Thorburn and Linda Thursfield who led the church walking groups in 2024. The **Stumblers walking group**, which is rooted in church life but has an open membership, organised nine walks on Saturdays during 2024. Things don't always go according to plan! The walk planned for March was cancelled due to bad weather, the October walk was postponed for a week and took place in November and the one planned for late November was cancelled through lack of numbers. Two of the walks were quite local to Bewdley but there were trips further afield with the walks varying in length from about 4 and up to about 8 miles. The e mailing list contacts over 40 people although the number present on any given walk varied from half a dozen on a couple of occasions into the high teens on others. We try to car share as much as possible. Planning and leading of the walks was shared between 6 people and the starting points included Far Forest village hall, Severn Valley country park Highley, Tuckhill, Oak Grove St. John's Road, Knighton visitor centre, Martley church, Hanbury and Ludlow. Walks are advertised well in advance together with a brief description of the likely ups and downs and are usually included in Network, the parish weekly notice sheet.

We also offered mid-week walks, usually even more local and shorter led by Linda Thursfield which usually took place on the 1st Tuesday of the month. During the year the small number of those taking part in this decreased and it was decided not to continue into 2025. Thank you to all for your companionship and we look forward to welcoming others.

Future plans

Support for Mission and Ministry

- Appoint a Benefice administrator
- Expand and improve communications, particularly use of social media and A Church Near You website

Worship and prayer

- Develop more opportunities to pray together for our Parish, our mission and ministry
- Continue to provide opportunity to deepen our engagement with scripture and to relate this to faith and life
- Plan to resume services at Pound Green Village Hall to serve the Button Oak and Pound Green community.
- Engage with partner churches to continue joint events such as Taizé services, the Good Friday service in Jubilee Gardens and the programme in Lent 2025
- Review forms and patterns of worship

Making our buildings fit for purpose

St Anne's:

- Finalise the design for St Anne's reordering and obtain cost estimates
- Submit a Faculty Application
- Develop a funding strategy
- Submit grant applications
- Realising our ambitions for the building is a longer term aim

St Leonard's:

- Complete the detailed design for the toilets and kitchenette
- Complete the Faculty Application process
- Explore grant funding opportunities
- Develop detailed design drawings and obtain competitive tenders
- Make a start on the toilet and kitchenette project

Developing our engagement with children, young people and families

Baptism:

- Provide a warm welcome
- Keep in touch, including invitations to special services
- Hold a Special Sunday family event in 2025

Open the Book:

- Continue Open the Book
- Encourage Bewdley Primary School to resume Open the Book
- Continue to recruit new participants, with training if necessary

St. Anne's School:

- Continue to provide opportunity to celebrate Christian festivals and other events with the church family
- Hold a Forest Church school event in June 2025
- Host a leavers' event in church July 2025
- Contribute articles regularly to the school's newsletter, advertising particular church events
- Continue to invite a variety of groups, including the school choir, to take part in church services. Children from the school will contribute to a special service about ecology and rivers on 15th June
- Include representatives from the parish in diocesan training for collective worship
- Hold services at St Anne's school, inside or outside, relevant and appropriate for children and parents.
- Start an exchange of prayers and prayer requests between church and school
- Involve the school Faith Crew in leading worship at school and in church.
- Plan and work with St. Annes' school to achieve bronze, silver and gold Church School Partnership Awards
- Involve the school in July's Flower Festival

- Involve some older children in Courageous Advocacy as part of the Christian distinctiveness of the school

Developing our engagement with the wider community

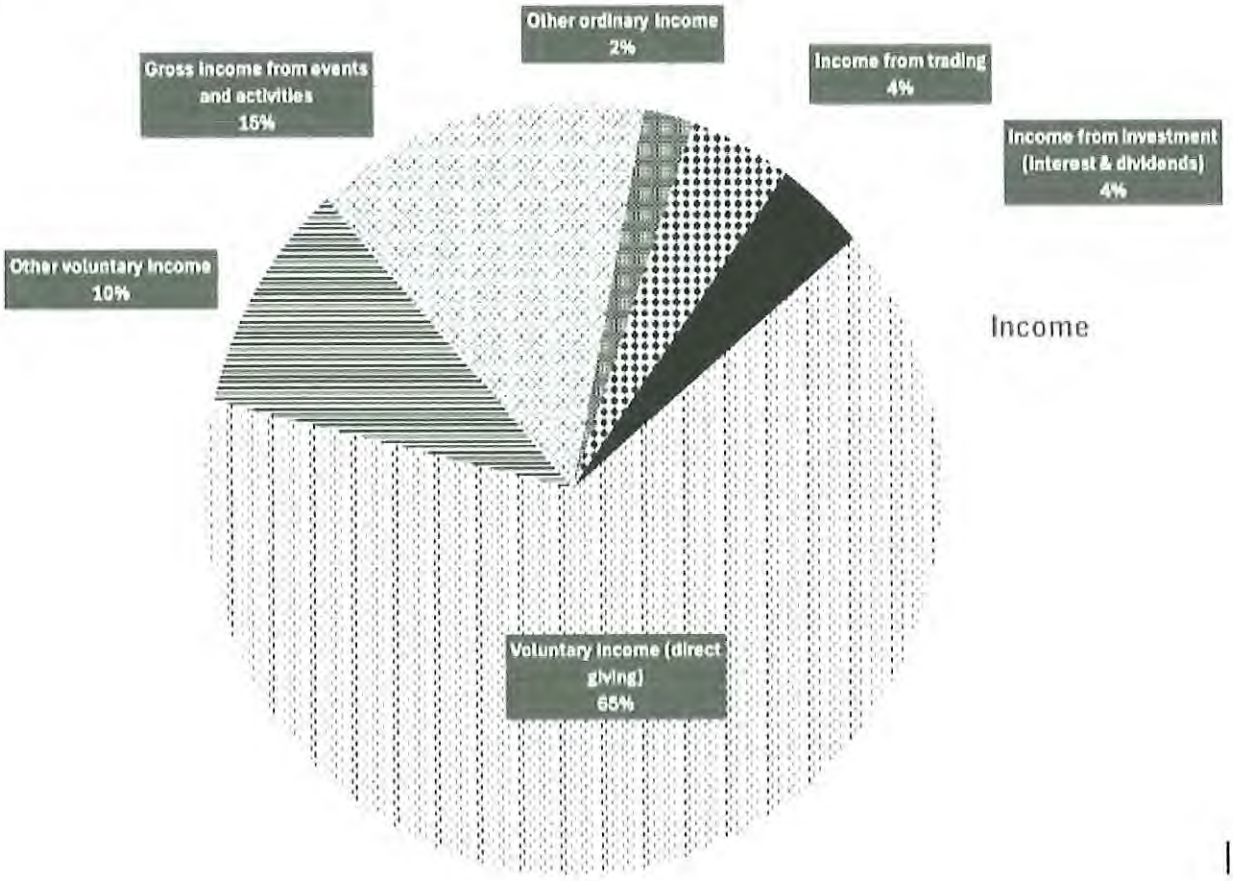
- Encourage support for the Black Country Foodbank
- Engage with partner churches with the aim of reactivating Bewdley Christian Forum
- Work on actions needed to achieve Gold EcoChurch standard for St. Anne's
- Develop plans for activities following the installation of toilets and kitchenette at St. Leonard's such as school and community eco activities, bereavement support and activities aimed at the churchyard community
- Hold a flower festival in St. Anne's church in July 2025
- Develop opportunities for outdoor worship in the churchyard to include people from the wider community, building on the Easter dawn and Blue Christmas service held in 2024.
- Develop the Town Nativity Trail, piloted in 2024.

St. Leonard's churchyard:

- Continue with the plan to improve biodiversity
- Develop our mission of outreach to visitors to the churchyard

Financial Review

Income



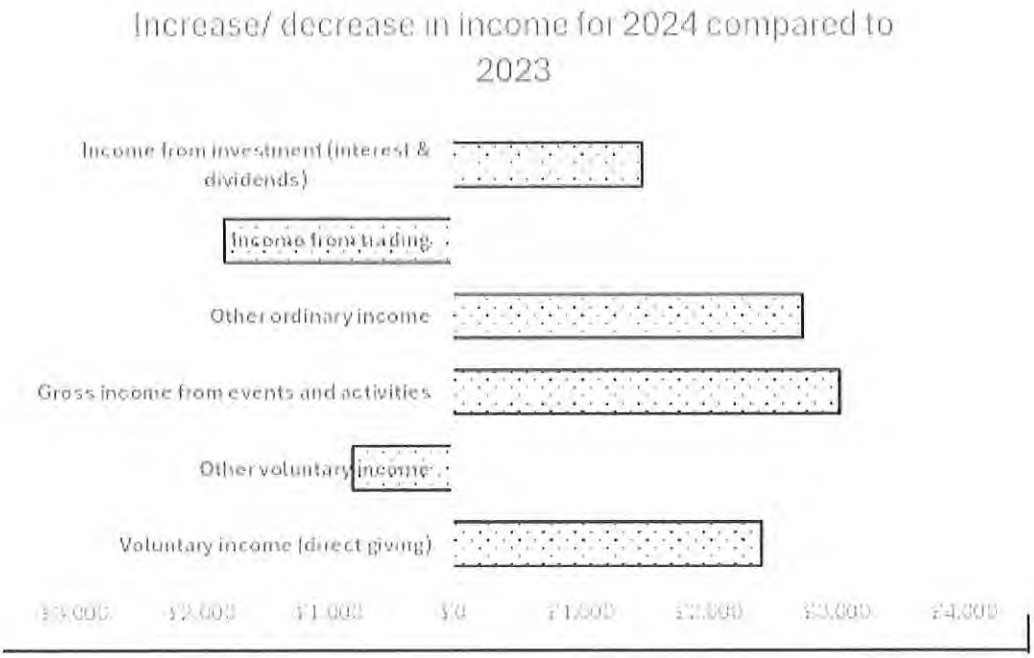
Total income for year ended 31st December 2024 (excluding grants for St Anne's building activity and the sale of St Andrews) was £126,365, which was £4,590 more than in 2023. A breakdown is shown in the chart above:

£139,900 has been received for the sale of St Andrews and £219,199 in grants for the building work and St Anne's community hub. These are not included in the above figures.

Income notes:

- Direct giving increased by a little over 3% compared to 2023
- Other voluntary income includes grants, donations and appeals and legacies. If the St Anne's building project grant revenue is excluded this income was down on 2023.
- Other ordinary income for 2024 includes an insurance claim for repairing the churchyard retaining wall at St Leonard's.
- Events and activities are from wedding and funeral fees and increased by some £3k compared to 2023
- Income from trading is from the hire of the church and St Anne's centre sales and donations

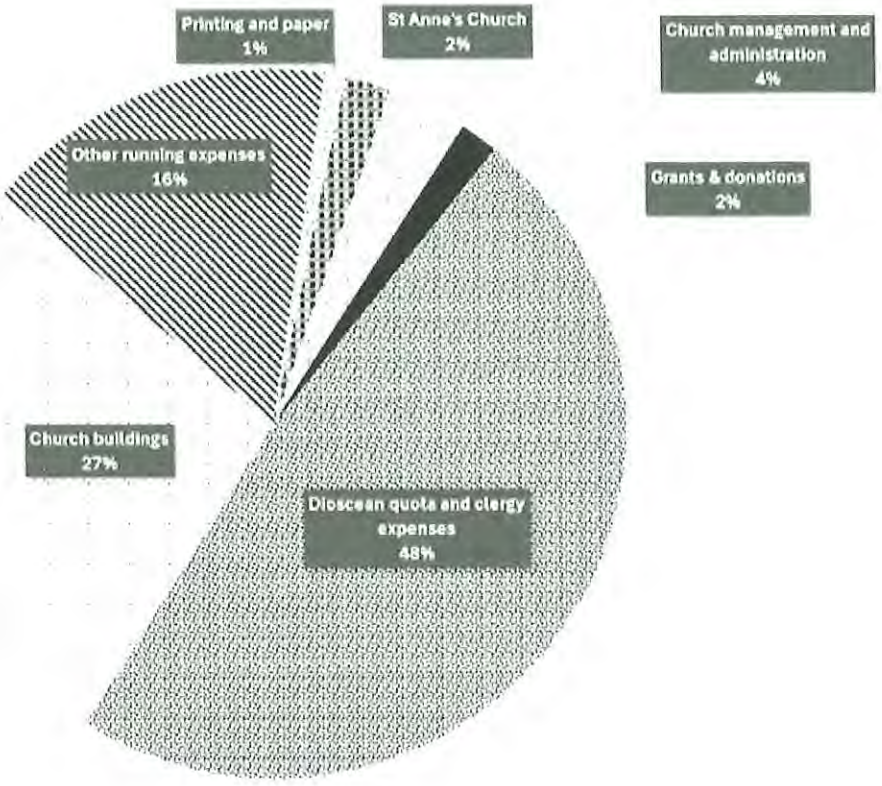
The table below shows how the income for each section has increased or decreased compared to 2023.



Expenditure

Expenditure for year ended 31st December 2024 (excluding St Anne's project work) was £121,775 which is £20,721 more than 2023. A break down is shown in the chart on page 18:

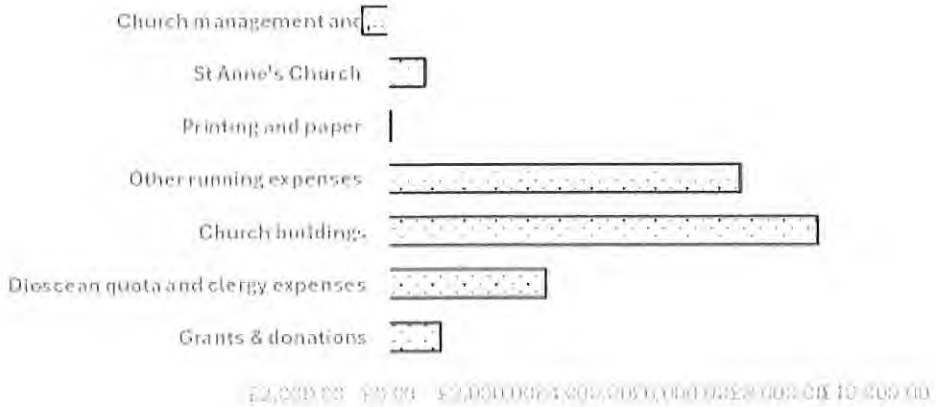
Expenditure



Expenditure notes:

- Grants and donations were charitable payments to Church Charities and other gifts and increased in 2024 compared to 2023.
- Church building expenses are utilities bills and insurance premium (£11,666 compared to £10,520 in 2023), repairs and maintenance, and St. Leonard's church cleaning. The cost includes £7,647 spent on St Leonard's which included replacement of the overhead heating system and memorial repairs.
- Other running expenses are the wedding and funeral fees, costs of events (Good Friday in Jubilee Gardens and performance of Stainer's Crucifixion) and organists, music etc.
- St Anne's expenses are for the telephone, broadband and photocopier.

Increase/ decrease in expenditure for 2024 compared to 2023



In summary: for 2024, excluding the substantial grant income and expenditure associated with the St Anne's building project and excluding the income from the sale of St Andrews, our overall income exceeded expenditure by £4,590. This small surplus is less than we enjoyed in 2023.

The PCC is very grateful to Treasurer Ken Hadley and to Bookkeeper Britta Flegg for their careful stewardship of the parish finances.

Reserves Policy

It has been the practice of the PCC to hold any surplus funds in a deposit account. During 2024, at least £15,000 of these funds were held in reserve. At the end of 2024, this reserve remained intact.

Volunteers

The PCC would like to thank the many volunteers who work to promote the mission of the church in the parish. References have been made throughout this report to this work. Particular thanks are owed to Worship Leaders and Churchwardens for their commitment and care during the vacancy.

Safeguarding

The PCC has complied with the duty to have due regard to the House of Bishops' Guidance in relation to safeguarding and to keep safeguarding at the heart of what we do. The PCC and incumbent accept that it is a joint responsibility. Safeguarding & Safer recruitment is a standing agenda item at each PCC.

In September 2024 the PCC fully accepted and implemented the Policy Statements of the Church of England – Promoting a Safer Church, as the policy statement for this Parish and commended The Parish Safeguarding Handbook for use within the Parish. Signed copies of the policies are displayed in the St Anne's Narthex, St Anne's Tower and St Leonard's.

The Parish Safeguarding Officer (PSO Britta Flegg) has ensured that all DBS certificates are up to date. At the end of 2024, no DBS were more than three years old. Nine DBS checks were carried out during 2024. There is a total of thirty four volunteers requiring a DBS; DBS checks for clergy and LLMs are carried out by the Diocese.

The PSO has encouraged all volunteers to complete and renew the required safeguarding training. During 2024, four volunteers completed the Leadership course and nine volunteers have done the Foundation course.

The PSO regularly attends the PSO network meetings and through that and through mailings from the Diocesan team is being kept up to date with any changes to policies. The two PSOs in the benefice also work together to ensure there is a consistency across the benefice.

The Parish Dashboard is the tool used by the parishes and diocese to monitor compliance with Safeguarding policies. The Parish Dashboard is kept up to date by the PSO, while the Incumbent, Churchwardens, Vice Chair and PCC Secretary have access to view and to check what items are outstanding. Church activities listed on the Dashboard are Pastoral Visiting, Open the Book and Sunday Gang. Role descriptions are kept up to date for volunteers for these activities.

No new volunteers were recruited during 2024 for roles with significant contact with children, young people or vulnerable adults.

During 2024 Worcester Diocese was audited by the INEQE Safeguarding Group, who have been commissioned by the Archbishop's Council, to conduct an intensive and comprehensive review of safeguarding at each diocese and cathedral in the Church of England. They visited Worcester in July and highlighted examples of good practice throughout their report, with particular note made of the trauma informed support offered to victims and survivors.

The Diocesan Website is a good source of safeguarding information: https://www.cofe-worcester.org.uk. The Parish Safeguarding Handbook is also a valuable resource, which can be downloaded from the website.

Diocesan Synod

This met three times. Finance was a continuing theme. The diocesan budget is stable, but largely because of the high number of clergy vacancies. Discussion was held on human sexuality. While differing views are held, it is notable that clergy and laity continue to work together in our diocese without the trauma being experienced in other dioceses.

Deanery Synod

This met three times. In March there was a presentation by Roger Latham who is the Diocesan Director of Mission and Ministry. This team is responsible for providing Ministry pathways into various kinds of ministry, in service training opportunities, and deepening Christian discipleship. The July meeting was held at Rowberry garden centre when awards were given to people who deserve special recognition for the work they do for the kingdom of God.

In October there was a presentation on Spirituality by Mary Flitcroft who is an artist in the field of ceramics. She brought with her some of her porcelain representations of the stations of the cross. There was discussion on spirituality without words, of which art is a good example.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity, number 1132968.

The appointment of PCC members is governed and set out in the Church Representation Rules. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC. All members of the PCC are required to comply with the safeguarding requirements described in the Safeguarding section of this report and attend relevant training courses. All PCC members are trustees.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding how funds are to be spent. The PCC met 7 times in 2024: January, March, May, July, September and November and for a short meeting after May's Annual Parochial Church Meeting (APCM).

From 1st January 2024 while the parish was in vacancy, all PCC business was conducted under the aegis of the Area Dean and Archdeacon until Revd Melissa Beynon was licensed as Rector on 2nd June 2024.

The PCC has a Standing Committee with membership and functions according to the Church Representation Rules, including agenda setting for PCC meetings. Other committees

responsible to the PCC are the Property Group and other groups set up from time to time for specific purposes.

Richard Rundell, Caroline Hall and Revd Melissa Beynon, since June 2024, are Foundation Governors on St. Anne's CE Primary School Governing Body. As well as attending meetings of the Board of Governors and other committees of which they are members, Foundation Governors have a programme of twice termly activities in school. Foundation Governors have a particular responsibility in taking the lead in upholding and promoting the deeply Christian character of a Church school. A key responsibility is to regularly monitor and evaluate the impact and effectiveness of the school's Christian vision, values and ethos on the life and work of the school community. The PCC is particularly grateful to the lay Foundation Governors for their commitment to meeting these obligations during the vacancy.

Six members of the PCC sit on the Deanery Synod, four elected for a three year period at the APCM and two who also sit on the Diocesan Synod. Membership of these bodies provides the PCC with a valuable link between the parish and the wider structures of the church.

Administrative information

The Parish of Ribbesford with Bewdley and Dowles is part of the Diocese of Worcester within the Church of England. The correspondence address is St. Anne's Church, Load Street, Bewdley, Worcestershire DY12 2AE

PCC members who have served at any time since 1st January 2024 until the date this report was approved are:

1st January to 22nd May 2024
Vice Chair: Richard Rundell
Treasurer: Ken Hadley
Secretary: Gill Warnett

Ex officio:
Incumbent: Parish in vacancy
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett
Assistant Warden: Betty Nicholas
Deanery Synod: Ann Capell, Susan Price, Yvonne Rundell, Gill Warnett
Diocesan Synod: Janet Adey, Robert Barbour

Elected Lay members:
Alan Fairs, Heather Fairs, Ken Hadley, Caroline Hall, Trevor Hockin, Richard Perrin, Richard Rundell, Angela Williams

22nd May 2024 to 14th May 2025
Vice Chair: Richard Rundell
Treasurer: Ken Hadley
Secretary: Gill Warnett

Ex officio:
Incumbent: Revd. Melissa Beynon (from 2nd June 2024)
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett,
Deanery Synod: Ann Capell, Susan Price, Yvonne Rundell, Gill Warnett,
Diocesan Synod: Robert Barbour, Diane Taylor

Elected Lay members:
Alan Fairs, Heather Fairs, Ken Hadley, Caroline Hall, Trevor Hockin, Richard Perrin, Richard Rundell

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF BEWDLEY WITH RIBBES

England & Wales - Charity number 1132968

Accounts

2024 Report and Accounts for the Parochial Church Council of the Parish of Ribbesford with Bewdley and Dowles

Aims and purposes

Our central aim, in common with all Anglican churches is:

- to co-operate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical, thereby promoting the gospel of our Lord Jesus Christ.

In November 2019, the PCC adopted three additional aims. The PCC aims to:

- make our buildings fit for purpose
- develop our engagement with children, young people and families
- develop our engagement with the wider community.

The PCC is also specifically responsible for the maintenance of St. Anne's Church, Load Street, Bewdley, St. Leonard's Church and churchyard, Ribbesford and St. Andrew's Church, Button Oak. It also has responsibility for the maintenance of Dowles churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. When planning or arranging activities, we are conscious of the Charity Commission's guidance on public benefit. We are also conscious of our role as a charity for the advancement of religion and aim to put faith into practice as Kingdom People through:

- worship and prayer, developing and learning within a Christian community
- provision of pastoral care
- ecumenical relationships
- engagement with children, young people and families and engagement with the wider community

To facilitate this, we need to keep the fabric of our churches in good order.

An objective from November 2019 was the creation of plans to: make our buildings fit for purpose; develop our engagement with children, young people and families; develop our engagement with the wider community.

Achievements and performance:

Throughout 2023, the Parish did not have the benefit of an active incumbent. In January 2023, Rev'd. Megan Gibbins, Rector, continued to be signed off duties by her doctor. In June 2023, Archdeacon Robert Jones informed the Parish that Rev'd. Gibbins had moved on from her post as Rector of Bewdley and that the Parish was in vacancy. Rev'd Melissa Beynon is due to be licensed as Rector on 2nd June 2024.

Worship and prayer

At present there are 122 parishioners on the church electoral roll, 83 of whom are resident in the parish.

From the period of Rev'd. Gibbin's illness, a pattern of worship was established with Holy Communion in St Anne's on the first and third Sundays of the month. Holy Communion was

celebrated on the second and fourth Sundays at All Saints and in those months with a fifth Sunday the churches took turns to host a single service of Holy Communion for the whole benefice. This pattern ensured that the requirement for a service of Holy Communion in the incumbency every Sunday was met.

Services of the Word were held at St Anne's on the second and fourth Sundays of the month. Zoom continued for services at St Anne's to allow members of our worshipping community to join in worship in their own homes if their circumstances prevented their attendance in person.

At St Leonard's, Holy Communion was celebrated on the first Sunday of the month and Matins on all other Sundays.

The pattern of St Anne's Wednesday Morning Prayer services continued through 2023. The first Wednesday of each month took the form of a Communion service for the Mother's Union, led by one of our retired clergy. Attendance for this monthly Communion service was around twenty.

On all other Wednesdays of the month a short service of Morning Prayer led by Barbara Fauset, Pat Prosser and Janet Adey was held. Elaine Barbour led the service when there was a fifth Wednesday. Average attendance for this service is around eight. The service was changed and adapted according to the season, and each new version was emailed out for the benefit of those at home who can join in via Zoom.

The PCC is hugely grateful to retired clergy and Lay Ministers for all their efforts in enabling worship to continue this regular pattern of worship.

In Holy Week our programme included three Zoom Compline services (Monday to Wednesday), Communion for Maundy Thursday, the Good Friday ecumenical service in Jubilee Gardens and the walk to the crosses where a short ecumenical service was held. On Holy Saturday St Anne's hosted a performance of Handel's Messiah. On Easter Day about twenty five participants braved the cold for the dawn service at St Leonard's. Despite the cold we were warmed by the joy of the event – as well as the Easter fire! We were sprinkled with the water of life and the birds drowned our singing with their own.

A number of services with a particular theme were held in 2023, including Taizé (on Palm Sunday and in Advent). Racial Justice Sunday in February 2023 was marked with a Service of the Word. This used material provided by Churches Together for Britain and Ireland and marked the 30th anniversary of the death of Stephen Lawrence. The PCC decided not to hold a climate service as originally intended in September 2023, but rather move to having an environmental Service of the Word as part of the local festival of sustainability – SustFest – in April 2024.

We were very pleased to be able to welcome visits from St Anne's school during 2023 to join in Sunday worship at St Anne's including contributions from the school drummers and from the growing school choir.

The All Souls' service was held at St Leonard's with its usual special outreach to those who had been bereaved in the previous year. This atmospheric and moving service was well attended by a congregation who responded to the invitation to place a candle for their loved one on the candle tree in the chancel.

The PCC was pleased that Area Dean Fr Tim Williams was once again able to officiate at the Remembrance Day wreath laying at the Load Street War Memorial followed by a service of

remembrance in St Anne's attended by the Mayor, Councillors and representatives of a wide range of town organisations including representatives of uniformed youth groups.

The Mothers' Union organised its traditional Advent Communion service. A Taizé service was also held in Advent.

The well attended Nativity service held in St Anne's on Christmas Eve at 6.30pm was led by Canon Fr. Tim Williams. The PCC is very grateful to Fr. Tim for leading this important mission to the town. The Christmas Day services at St. Anne's and St. Leonard's were both well attended and Simon Thorburn and Heather Flack are thanked for their ministry at these services.

St. Andrew's remained closed throughout the year. As part of the PCC's mission to the Button Oak and Pound Green community, the worship team led a Harvest Service at Pound Green Village Hall, followed by a harvest supper and product auction. The event was well attended, mainly by members of St. Anne's congregation. Generous bids in the auction, together with donations, raised over £450 for the Black Country Food Bank and church funds.

Music in worship is supported in St Anne's by our organist James Hickson and a choir of fifteen singers who are always willing to welcome new recruits. The choir is looking for ways of passing this musical enthusiasm to future generations and, in 2024, is hoping to hold a special service with music chosen to celebrate the centenary of C V Stanford's death. The PCC is also grateful to Jim Ineson, Barbara Fauset, Elaine Barbour and Ken Hadley (the St Anne's music group), and to Diane Taylor at St Leonard's for their contributions to this aspect of worship.

Bellringing for Sunday services at St Anne's took place weekly as well as for civic and other special occasions. The PCC would like to thank the Tower Captain and team for all their efforts in ringing the Sunday call to worship.

Our weekly 'pew sheet' Network contains the weekly readings and notices and links to the different Zoom services. The PCC is very grateful to Peter Roberts for his work in compiling and distributing Network by email to more than 150 people each week, a task which he had done for over 20 years. Peter had to step back from this in September owing to ill health, and we are very grateful to Peter Kirk for picking up the baton. Network remains a valuable means of keeping the wider church community connected. An additional pew slip has been produced for use in St. Anne's for newcomers and visitors to register interest in church.

As a parish we continue to benefit from the ministry of the large number of individuals who contribute to worship. The PCC would like to give particular thanks for the support of retired clergy (Heather Flack, Mark Moreton and Simon Thorburn), our Lay Ministry team (Licensed Lay Ministers Barbara Fauset and Robert Barbour, Authorised Lay Ministers Janet Adey, Elaine Barbour, Caroline Hall and Diane Taylor, with support from Pat Prosser and Jim Ineson). We are grateful to Sheila Limbrick for her duties as sacristan, to Elaine Barbour who produces service sheets in liaison with whoever is leading worship, to Janet Bishop and her team and the St. Leonard's flower arrangers for their care and skill in decorating our churches with flowers.

The PCC recognises that worship only takes place smoothly thanks to those who organise the following rotas: welcome, chalice assistants, coffee after services, lesson readers, the sound desk and Zoom at St Anne's. And a big thank you to all those who willingly volunteer to take on these duties.

In addition to regular worship, we aim to enable our wider community to celebrate and thank God at the milestones of their journey through life.

Baptism numbers were once again low with four in 2023 (the same number as in 2022), two were at St Leonard's and two at St Anne's. The two at St Leonard's were particularly special. The first because it was a baptism that had to be postponed from 2022 because the baby was quite poorly and it was a joy to see him active and alert during the service which was beautifully led by Rev Rosemary Lawley. The second was one which was arranged at very short notice because Ukrainian relatives were visiting. St Leonard's congregation was very welcoming and offered hot drinks, squash and biscuits after the service and the family stayed and really appreciated the hospitality the Church offered.

There were three marriages at St. Leonard's (compared with five in 2022).

A total of 50 funerals, burials and memorial services took place in the Parish in 2023, compared with 47 in 2022. One funeral and one memorial service took place at St. Anne's (same as in 2022) and eight funeral services took place at St. Leonard's (ten last year). Eighteen burials took place in St. Leonard's churchyard: four of bodies in existing graves (three in 2022) and fourteen of cremated remains (eleven in 2022). Of the burial of cremated remains, seven were in existing plots, six in new plots and one in the Rose Garden. The churchyard no longer has space for new plots for the burial of bodies but has sufficient space for the burial of cremated remains to meet the likely needs of the parish in the short term. In addition, our Parish Ministry team between them conducted seventeen funeral services and four committals at the Wyre Forest Crematorium *(fifteen and five in 2022), two funerals at Stourbridge* Crematorium and one burial in Kidderminster Cemetery. The support of the bereaved remains a strong part of our parish ministry and relies heavily on the commitment of retired clergy (Heather Flack, Mark Moreton, Simon Thorburn and Rose Lawley) and of Lay Funeral Ministers Barbara Fauset and Elaine Barbour. These ministers also conducted funerals and burials within the Benefice at All Saints' church. The PCC is very grateful for this generous commitment to funeral ministry.

The PCC is grateful for the work and support given to weddings and funerals by Yvonne Rundell and Gill Warnett who continued in their temporary roles as Wedding and Funeral Administrators respectively.

Development and learning within a Christian community

During lent, Robert Barbour led a group that followed the 2023 USPG Lent Course entitled 'Who is our neighbour'. This involved studying Bible passages and considering contexts from the world church. Some twenty people met regularly at 10 Valley View, and we had to split into two groups in different rooms.

For Advent 2023 Robert Barbour led four sessions on parables. We explored one from each of Matthew, Mark and Luke and had the option of writing our own for the final session. This proved to be a hard but interesting task! Numbers were again pleasing, with typically twenty three of us meeting for each session. For Advent we tried the option of dividing into afternoon and evening sessions and this worked well, accommodating both those working during the day and those who found the dark evenings unconducive.

To mark Black History Month in October, a group read 'Ghost Ship' by Azariah France-Williams and met as a one-off book group to discuss it. The book deals with the racism that the author has encountered as a Church of England priest from within the Church itself. The discussion was rich and we may try the idea of a one-off book group again for Black History Month in 2024.

A number of small groups meets regularly. A Bible Reading Fellowship group met monthly using the New Daylight course of readings and reflections to prompt discussion as a house group of five. The Saturday Morning Group met each Saturday via Zoom at 8.30am for worship and prayer. It follows Iona liturgy and each week the needs of the church are a focus for prayer. The house group based in Sabrina Drive continued to meet fortnightly for worship and prayer, led by Robert Barbour and supporting those who are housebound. Anyone interested in being part of a regular group is encouraged to speak to Licensed Lay Ministers Robert Barbour or Barbara Fauset.

St. Anne's branch of the Mothers' Union has a membership of eighteen who enjoyed a full programme during 2023. Branch Leader Ann Capell keeps in touch with members through email, newsletters, phone calls and visits. This contact is particularly appreciated by those members with restricted mobility. Members enjoyed a range of interesting talks throughout the year. The Wednesday morning communion service each month in St. Anne's has a Mothers' Union focus and brings members and others together for prayer and worship. The well-attended Advent service had a focus on gender based violence and prisons.

Provision of pastoral care

St. Anne's position in the heart of the town, with its coffee bar usually open three days a week, enables an active welcome to visitors and a ministry of care to those seeking solace or comfort. The PCC is grateful to the volunteer team, led by Sue Perrin, who enable this ministry to take place.

The Pastoral Group, a group of eight lay members, co-ordinates, where appropriate, those who visit the sick, needy, elderly and housebound of our parish and community. The group met formally four times in 2023 to update each other on the individuals on our list of concerns, a list also used for prayer. Emails are used to share significant news between meetings. Many others not in the group look after church folk and their neighbours offering a wide variety of help. One group member has written "I give thanks for networks of unknown befrienders, who make a quiet and often unseen difference to troubled lives."

The group updated the Risk Assessment and Pastoral Care Visitor documents with help from Parish Safeguarding Officer Britta Flegg in 2023. Beginning in March a monthly Communion service was introduced in Summerdyne Care Home on the second Tuesday, led by Elaine Barbour, Margaret Ashmore and Janet Adey. In November we began a monthly morning prayer service in Hernes Nest Care Home. In December choir members and others sang carols in both Care Homes, which was warmly welcomed by both homes and attracted lots of extra residents. Housebound people are visited with home communion or a Service of the Word.

The PCC is very grateful for the commitment of the Pastoral Group to their sensitive and prayerful ministry.

St. Leonard's churchyard has a special role in our mission to bereaved and lonely people in the parish and as a place of welcome and reflection to the many walkers and visitors who pass by. We aim to maintain the area to provide a place for memory, reflection and prayer, whilst nurturing the ecological environment to promote biodiversity and natural beauty in this part of the Wyre Forest. We know that significant numbers of people draw comfort from their time here (and sometimes from Gimbal, the venerable cat/ counsellor) – and many, although not regular Sunday church worshippers, go into the church to find spiritual consolation.

Following advice in our Natural Networks survey, we obtained Faculty permission to plant native deciduous trees around the churchyard, and successfully sourced saplings free from the Woodland Trust. We have also established a good relationship with Caring for God's Acre, resulting in a summer and spring visit from a team of scything experts to mow the 'meadow' area and help the regeneration of an increasing variety of meadow flora. We have recently achieved (another!) Faculty allowing the installation of three new benches, to be made from sustainable Wyre Forest oak at the Wyre Community Land Trust woodyard. We aim to improve opportunities for folk to sit, rest, listen and talk companionably during their visits to the churchyard.

In preparation for Holy Week, a team delivered a message of hope to 120 households in the church community. The message included a greeting with news of Holy Week and Easter services, a postcard and a hand-sized palm cross. The postcard contained a photograph taken by Ken Hadley of the three crosses on Crundalls Hill in 2022 and some thoughts for Holy Week and Easter from Meister Eckhart. The giving and receiving of a tangible symbol of God's love were appreciated.

During the week before Christmas, members of St. Anne's choir with other singers from our congregations visited households in Bewdley to sing carols.

Ecumenical relationships

Until the pandemic, the parish had two representatives on Bewdley Christian Forum whereby information and concerns were shared and events organised at bi-monthly meetings. Formal meetings of this group are yet to be revived but a strong spirit of co-operation exists between the Christian churches in our town. The annual Bewdley Passion is a product of Bewdley churches working together, as are the Bewdley Street Pastors and the Open the Book team.

The 2023 Bewdley Passion began with the observance of the Stations of the Cross at Holy Family RC Church. The ecumenical service in Jubilee Gardens on Good Friday was a well-attended and moving event and a powerful witness in the centre of town. For several years, Bewdley Churches Together has held a Good Friday service on Crundalls Hill overlooking the town. Here three large crosses, erected by members of the parish, can be seen from far and wide. Led by the minister from Riverside Elim Church in 2023, the service was appreciated by the large number of people who took part. The Bewdley Passion events concluded on Holy Saturday with a performance of Handel's Messiah by a chamber choir and orchestra in St. Anne's church.

St. Anne's C of E Primary School

2023 saw the fruits of the increasingly close links between our congregations and church school, St. Anne's C of E Primary School. News from the school is shared in Network, sometimes including prayers written by the children, a church report regularly appears in the school newsletter and the school is a regular PCC agenda item. Planning meetings between members of the church and Headteacher Jo Harvey have led to a programme of church and school activities. The PCC is very grateful for the Headteacher's commitment to strengthening the school's relationship with church.

Members of the school choir and drumming group joined specially prepared Sunday morning services in St. Anne's church in 2023. The church building is becoming more familiar to the pupils. Parents and families have come to support their children and have been given a warm welcome by the congregation. The PCC is particularly grateful to the Lay Ministry team for their

leadership and initiative and to Jim Ineson who has been visiting the school regularly with his guitar to teach worship songs to the children.

During the year, the whole school and staff, accompanied by parent helpers, walked down to St Anne's Church for a special service at Easter, Harvest and Christmas. These services are an inspiration and much enjoyed by children, staff, congregation members and those parents who attend. The children particularly enjoy singing together in such a large space, accompanied by James on the organ and Jim on his guitar.

Diana Sutherland leads Collective Worship in St Anne's School Nursery with a weekly reflection for the older nursery children based on the school values. This worship usually contains a story or visual illustration, Bible references, a song and a prayer. Diana worked with the Nursery Lead Teacher to produce a documented structure for this worship.

Throughout 2023, eighteen members of St. Anne's congregation have been involved in presenting Bible stories regularly each week to the children at St. Anne's through Open the Book. An extended programme was created to tell the Easter story, culminating in the school experiencing the Resurrection story through a service in Church. From September 2023, the team has been trialling a new format of material produced by the Bible Society for Open the Book. These assemblies are popular with the children who enjoy recognising the team when they come to visit church.

Year 6 pupils took part in a church-based pilgrimage in July organised by LLM Barbara Fauset and ALM Diane Taylor to mark their transition from one stage of education to another. The pupils visited different areas of the church and learned about their significance. Each child was given a 'passport', like the ones used on more formal pilgrimages, and created a response at each area. The children were full of questions and interest.

With the retirement of Diana Sutherland as Foundation Governor, after years of most valuable and wise service, Caroline Hall and Richard Rundell now represent the church on the Board of Governors. Their 'Foundation' role involves oversight of the school's delivery of the RE curriculum and the way in which the school evidences its Christian ethos and values. However, as Governors they have wider responsibilities – Caroline on the Curriculum, Achievement and Progress Committee and Richard on the Business (Finance) Committee. The Foundation Governors are pleased to report that professional, friendly and positive relationships have been quickly established, and that under the leadership of Mrs Harvey, the whole school team are moving forward with optimism and pride.

Termly meetings with the Curriculum Leader for RE have given the Foundation Governors a thorough insight into how the curriculum and staff training are being led expertly and with deep commitment. This fosters the religious education of every child and gives every child an understanding of the meaning of faith and of living in faith. Displays throughout the school are creative and vibrant evidence of how both classroom teaching, individual conversations and whole school activities, including assemblies, promote the Christian ethos and values of the school community. The Foundation Governors wish to record their thanks to the leadership and whole staff of the school for their dedication, hard work, kindness and humanity.

Many members of the congregation volunteer in other areas of school life including reading, sewing and the creation of wall displays. The PCC is grateful to those members of the church

community who are engaged with pursuing our mission to the school and to the school leadership who are actively encouraging this.

Church care and maintenance

We have continued to carry out all necessary regular maintenance in our three church buildings. Work on the churches included regular planned safety maintenance covering fire extinguisher testing in all three churches, portable electrical appliance testing, and roof maintenance and lightning conductor testing at St Anne's and St Leonard's, and boiler maintenance at St Anne's.

In 2023 we spent £3,541 on fabric maintenance at St. Anne's (£4,030 in 2022) and £3,916 on maintenance work in St Leonard's church (£1,666 in 2022).

St. Andrew's continues to be mothballed with regular checks to satisfy insurance requirements. In 2023 there was no expenditure on maintenance at St Andrews, though volunteer working parties carried out clearing of vegetation and clearing of gutters.

Dowles churchyard is disused but remains the responsibility of the PCC. A volunteer working group largely comprising members of Bewdley Civic Society met on the first Saturdays of each month during 2023. The group has continued to make progress in tidying the churchyard to reveal more of the gravestones. The PCC is very grateful for their efforts.

The care of St. Leonard's churchyard is reported in more detail under the heading of Pastoral Care on page 6. We have continued with work by professional churchyard gardeners supplemented by scything done by the 'Caring for God's Acre' organisation. The churchyard also benefited from the enthusiasm and versatility of volunteer working parties – whose only reward is job satisfaction and cake. In 2023 we spent £5,094 on churchyard maintenance including refuse collection (£4,880 in 2021).

We have kept a close eye on energy usage in our churches and installed a remote electricity monitoring facility in St Anne's. We have recently re-negotiated energy contracts. All our electricity is from renewable sources.

Use of our church buildings

In 2023, in addition to Wednesday and Sunday worship times, St Anne's was open to visitors from 10.00am to 2.00pm each Thursday and Friday and from 11.00am to 1.00pm on Saturdays. The St. Anne's coffee bar, located in the heart of the town, attracts members of the congregation and visitors alike. Bewdley Chess Club meets in the narthex each Friday lunchtime. In 2023 we started to promote Thursday mornings as the 4Cs: a place for Coffee, Cake, Company and Conversation. The church offers an active welcome to visitors whether for a hot drink, a walk around the building or to spend some quiet time in prayer. The PCC is grateful to the team led by Sue Perrin which includes members of the wider community. Additional volunteers to help with this element of our ministry would always be warmly welcomed.

A successful harvest fair was arranged in St Anne's in October 2023 with stalls run by local producers offering a range of goods. This was not a money making venture although donations were welcomed for heat and lighting. It was good to see the church crowded again, to the benefit of local businesses. A similar event supported the town's Christmas Lights event.

We were grateful to receive a grant from Wyre Forest District Council for the additional costs of operating St Anne's coffee bar as a "warm space" through the winter. The Narthex has been equipped with additional electric heaters and the coffee bar microwave has been replaced as part of this initiative.

St Anne's Church was again open on the day of Bewdley's Christmas lights switch on, with charity stalls run by volunteers and refreshments available with proceeds shared between church and Girl Guide funds. We also provided a base for the St John's Ambulance First Aid team. This year we also worked with Bewdley Town Council to host the display of Christmas trees decorated by local traders during Advent.

St Anne's is available for hire by organisations in the wider community. In 2023 it again provided a regular rehearsal venue for Bewdley Choral Society and was used monthly as a practice venue for the Bewdley Concert Band. St Anne's was also used as a concert performance venue for the Choral Society, the Concert Band, Bewdley British Legion, Kidderminster Choral Society Young Voices, Bewdley Festival and Got to Sing choir.

In October both St Anne's and Bewdley Primary schools held their Harvest services in St Anne's church. In December the church welcomed St. Anne's and Bewdley Primary schools and the Bewdley School for their Christmas services and Christmas end of term celebrations.

St Leonard's is open to visitors every day from dawn to dusk from Easter onwards via the time-controlled lock and is visited by those who wish to admire this historic building, walkers passing by on the Worcestershire Way as well as by those visiting the churchyard.

Making our buildings fit for purpose

The PCC has identified the need to adapt and change our buildings to align with our mission needs as one of its main priorities.

After years of steady decline in the use of St. Andrew's building the PCC decided, after the enforced Covid closure, to investigate disposal of the building and move to using nearby Pound Green Village Hall for seasonal worship activity. Further to the progress made with the Diocesan Registrar and the Chancellor's office in 2022 we have established that any sale proceeds from the sale of St Andrew's will be put to the benefit of the Parish. In 2023 we proceeded with the application for Possessory Title for the property. We are also in the process of applying to Shropshire Council to demolish the building so that the land can be sold with outline consent for a residential development. This will enable PCC members, as charity trustees, to maximise the benefit to our charitable purposes.

At St. Anne's our successful 2022 Faculty application for stonework repair works was then followed by confirmation of a grant of £167,000 from the Government 'Shared Prosperity Fund'. This funding is initially committed to repair and renovation of the exterior stonework to get us safe and weatherproof. But it also includes funds for an architect led feasibility study into how the interior might be developed to meet the needs of its worshippers and the wider community which were set out in the St. Anne's vision statement approved by the PCC:

> "*Our vision is for St. Anne's Church to become a vibrant community hub at the centre of Bewdley life, equipped to offer a wide range of activities for the benefit of the town. We want to develop a space which provides a warm welcome to all - as a place of worship and as a home for gatherings and performances, as a place where exciting and inclusive community events and activities can flourish.*"

This feasibility study is now planned to start in 2024 with completion by early 2025. Further grants on top of the Shared Prosperity grant have also been received but more funds are required to complete the exterior works. Two further significant funding bids are planned to allow us to complete the exterior works.

At St. Leonard's we obtained outline drawings from our architect of the scheme for toilets and kitchenette, which were approved by the PCC. These will improve our welcome at events such as weddings and funerals and allow the building to be used for a wider variety of activities. The Faculty application process for this was started in 2023. We now await detailed architect's drawings to make the full application and so that estimates can be obtained. Much effort went into getting the heating at St. Leonard's to a reasonable state in 2023. All the heating elements in the high level heater units were replaced and problems with the power supply rectified. However this work then revealed that the units themselves needed to be replaced. Orders for this work are being arranged with, we hope, financial support from the Diocese. We continued to investigate how to get broadband provision in St Leonard's and are still planning for this in 2024.

Engagement with children, young people and families

Children are always welcome at Sunday services although numbers are very low. In St. Anne's, a well equipped toy and activity corner is available. During 2023, the Sunday Gang helpers have ensured that there is something for young children to do, such as colouring or a simple activity. An updated role description and activity risk assessment are in place. There is a rota, so that there is always somebody on the 'lookout' for children. During the year, families have only attended when there has been a baptism or when the school is visiting. The Sunday Gang helpers feel that it is important that any children attending will feel welcome.

The PCC is very grateful for the work of Baptism Co-ordinator Mary Thorburn. Numbers of parents having their children Baptised continues to be relatively small: in 2023 there were two baptisms at St Leonard's and two at St Anne's. The Baptism policy has changed this year as we felt that, although it is desirable for families to come to Church for three occasions before being able to progress with a baptism it did feel quite unwelcoming. For the Church, a Baptism enquiry is an opportunity to make contact with young families to encourage them and to engage with them and talk about their faith in a non threatening way, in a way that the Church environment does not always allow. The Baptism policy will be reviewed once our new Rector is with us. We have continued to deliver a communication to children who have been Baptised in the past five years, on Birthdays, at Christmas and Easter and tried where possible to hand deliver the envelopes.

This year we opened up the Special Sunday Picnic in the Nursery grounds and orchard to all St. Anne's Nursery children as well as the baptism families. The PCC is grateful to Headteacher Jo Harvey and Nursery Lead Teacher Sam Strand for their support of the event. It was held later in September than usual, on a very windy Sunday afternoon but was enjoyed by the handful of families that came. We may rethink the timing next year for this valuable connection with our Church school. Those families who came enjoyed the activities, in particular, the parachute games and the music activity led by Angela Cattanach – Chell from All Saints' Church.

For the past 30 years, St. Anne's Church has held a very popular traditional nativity service on Christmas Eve for the wider community with scores of children dressed as characters from the nativity scene. This service is reported on more fully on page 3

Activities of the Open the Book team are reported on page 7. The PCC is pleased that this ministry to children has now become well established after the pandemic.

Engagement with the wider community

Traidcraft plc went into administration early in 2023, which meant the end of Traidcraft sales in the parish after over 40 years. The final big sale was held in July 2023 with most of the remaining stock going to support Ukranian families. Over the 35 years with Elaine Barbour at the helm, the total of goods sold was just £11,000 short of three quarters of a million pounds. This is due to wide support from church members and the local community as well loaning stock to communities further afield. The annual Traidcraft sale in St. Anne's was a popular event, well-supported by the wider community. The church was often full with people who had come to shop or enjoying lunch in the narthex. The PCC is very grateful to Elaine for her astounding achievement over many years and for her commitment to make trade fairer for producers worldwide.

During the year funds were gathered from members of the congregation for distribution to Ukrainian families in the parish.

The Ecology Justice Group met regularly throughout the year. Topics included international climate issues (especially COP in November in Dubai), local regional issues via the Wyre Forest Green Alliance and a range of other topics. St Anne's obtained the silver Eco-Church award.

We continue to support the Black Country Food Bank in Stourbridge. Although our visits are less frequent, we have donated large quantities of food and household goods, such as duvets and cooking equipment. The need is growing as more families and individuals lose their means of earning, lose their homes and are unable to provide for their families. Many of our congregations continue to support the Food Bank with regular financial donations, both by direct debit and with cash.

The PCC is pleased to support the work of Bewdley Street Pastors as they patrol the town at night, keeping people safe. Churches in Bewdley continue to work together as street pastors, prayer pastors and trustees. Three members of the parish are actively involved. The pandemic and cost of living crisis have meant that the town is much quieter, and the work of the Street Pastors is now more limited. Nevertheless, this remains a valuable ministry in the town which is welcomed by the Town Council, police and publicans.

The parish Facebook page is administered by Janet Adey. In 2023, Janet increased the number of posts to include more information about services and events. During Advent and Lent she posted relevant material each day, using content provided by the Diocese and the Church of England.

As part of our church's outreach, we have invited local residents to come and hear talented local musicians. To date we have marvelled at the musical talents of three boys from The Bewdley School, aged from 13 to 17 years, demonstrating the strength of the music department, under the leadership of their teacher, Helen Blythe. Their piano recitals have awed us with music ranging from Bach, Mozart, Scott Joplin to their own compositions. These free hour long concerts have brought relatives and friends into a welcoming church community, and the students are well impressed by the acoustics of this building.

The PCC is grateful to Simon Thorburn and Linda Thursfield who lead the church walking groups. The Stumblers walking group, which is rooted in church life but has an open

membership, organised ten walks on Saturdays during 2023. Some of the walks were quite local to Bewdley but there were trips further afield with the walks varying in length from about four and up to about eight miles. The emailing list contacts over forty people although the number present on any given walk varied from half a dozen on a couple of occasions into the high teens on others. The group try to car share as much as possible. Planning and leading of the walks was shared between seven people and the starting points included Hawkbatch, Enville, Arley, Heightington, Abberley, Mamble, Alfrick, Uncllys Farm, and Eastham in the Teme Valley. Walks are advertised well in advance together with a brief description of the likely ups and downs!

Over the last year a small group of walkers has been meeting on the first Tuesday morning of each month for a walk locally of about two hours. The group aims to use footpaths or very quiet roads and has covered areas both sides of the river, forest and fields, Numbers of walkers vary between two and six. New walkers are always welcome!

For the third year, more than fifty people took part in the project to deliver a professionally printed Christmas card to more than 4,500 houses and businesses in Bewdley and Wribbenhall. The card was produced by Margaret Ashmore and included a Christmas greeting from our Benefice churches with information about the various Christmas services that took place. The card was well received.

Future plans

At the time of writing, we await the arrival of Rev'd Melissa Beynon as our new Rector. The PCC anticipates that during the year these plans will change; we look forward to this chapter.

Worship and prayer

- Review the Baptism Policy, approved by PCC in March 2022, ensuring it meets its purpose.
- Formalise the procedure for arranging and conducting Baptisms.
- Plan to hold further services at Button Oak in addition to the Harvest and Carol services
- Engage with partner churches to continue joint events such as Taizé services, the Good Friday service in Jubilee Gardens and the programme in Lent 2024
- Review forms and patterns of worship

Making our buildings fit for purpose

St Andrews:

- Obtain possessory title
- Pursue disposal of the land under best possible terms with funds available for the Parish's wider purposes

St Anne's:

- Start work on the major exterior repairs and renovation
- Engage with the congregation and wider community to establish the needs for the building
- Work towards the development of a feasibility plan for St Anne's interior re-ordering
- Continue with grant applications and fund-raising activities

St Leonard's:

- Complete the Faculty Application process for the installation of toilets and kitchenette
- Compete the replacement of overhead heating units
- Install router with internet access capability

Developing our engagement with children, young people and families

Baptism:

- Set up a Baptism Books scheme
- Hold a Baptism picnic in 2024

Open the Book:

- Encourage Bewdley Primary School to resume Open the Book
- Continue to recruit new participants, with training if necessary

St. Anne's School:

- Continue to organise events in church for the school to celebrate major festivals
- Host a leavers' event in church July 2024
- Continue to contribute articles regularly to the school's newsletter
- *Continue to invite a variety of groups, including the* school choir, to take part in church services
- Include representatives from the parish in diocesan training for collective worship
- Remain open to invitations from the school to share our mission
- Hold services at St Anne's school, inside or outside, relevant and appropriate for children and parents. Collaboration with the school in preparing and organising the service would draw school and church together along with the wider community.

Developing our engagement with the wider community

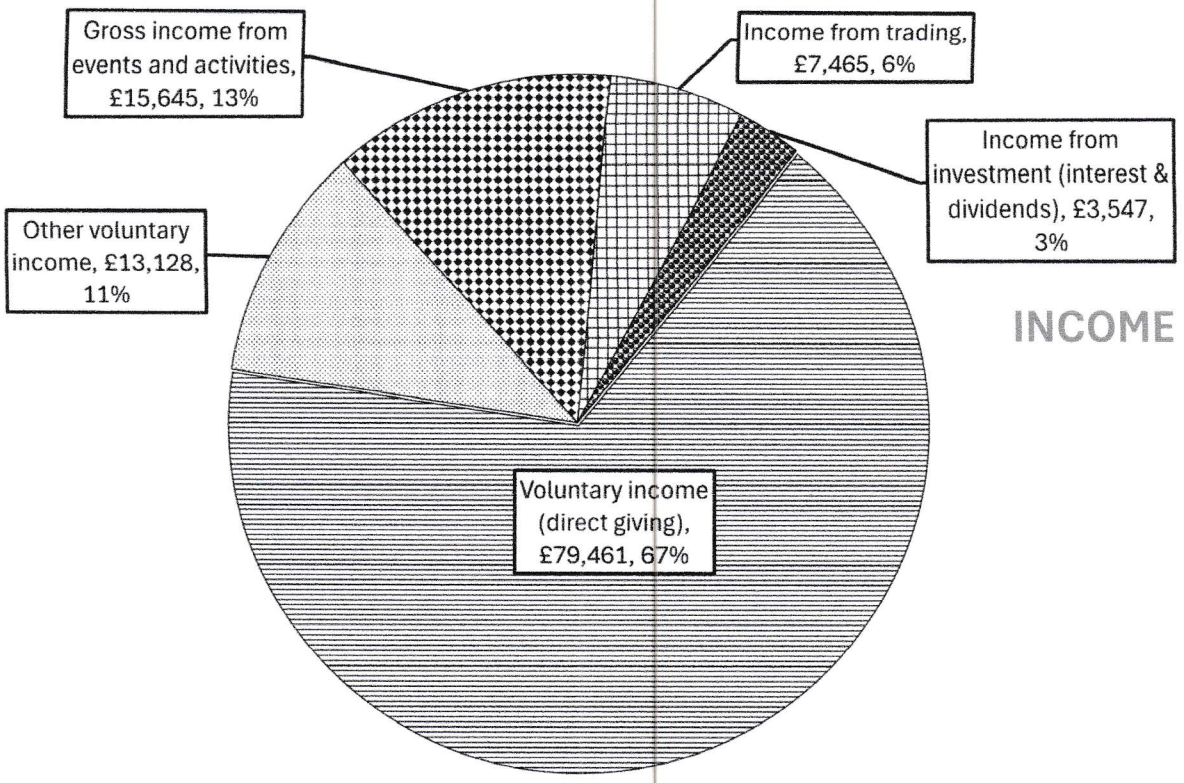
- Encourage support for the Black Country Foodbank
- Engage with partner churches with the aim of reactivating Bewdley Christian Forum
- Work on actions needed to achieve Gold EcoChurch standard for St. Anne's

St. Leonard's churchyard:

- Continue with the plan to improve biodiversity
- Install interpretation panels
- Develop our mission of outreach to visitors to the churchyard

Financial Review

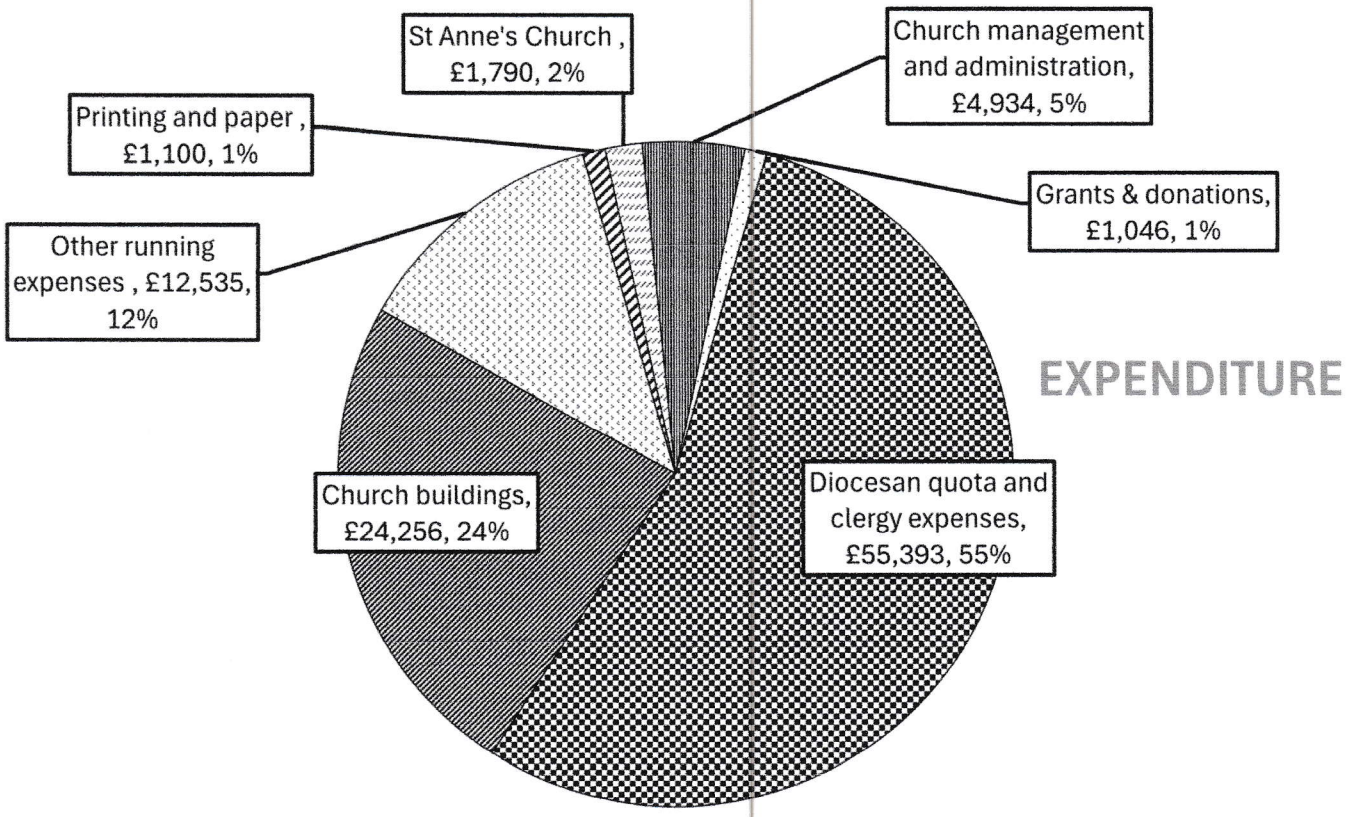
Total income for year ended 31st December 2023 was £119,262.
A break down is shown in the chart:



Income notes:

- Voluntary giving comes from grants, donations and appeals and legacies.
- Events and activities are from wedding and funeral fees and the Christmas Fair
- Income from trading is from the hire of the church and St Anne's centre sales and donations.

Expenditure for year ended 31st December 2023 was £101,054.11. A breakdown is shown in the chart:



Expenditure notes:

- Grants and donations were to church charities, foodbank and Ukraine donations.
- Church building expenses are utilities bill and insurance (£10,5200), repairs and maintenance (£12,551) and cleaning (£510).
- Other running expenses are the wedding and funeral fees, costs of events (Good Friday in Jubilee Gardens) and organists, music etc.
- St Anne's expenses are for the telephone and equipment such as the narthex heaters.

For 2023 the surplus is £18,207.89 which is an improvement on last year's figure of £280.88, although it should be noted that 2023 income included £11,100 of one-off donations and grants giving an actual surplus of £7,109.89.

Endowment Funds

A number of investment funds are listed in the notes section of the accounts. A decision was taken in March 2024 to wind up those funds with a value of under £25,000 with capital released for the benefit of the Parish. Investment funds with a value of over £25,000 will remain with the interest being paid quarterly.

I would like to thank Britta Flegg for the bookkeeping and support. **Ken Hadley Treasurer**

Reserves Policy

It has been the practice of the PCC to hold any surplus funds in a deposit account. During 2023, at least £15,000 of these funds were held in reserve. At the end of 2023, this reserve remained intact.

Volunteers

The PCC would like to thank the many volunteers who work to promote the mission of the church in the parish. References have been made throughout this report to this work. Particular thanks are owed to Worship Leaders and Churchwardens for their commitment and care in a difficult year.

Safeguarding

The PCC has complied with the duty to have due regard to the House of Bishops' Guidance in relation to safeguarding and to keep safeguarding at the heart of what we do. The PCC and incumbent accepts that it is a joint responsibility. Safeguarding & Safer recruitment is a standing agenda item at each PCC.

In September 2023 the PCC fully accepted and implemented the Policy Statements of the Church of England – Promoting a Safer Church, as the policy statement for this Parish and commended The Parish Safeguarding Handbook for use within the Parish. Signed copies of the policies are displayed in the St Anne's Narthex, St Anne's Tower and St Leonard's. A signed copy of the Policy in Respect of DBS Disclosures was sent to the Diocesan DBS Administrator.

The Parish Safeguarding Officer (PSO Britta Flegg) has ensured that all DBS certificates are up to date. At the end of 2023, no DBS were more than three years old. Sixteen DBS checks were carried out during 2023. There is a total of thirty five volunteers requiring a DBS; DBS checks for clergy and LLMs are carried out by the Diocese.

The PSO has encouraged all volunteers to complete and renew the required safeguarding training. During 2023, two volunteers completed the Leadership course and six volunteers have done the Foundation course. The church wardens are no longer required to complete the Leadership course but need to repeat the Foundation course every three years.

The PSO regularly attends the PSO network meetings and through that and through mailings from the Diocesan team is being kept up to date any changes to policies. The two PSOs in the benefice also work together to ensure there is a consistency across the benefice.

The Parish Dashboard is the tool used by the parishes and diocese to monitor compliance with Safeguarding policies. The Parish Dashboard is kept up to date by the PSO, while the Incumbent, Churchwardens, Vice Chair and PCC Secretary have access to view and to check what items are outstanding. Church activities listed on the Dashboard are Pastoral Visiting, Open the Book and Sunday Gang. Role descriptions are kept up to date for volunteers for these activities. The Role description for Coffee shop volunteers has been updated, and a meeting held at the beginning of 2023 with the volunteers where the PSO highlighted where information is available re Safeguarding, should the need arise.

During 2023 no new volunteers were recruited for roles with significant contact with children, young people or vulnerable adults.

The Diocesan Website is a good source of safeguarding information: https://www.cofe-worcester.org.uk. The Parish Safeguarding Handbook is also a valuable resource, which can be downloaded from the website.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity, number 1132968.

The appointment of PCC members is governed and set out in the Church Representation Rules. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC. All members of the PCC are required to comply with the safeguarding requirements described in the Safeguarding section of this report and attend relevant training courses. All PCC members are trustees.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding how funds are to be spent. The PCC met 7 times in 2023:January, March, May, July, September and November and for a short meeting after May's Annual Parochial Church Meeting (APCM).

During the year all PCC business was conducted under the aegis of the Area Dean and Archdeacon. At the end of the PCC's year in May 2024, the Parish continues to be in vacancy until Rev'd Melissa Beynon is licensed as Rector on 2nd June 2024.

The PCC has a Standing Committee with membership and functions according to the Church Representation Rules, including agenda setting for PCC meetings. Other committees responsible to the PCC are the Property Group and other groups set up from time to time for specific purposes. In November 2019, three such groups were formed and tasked to bring recommendations to the PCC in relation to aims described in this report and to report progress to the APCM.

Diana Sutherland (until 31st August 2023), Richard Rundell (from 1st September 2023) and Caroline Hall are Foundation Governors on St. Anne's CE Primary School Governing Body. As well as attending meetings of the Board of Governors and other committees of which they are members, Foundation Governors have a programme of twice termly activities in school. Foundation Governors have a particular responsibility in taking the lead in upholding and promoting the deeply Christian character of a Church school. A key responsibility is to regularly monitor and evaluate the impact and effectiveness of the school's Christian vision, values and ethos on the life and work of the school community. The PCC is grateful to the lay Foundation Governors for their commitment to meeting these obligations, during the Rector's absence and the vacancy.

Six members of the PCC sit on the Deanery Synod, four elected for a three year period at the APCM and two who also sit on the Diocesan Synod. Membership of these bodies provides the PCC with a valuable link between the parish and the wider structures of the church.

Administrative information

The Parish of Ribbesford with Bewdley and Dowles is part of the Diocese of Worcester within the Church of England. The correspondence address is St. Anne's Church, Load Street, Bewdley, Worcestershire DY12 2AE

PCC members who have served at any time since 1st January 2023 until the date this report was approved are:

1st January to 24th May 2023
Vice Chair: Caroline Hall
Treasurer: Ken Hadley
Secretary: Gill Warnett

Ex officio:
Incumbent: Rev. Megan Gibbins
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett
Assistant Warden: Betty Nicholas
Deanery Synod: Ann Capell, Susan Price, Yvonne Rundell, Gill Warnett
Diocesan Synod: Janet Adey, Robert Barbour

Elected Lay members:
Alan Fairs, Paul Gibbins, Ken Hadley, Caroline Hall, Trevor Hockin, Richard Perrin, Joyce Redstall, Richard Rundell, Diana Sutherland, Angela Williams

As approved at APCM 25/5/2024.

24th May 2023 to 15th May 2024
Vice Chair: Richard Rundell
Treasurer: Ken Hadley
Secretary: Gill Warnett

Ex officio:
Incumbent: Rev. Megan Gibbins (until 17th June 2023)
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett,
Assistant Warden: Betty Nicholas
Deanery Synod: Ann Capell, Susan Price, Yvonne Rundell, Gill Warnett,
Diocesan Synod: Janet Adey, Robert Barbour,

Elected Lay members:
Alan Fairs, Ken Hadley, Trevor Hockin, Richard Perrin, Richard Rundell, Angela Williams

Co-opted Lay members: Heather Fairs (from 24th May), Caroline Hall (from 8th December 2023)

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL

Financial Statements

For the year ended 31st December 2023

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**RIBBESFORD WITH BEWDLEY AND DOWLES PCC**		
On accounts for the year ended	**31ST DECEMBER 2023**	**Charity no (if any)**	
Set out on pages	**4 TO 9**		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2023.

Responsibilities and basis of report

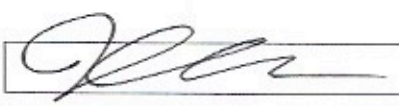
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	15th JULY 2024
Name:	DAVID CHARLTON		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	DRUMBANNON, 121A WYRE HILL, BEWDLEY, WORCESTERSHIRE		
	DY12 2UQ		

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	General Fund (unrestricted) £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022
INCOMING RESOURCES						
Voluntary income (direct giving)	2a	79,326.00	135.00		79,461.00	80,309.97
Other voluntary income & grants	2b	10,661.80	2466.20		13,128.00	10,775.19
Gross income from events and activities	2c	15,645.00			15,645.00	15,678.12
Other ordinary income	2d	16.00			16.00	29.40
Income from trading	2e	7,465.00			7,465.00	4,884.49
Income from investment	2f	783.00		2,764.00	3,547.00	2,854.90
(a) TOTAL INCOMING RESOURCES		**113,896.80**	**2,601.20**	**2,764.00**	119,262.00	**114,532.07**
RESOURCES USED						
Grants and donations	3a	1,046.00			1,046.00	3,039.25
Directly relating to work of the Church	3c	81,848.06	13,226.00		95,074.06	109,781.67
Church management & administration	3d	3,914.00	1,020.05		4,934.05	3,372.78
Projects	3e	0.00			0.00	0.00
(b) TOTAL RESOURCES USED		**86,808.06**	**14,246.05**		101,054.11	**116,193.70**
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)						
(c) TRANSFERS BETWEEN FUNDS						
NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)		27,088.74	(11,644.85)	2,764.00	18,207.89	(1,661.63)
GAINS AND LOSSES ON INVESTMENTS						
- realised					0.00	0.00
- unrealised				12,260.00	12,260.00	(15,817.07)
NET MOVEMENT IN FUNDS		**27,088.74**	**(11,644.85)**	**15,024.00**	**30,467.89**	**(17,478.70)**
Balance b/f at 1st January 2023		**373,049.31**	**(295,820.88)**	**109,549.25**	**186,777.68**	**204,256.38**
Balance c/f at 31st December 2023		**400,138.05**	**(307,465.73)**	**124,573.25**	**217,245.57**	**186,777.68**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES	General Fund (unrestricted)	Restricted Funds						Endowment Funds
		Bellringer	St.Andrew	St.Leonar	Churchya	St.Anne's Fabric	Collections for charity	
2(a) Voluntary income (direct giving)								
Planned giving including Tax Refunds:	76399.00							
Collections at services/Boxes/Foodbank	2927.00							
Subscriptions		135.00						
	79326.00	135.00						
2(b) Other voluntary income								
Grants						20.00		
Grants-Warm spaces	2200.00							
Donations and appeals	314.80	1057.00				866.2	523.00	
Gift Aid Small Donations Scheme	647.00							
Legacies	7500.00							
	10661.80	1057.00				886.20	523.00	
2(c) Gross income from events and activities								
Fees for weddings and funerals	15274.00							
Other events	218.00							
Printing & photocopying	153.00							
	15645.00							
2(d) Other ordinary income								
Other income	16.00							
	16.00							
2(e) Income from trading								
Hire of St.Anne's & St.Andrew's	5360.00							
St.Anne's Centre, sales & donations	2105.00							
	7465.00			0.00				
2(f) Income from investment (interest & dividends)								
C.B.F.Deposit Accounts	227.00							
Bank Accounts	556.00							
Harris Bequest Fund								2697.00
Seabright Bread Trust								
Dowles Parish Fund								67.00
	783.00	0.00	0.00	0.00	0.00	0.00		2764.00
TOTAL INCOMING RESOURCES	113896.80	1192.00	0.00	0.00	886.20	0.00	523.00	2764.00

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED

	General Fund (unrestricted)	Restricted Funds						TOTAL FUNDS	
		Bellringer	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collections for charity	2023	2022
3(a) Grants & donations									
Charitable payments to:									
Church Overseas Relief Agencies	0.00							0.00	50.00
Ukraine appeal	0.00							0.00	804.00
Church Charities	100.00							100.00	175.00
Gifts	119.00							119.00	
Secular charities	827.00							827.00	2,010.25
	1,046.00		0.00					1,046.00	3,039.25
3(b) Support costs									
Education & training	0.00							0.00	0.00
Courses, retreats & outings	0.00							0.00	0.00
	0.00							0.00	0.00
3(c) Directly relating to the work of the Church									
Ministry: Diocesan quota	55,132.00							55,132.00	55,000.00
Clergy expenses	261.00							261.00	735.15
	55,393.00							55,393.00	55,735.15
Church buildings:									
Utilities	4,578.00							4,578.00	8,005.55
Insurance	5,942.00							5,942.00	5,885.47
Cleaning	510.00							510.00	1,229.25
Sound & Vision Equipment				675.00					
Maintenance paid from Covid Grant	0.00							0.00	4,654.83
Repairs & Maintenance				3,916.00	5,094.00	3,541.00		12,551.00	9,712.00
Refurbishment project	0.00							0.00	4,369.29
	11,030.00		0.00	4,591.00	5,094.00	3,541.00		24,256.00	34,056.39
Other running expenses:									
Wedding/funeral fees	3,136.05							3,136.05	3,081.62
Wedding/funeral fees assigned to Diocese	5,098.00							5,098.00	5,279.66
Cost of other events, activities & sales	131.00							131.00	5,275.20
Services: organists, music & other	4,190.00							4,190.00	3,871.34
	12,535.05		0.00	0.00				12,535.05	17,487.82
Printing: Paper & printing consumables	173.00							173.00	240.48
Photocopying charges	927.00							927.00	979.47
	1,100.00							1,100.00	1,219.95
St.Anne's Church Centre:									
Telephone	1,037.00							1,037.00	660.39
Equipment & Fittings < £1000	518.00							518.00	621.97
Cards and other purchased items	235.00							235.00	0.00
	1,790.00							1,790.00	1,282.36
Total costs relating to work of the church	81,848.05	0.00	0.00	0.00	4,591.00	5,094.00	3,541.00	95,074.05	109,781.67
3(d) Church management and administration									
Planned giving envelopes & expenses								0.00	65.21
Licences, fees, bank charges, admin, sponsorship, miscellaneous	3,519.00		1,020.05					4,539.05	3,307.57
Travelling expenses & other clergy fees	395.00							395.00	0.00
	3,914.00	0.00	1,020.05					4,934.05	3,372.78
3(e) Projects									
Sunday Gang								0.00	0.00
TOTAL RESOURCES USED	85800.05	0.00	1020.05	0.00	4591.00	5094.00	3541.00	101054.11	116193.70

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

STATEMENT OF ASSETS & LIABILITIES

	Note	2023	2022
FIXED ASSETS			
Inventory assets	4	3540.00	3540.00
Investments	5	105999.62	97066.76
		109539.62	100606.76
CURRENT ASSETS			
Debtors	6	4676.00	
CBF Deposit Funds		33839.31	30511.89
Cash at Bank & In Hand		74881.90	61148.69
		113397.21	91660.58
LIABILITIES: amounts falling due within one year	7	5691.26	5489.66
NET CURRENT ASSETS		107705.95	86170.92
NET ASSETS		217245.57	186777.68
FUNDS			
Unrestricted		107915.35	86051.18
Restricted:			
Bellringers		2256.95	2586.09
St.Andrew's		212.99	212.99
St.Leonard's		145.52	145.52
Churchyards		715.14	715.14
Endowment Funds		105999.62	97066.76
		217245.57	186777.68

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

DETAILED ASSETS & LIABILITIES

	St.Anne's & St.Leonard's General Fund	Restricted Funds Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collection for charity	Endowment Funds
	£	£	£	£	£	£	£	£
FIXED ASSETS								
Inventory assets (safe)	3,540.00							
Investments								
CBF Investment Fund								101,090.90
CBF Deposit Fund								1,387.92
Charinco Investment Units								3,520.80
	3,540.00							105,999.62
CURRENT ASSETS								
Debtors	4,676.00							
CBF Deposit Accounts	3,374.36							
CBF Acc Investment Fund	28,546.18							
CBF Acc Fixed Interest Fund	1,918.77							
Current Bank Accounts	26,694.38	875.68						
Deposit Bank Accounts	44,856.92	1381.27	212.99	145.52	715.14			
	110,066.61	2,256.95	212.99	145.52	715.14			
CURRENT LIABILITIES								
Parish Fees	5,098.20							
Other creditors	593.06							
	5,691.26							
FUND BALANCE	107,915.35	2,256.95	212.99	145.52	715.14	0.00	0.00	105,999.62

4. FIXED ASSETS

		FOR USE BY PCC Equipment, fixtures & fittings	INALIENABLE ASSETS Inventory assets (pipeless organ, sound system)
Gross Book Value	As at 1st Jan 2023	13547.17	26170.59
	As at 31st December 2023	13547.17	26170.59
Depreciation	As at 1st Jan 2023	10007.17	26170.59
	As at 31st December 2023	10007.17	26170.59
Net Book Value	At 31st December 2023	3540.00	0.00

5. INVESTMENTS

Endowment	Custodian Trustees	Purpose of endowment	Invested in	Units	Mkt Value 31.12.23	Mkt Value 31.12.22	Gain in Value, £
Harris bequest	WDBF	Church maintenance	CBF Investment Fund	4013	90715.07	82914.20	7800.87
	WDBF	Upkeep Ribbesford Church	CBF Investment Fund	251	5673.93	5186.01	487.92
	WDBF	Sunday school teaching	CBF Investment Fund	100	2260.53	2066.14	194.39
Dowles Parish Fund	WDBF	Charitable work in the parish	CBF Investment Fund	108	2441.37	2231.43	209.94
					101090.90	92397.78	8693.12
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		1283.92	1243.95	39.97
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		104.00	104.00	0.00
					1387.92	1347.95	39.97
Dowles Parish (Black Rock)	WDBF	Furthering religious and charitable work in the parish	Charinco Investment Fund	76.08	3520.8	3321.03	199.77
				TOTAL	105999.62		97066.76

6. DEBTORS

	2023	2022
Funeral, memorial fees & collections	4676.00	0.00

7. CREDITORS Due in less than 1 year

	2023	2022
Fees assigned to diocese	5098.20	5279.66
Other creditors	593.06	210.00
	5691.26	5489.66

22/5/24

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL

Financial Statements

For the year ended 31st December 2023

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**RIBBESFORD WITH BEWDLEY AND DOWLES PCC**		
On accounts for the year ended	**31ST DECEMBER 2023**	**Charity no (if any)**	
Set out on pages	**4 TO 9**		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2023.

Responsibilities and basis of report

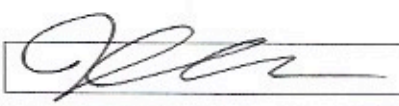
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	15th JULY 2024
Name:	DAVID CHARLTON		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	DRUMBANNON, 121A WYRE HILL, BEWDLEY, WORCESTERSHIRE		
	DY12 2UQ		

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Note	General Fund (unrestricted) £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2023 £	2022
INCOMING RESOURCES						
Voluntary income (direct giving)	2a	79,326.00	135.00		79,461.00	80,309.97
Other voluntary income & grants	2b	10,661.80	2466.20		13,128.00	10,775.19
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Income from trading	2e	7,465.00			7,465.00	4,884.49
Income from investment	2f	783.00		2,764.00	3,547.00	2,854.90
(a) TOTAL INCOMING RESOURCES		**113,896.80**	**2,601.20**	**2,764.00**	119,262.00	**114,532.07**
RESOURCES USED						
Grants and donations	3a	1,046.00			1,046.00	3,039.25
Directly relating to work of the Church	3c	81,848.06	13,226.00		95,074.06	109,781.67
Church management & administration	3d	3,914.00	1,020.05		4,934.05	3,372.78
Projects	3e	0.00			0.00	0.00
(b) TOTAL RESOURCES USED		**86,808.06**	**14,246.05**		101,054.11	**116,193.70**
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)						
(c) TRANSFERS BETWEEN FUNDS						
NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)		27,088.74	(11,644.85)	2,764.00	18,207.89	(1,661.63)
GAINS AND LOSSES ON INVESTMENTS						
- realised					0.00	0.00
- unrealised				12,260.00	12,260.00	(15,817.07)
NET MOVEMENT IN FUNDS		**27,088.74**	**(11,644.85)**	**15,024.00**	**30,467.89**	**(17,478.70)**
Balance b/f at 1st January 2023		**373,049.31**	**(295,820.88)**	**109,549.25**	**186,777.68**	**204,256.38**
Balance c/f at 31st December 2023		**400,138.05**	**(307,465.73)**	**124,573.25**	**217,245.57**	**186,777.68**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES	General Fund (unrestricted)	Restricted Funds						Endowment Funds
		Bellringer	St.Andrew	St.Leonar	Churchya	St.Anne's Fabric	Collections for charity	
2(a) Voluntary income (direct giving)								
Planned giving including Tax Refunds:	76399.00							
Collections at services/Boxes/Foodbank	2927.00							
Subscriptions		135.00						
	79326.00	135.00						
2(b) Other voluntary income								
Grants						20.00		
Grants-Warm spaces	2200.00							
Donations and appeals	314.80	1057.00				866.2	523.00	
Gift Aid Small Donations Scheme	647.00							
Legacies	7500.00							
	10661.80	1057.00				886.20	523.00	
2(c) Gross income from events and activities								
Fees for weddings and funerals	15274.00							
Other events	218.00							
Printing & photocopying	153.00							
	15645.00							
2(d) Other ordinary income								
Other income	16.00							
	16.00							
2(e) Income from trading								
Hire of St.Anne's & St.Andrew's	5360.00							
St.Anne's Centre, sales & donations	2105.00							
	7465.00			0.00				
2(f) Income from investment (interest & dividends)								
C.B.F.Deposit Accounts	227.00							
Bank Accounts	556.00							
Harris Bequest Fund								2697.00
Seabright Bread Trust								
Dowles Parish Fund								67.00
	783.00	0.00	0.00	0.00	0.00	0.00		2764.00
TOTAL INCOMING RESOURCES	113896.80	1192.00	0.00	0.00	886.20	0.00	523.00	2764.00

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED

	General Fund (unrestricted)	Restricted Funds						TOTAL FUNDS	
		Bellringer	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collections for charity	2023	2022
3(a) Grants & donations									
Charitable payments to:									
Church Overseas Relief Agencies	0.00							0.00	50.00
Ukraine appeal	0.00							0.00	804.00
Church Charities	100.00							100.00	175.00
Gifts	119.00							119.00	
Secular charities	827.00							827.00	2,010.25
	1,046.00		0.00					1,046.00	3,039.25
3(b) Support costs									
Education & training	0.00							0.00	0.00
Courses, retreats & outings	0.00							0.00	0.00
	0.00							0.00	0.00
3(c) Directly relating to the work of the Church									
Ministry: Diocesan quota	55,132.00							55,132.00	55,000.00
Clergy expenses	261.00							261.00	735.15
	55,393.00							55,393.00	55,735.15
Church buildings:									
Utilities	4,578.00							4,578.00	8,005.55
Insurance	5,942.00							5,942.00	5,885.47
Cleaning	510.00							510.00	1,229.25
Sound & Vision Equipment				675.00					
Maintenance paid from Covid Grant	0.00							0.00	4,654.83
Repairs & Maintenance				3,916.00	5,094.00	3,541.00		12,551.00	9,712.00
Refurbishment project	0.00							0.00	4,369.29
	11,030.00		0.00	4,591.00	5,094.00	3,541.00		24,256.00	34,056.39
Other running expenses:									
Wedding/funeral fees	3,136.05							3,136.05	3,081.62
Wedding/funeral fees assigned to Diocese	5,098.00							5,098.00	5,279.66
Cost of other events, activities & sales	131.00							131.00	5,275.20
Services: organists, music & other	4,190.00							4,190.00	3,871.34
	12,535.05		0.00	0.00				12,535.05	17,487.82
Printing: Paper & printing consumables	173.00							173.00	240.48
Photocopying charges	927.00							927.00	979.47
	1,100.00							1,100.00	1,219.95
St.Anne's Church Centre:									
Telephone	1,037.00							1,037.00	660.39
Equipment & Fittings < £1000	518.00							518.00	621.97
Cards and other purchased items	235.00							235.00	0.00
	1,790.00							1,790.00	1,282.36
Total costs relating to work of the church	81,848.05	0.00	0.00	0.00	4,591.00	5,094.00	3,541.00	95,074.05	109,781.67
3(d) Church management and administration									
Planned giving envelopes & expenses								0.00	65.21
Licences, fees, bank charges, admin, sponsorship, miscellaneous	3,519.00		1,020.05					4,539.05	3,307.57
Travelling expenses & other clergy fees	395.00							395.00	0.00
	3,914.00	0.00	1,020.05					4,934.05	3,372.78
3(e) Projects									
Sunday Gang								0.00	0.00
TOTAL RESOURCES USED	85800.05	0.00	1020.05	0.00	4591.00	5094.00	3541.00	101054.11	116193.70

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

STATEMENT OF ASSETS & LIABILITIES

	Note	2023	2022
FIXED ASSETS			
Inventory assets	4	3540.00	3540.00
Investments	5	105999.62	97066.76
		109539.62	100606.76
CURRENT ASSETS			
Debtors	6	4676.00	
CBF Deposit Funds		33839.31	30511.89
Cash at Bank & In Hand		74881.90	61148.69
		113397.21	91660.58
LIABILITIES: amounts falling due within one year	7	5691.26	5489.66
NET CURRENT ASSETS		107705.95	86170.92
NET ASSETS		217245.57	186777.68
FUNDS			
Unrestricted		107915.35	86051.18
Restricted:			
Bellringers		2256.95	2586.09
St.Andrew's		212.99	212.99
St.Leonard's		145.52	145.52
Churchyards		715.14	715.14
Endowment Funds		105999.62	97066.76
		217245.57	186777.68

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2023

DETAILED ASSETS & LIABILITIES

	St.Anne's & St.Leonard's General Fund	Restricted Funds Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collection for charity	Endowment Funds
	£	£	£	£	£	£	£	£
FIXED ASSETS								
Inventory assets (safe)	3,540.00							
Investments								
CBF Investment Fund								101,090.90
CBF Deposit Fund								1,387.92
Charinco Investment Units								3,520.80
	3,540.00							105,999.62
CURRENT ASSETS								
Debtors	4,676.00							
CBF Deposit Accounts	3,374.36							
CBF Acc Investment Fund	28,546.18							
CBF Acc Fixed Interest Fund	1,918.77							
Current Bank Accounts	26,694.38	875.68						
Deposit Bank Accounts	44,856.92	1381.27	212.99	145.52	715.14			
	110,066.61	2,256.95	212.99	145.52	715.14			
CURRENT LIABILITIES								
Parish Fees	5,098.20							
Other creditors	593.06							
	5,691.26							
FUND BALANCE	107,915.35	2,256.95	212.99	145.52	715.14	0.00	0.00	105,999.62

4. FIXED ASSETS

		FOR USE BY PCC Equipment, fixtures & fittings	INALIENABLE ASSETS Inventory assets (pipeless organ, sound system)
Gross Book Value	As at 1st Jan 2023	13547.17	26170.59
	As at 31st December 2023	13547.17	26170.59
Depreciation	As at 1st Jan 2023	10007.17	26170.59
	As at 31st December 2023	10007.17	26170.59
Net Book Value	At 31st December 2023	3540.00	0.00

5. INVESTMENTS

Endowment	Custodian Trustees	Purpose of endowment	Invested in	Units	Mkt Value 31.12.23	Mkt Value 31.12.22	Gain in Value, £
Harris bequest	WDBF	Church maintenance	CBF Investment Fund	4013	90715.07	82914.20	7800.87
	WDBF	Upkeep Ribbesford Church	CBF Investment Fund	251	5673.93	5186.01	487.92
	WDBF	Sunday school teaching	CBF Investment Fund	100	2260.53	2066.14	194.39
Dowles Parish Fund	WDBF	Charitable work in the parish	CBF Investment Fund	108	2441.37	2231.43	209.94
					101090.90	92397.78	8693.12
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		1283.92	1243.95	39.97
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		104.00	104.00	0.00
					1387.92	1347.95	39.97
Dowles Parish (Black Rock)	WDBF	Furthering religious and charitable work in the parish	Charinco Investment Fund	76.08	3520.8	3321.03	199.77
				TOTAL	105999.62		97066.76

6. DEBTORS

	2023	2022
Funeral, memorial fees & collections	4676.00	0.00

7. CREDITORS Due in less than 1 year

	2023	2022
Fees assigned to diocese	5098.20	5279.66
Other creditors	593.06	210.00
	5691.26	5489.66

22/5/24

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF BEWDLEY WITH RIBBES

England & Wales - Charity number 1132968

Accounts

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL

Financial Statements

For the year ended 31st December 2022

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**RIBBESFORD WITH BEWDLEY AND DOWLES PCC**		
On accounts for the year ended	**31ST DECEMBER 2022**	**Charity no (if any)**	
Set out on pages	**4 TO 9**		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2022.

Responsibilities and basis of report

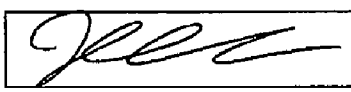
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	24th OCTOBER 2023
Name:	DAVID CHARLTON		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	DRUMBANNON, 121A WYRE HILL, BEWDLEY, WORCESTERSHIRE DY12 2UQ		

2023 Report and Accounts for the Parochial Church Council of the Parish of Ribbesford with Bewdley and Dowles

Aims and purposes

Our central aim, in common with all Anglican churches is:

- to co-operate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical, thereby promoting the gospel of our Lord Jesus Christ.

In November 2019, the PCC adopted three additional aims. The PCC aims to:

- make our buildings fit for purpose
- develop our engagement with children, young people and families
- develop our engagement with the wider community.

The PCC is also specifically responsible for the maintenance of St. Anne's Church, Load Street, Bewdley, St. Leonard's Church and churchyard, Ribbesford and St. Andrew's Church, Button Oak. It also has responsibility for the maintenance of Dowles churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. When planning or arranging activities, we are conscious of the Charity Commission's guidance on public benefit. We are also conscious of our role as a charity for the advancement of religion and aim to put faith into practice as Kingdom People through:

- worship and prayer, developing and learning within a Christian community
- provision of pastoral care
- ecumenical relationships
- engagement with children, young people and families and engagement with the wider community

To facilitate this, we need to keep the fabric of our churches in good order.

An objective from November 2019 was the creation of plans to: make our buildings fit for purpose; develop our engagement with children, young people and families; develop our engagement with the wider community.

A series of meetings, led by Licensed Lay Minister Robert Barbour and open to all PCC members, was held in August 2022 with the purpose of prioritising the future plans identified in the 2022 Annual Report and forming an action plan. The action plan documents progress and is updated at each PCC meeting.

Achievements and performance:

Worship and prayer

At present there are 127 parishioners on the church electoral roll, 41 of whom are not resident in the parish.

Our Rector, Rev Megan Gibbins, returned to full time work after an extended period of sick leave and phased return on 1st January 2022. The regular pattern of worship in 2022 largely resumed its pre-Covid pattern after the disruption of the Covid restrictions in 2021. It was decided to

continue offering access to worship using Zoom as had been established during the Covid restrictions. This allows members of our worshipping community to join in worship from St Anne's in their own homes if their circumstances prevent their attendance in person.

Across the benefice the pre-Covid service pattern was resumed of holding a benefice-wide Communion Service on the first Sunday of the month with the location rotating around St Anne's, All Saints' and St Leonard's. In St Anne's the second and third Sundays were services of Holy Communion with the fourth Sunday a Service of the Word led by members of our Lay Ministry team. This pattern ensured that the requirement was met for there to be a service of Holy Communion in the incumbency every Sunday.

At St Leonard's weekly Sunday services of Holy Communion and said Matins with hymns resumed from the start of 2022 and the church is now once again open to visitors every day.

The pattern of St Anne's Wednesday services in 2022 remained as in the second part of 2021. The first Wednesday of each month took the form of a Communion service for the Mother's Union, led by one of our retired clergy or by clergy from the Kidderminster West team. We are very grateful for their continued commitment to this service. Average attendance for this service was around twenty. The following Wednesdays of the month offered a service of Morning Prayer led by Barbara Fauset, Pat Prosser and Janet Adey. Elaine Barbour led the service when there was a fifth Wednesday. Average attendance for this service is around eight. The service was changed and adapted according to the season, and each new version was emailed out for the benefit of those at home who can join in via Zoom. Prayers for Ukraine became an essential aspect of the service after the invasion.

In April, a selection of works from the Methodist Modern Art Collection came to Bewdley in an event "For All People", organised by Bewdley Churches Together. The exhibition was accompanied by a series of Sunday evening services with addresses drawing inspiration from the artworks on display. A report of this event is on page 7.

In Holy Week our programme included three Zoom Compline services (Monday to Wednesday), Communion for Maundy Thursday, the Good Friday ecumenical service in Jubilee Gardens and the walk to the crosses where a short ecumenical service was held. On Easter Day about twenty five participants braved the cold for the dawn service at St Leonard's. Despite the cold we were warmed by the joy of the event – as well as the Easter fire! We were sprinkled with the water of life and the birds drowned our singing with their own.

In June, St Leonard's hosted a special early evening service to celebrate the Platinum Jubilee of Queen Elizabeth II. "Hymns and Pimms" incorporated music and readings known to be favourites of her Majesty. The sun shone and appropriately celebratory refreshments were enjoyed by a good congregation.

In August we experimented by only holding a single service for the whole benefice on each Sunday. Attendances at these services were generally lower than might have been expected had the regular worship pattern been maintained. The abandonment of a regular act of Sunday worship in our town centre church for the whole of August was not well received. It was decided that this experiment would not be repeated in 2023.

A number of services with a particular theme were held in 2022, including Taizé (in April and in Advent) and a climate service. The racial justice service was delayed until Feb 2023. We were

also very pleased to be able to welcome visits from St Anne's school during 2022 to join in Sunday worship at St Anne's.

The death of Queen Elizabeth in September was marked by the daily opening of St Anne's and St Leonard's for private prayer and for the signing of a book of condolence during the period of mourning. A civic service attended by the Mayor and Town Councillors was held to celebrate the life of Her Majesty and to mourn her passing.

Unfortunately, from late September, our Rector was again absent on extended sick leave which lasted until after the end of the year and into 2023. Megan and her husband, Paul, were remembered in prayer at services each week during her absence.

The PCC was very grateful for the support of Area Dean Fr.Tim Williams in establishing a revised pattern of services for 2023. The new pattern was to ensure that the statutory requirement for a Sunday service of Holy Communion in the benefice was met, but that the need for regular worship for our church communities was also recognised. It was agreed that the regular monthly benefice service was not meeting worship needs. The new pattern agreed in September 2022 was that joint benefice-wide Communion services would take place only when there is a fifth Sunday in the month starting in 2023. The PCC is hugely grateful to retired clergy and Lay Ministers for their efforts in enabling worship to continue in this way.

The All Souls' service was again held at St Leonard's with its usual special outreach to those who had been bereaved in the previous year. This atmospheric and moving service was well attended by a congregation who responded to the invitation to place a candle for their loved one on the candle tree in the chancel.

After the 2021 Covid restrictions at the Remembrance Sunday service, with no youth organisations in attendance, the PCC was pleased that the 2022 service was able to resume its normal format and grateful to Fr Tim Williams for officiating.

In Advent we joined with other Christian churches in town to offer a 'Pause at Noon' series of short midday services. In addition, a service of Advent reflection, organised by Barbara Fauset, was held in St Leonard's. The Mothers' Union organised its traditional Advent Communion service and a Taizé service was also held in Advent.

Special mention must be made of the Nativity service which was held in St Anne's on Christmas Eve at 6.30pm. This was a joyous resumption of the pre-Covid tradition, led by Canon Fr. Tim Williams and attended by over 300 including a newly born baby in a buggy taking the part of Jesus. Many of the large number of children who came took part enthusiastically in the tableau on the chancel steps. The PCC is very grateful to Fr. Tim for leading this important mission to the town on what was a particularly busy day for him. The Christmas Day services at St. Anne's and St. Leonard's were both well attended and Simon Thorburn and Heather Flack are thanked for their ministry at these services.

St. Andrew's remained closed throughout the year. As part of the PCC's mission to the Button Oak and Pound Green community, the worship team led a Harvest Service and a Carol Service at Pound Green Village Hall, both with time afterwards for seasonal refreshments and fellowship. Both events were well attended, the Harvest Service mainly by members of St. Anne's congregation. An auction of produce raised £300 for the Black Country Foodbank. Despite the snow, December's Carol Service had a congregation of more than thirty from the local

community and from Bewdley, including eleven children. These services were advertised more widely than those in 2021 with the aim of increasing attendance.

Music in worship is supported in St Anne's by our organist James Hickson and the choir. The choir consists of fifteen members and is always willing to welcome new recruits. The high spot in 2022 was to sing a special 'Te Deum Laudamus' at the service in St Anne's in June to commemorate the Platinum Jubilee of Queen Elizabeth II – an ancient hymn of praise sung less often in modern worship. Another highlight was in September with a full choral matins at St Leonard's – the first time such a service has been heard in the parish for many years. St Anne's has a long tradition of good music and a regular pattern of anthem singing was re-established in 2022. The choir is now looking for ways of passing this musical enthusiasm to future generations. The PCC is also grateful to Jim Ineson, Barbara Fauset, Elaine Barbour and new recruit Ken Hadley (the St Anne's music group), and to Diane Taylor at St Leonard's for their contributions to this aspect of worship.

Bellringing was back to full strength in 2022 with ringing for Sunday services at St Anne's on a regular basis as well as on civic occasions. The ringers played a key part in marking the passing of Queen Elizabeth II. The PCC would like to thank the Tower Captain and team for all their efforts in ringing the Sunday call to worship. The Team have recently been successful in attracting new recruits and we are pleased to report that the tradition of ringing at St Anne's is in such a healthy state.

Our weekly 'pew sheet' Network contains the weekly readings and notices and links to the different Zoom services. The PCC must give particular thanks to Peter Roberts for continuing to compile and distribute Network by email to more than 140 people each week, often working at short notice. Network remains a valuable means of keeping the wider church community connected.

As a parish we continue to benefit from the ministry of the large number of individuals who contribute to worship. The PCC would like to give particular thanks for the support of retired clergy (Heather Flack, Mark Moreton and Simon Thorburn), our Lay Ministry team (Licensed Lay Ministers Barbara Fauset and Robert Barbour, Authorised Lay Ministers Janet Adey, Elaine Barbour, Caroline Hall and Diane Taylor, with support from Pat Prosser and Jim Ineson). We are grateful to Sheila Limbrick for her duties as sacristan, to Elaine Barbour who produces service sheets in liaison with whoever is leading worship, to Janet Bishop and her team and the St. Leonard's flower arrangers for their care and skill in decorating our churches with flowers.

Without naming individuals, the PCC recognises that worship only takes place smoothly thanks to those who organise the following rotas: welcome, chalice assistants, coffee after services, lesson readers, the sound desk and Zoom at St Anne's. And a big thank you to all those who willingly volunteer to take on these duties.

In addition to regular worship, we aim to enable our wider community to celebrate and thank God at the milestones of their journey through life. There were four baptisms in the parish in 2022 (compared with six in 2021) plus one service of thanksgiving. These services were at St. Leonard's. There were five marriages at St. Leonard's (compared with eleven in 2021 which was, effectively, the post-Covid catch-up year) and no marriages in St. Anne's in 2022 (the same as in 2021).

A total of 49 funerals, burial and memorial services took place in the Parish in 2022, compared with 43 in 2021. One funeral and one memorial service took place at St. Anne's (five in 2021) and ten funeral or memorial services took place at St. Leonard's (six last year). Fourteen burials took place in St. Leonard's churchyard, three of bodies in existing graves (three in 2021) and eleven of cremated remains (fifteen in 2021). The churchyard no longer has space for new plots for the burial of bodies but has sufficient space for the burial of cremated remains to meet the likely needs of the parish in the short term. In addition, our Parish Ministry team between them conducted twenty funeral services at the Wyre Forest Crematorium (14 in 2021), two at Worcester Crematorium and one burial at Wyre Forest Cemetery. The support of the bereaved remains a strong part of our parish ministry and relies heavily on the commitment of retired clergy (Heather Flack, Mark Moreton, Simon Thorburn and Rose Lawley) and of Lay Funeral Ministers Barbara Fauset and Elaine Barbour. The PCC is very grateful for this generous commitment to funeral ministry.

The PCC was grateful for the administrative support given to weddings and funerals by Paul Gibbins until he stepped down in October 2022 and to Gill Warnett and Yvonne Rundell for temporarily taking on the work of Funeral and Weddings Administrators respectively.

Development and learning within a Christian community

Two Lent study groups met in 2022. One led by Robert Barbour explored Luke's Gospel. This was well-attended and good discussion was generated, however, concern was felt at the quality of the Scripture Union resource. The other, led by Rev Megan Gibbins, was a discussion course based on the film Babette's Feast and considered the role that faith has in the choices we might make each day. Both groups were impacted by Covid infections.

Rev Megan Gibbins arranged a Benefice Lent Retreat at Holland House, led by Rev Ian Spencer, the resident Warden. This well attended retreat took hospitality as its theme.

Robert and Elaine Barbour led an Advent course entitled 'Tidings of Comfort and Joy? – Reconsidering Advent in a Time of Crisis', based on material from the Queen's Foundation. A Zoom webinar from Queen's was followed by four sessions. There was more material than could be fitted into Advent, so two further sessions were held in Epiphany 2023. Twenty five people signed up from across our parish with a good turnout each week. An Advent Quiet evening was held at St Leonard's during the second week in Advent, offering a time for prayer and reflection.

A number of small groups meets regularly. A Bible Reading Fellowship group met monthly using the New Daylight course of readings and reflections to prompt discussion as a house group of six. The Saturday Morning Group met each Saturday via Zoom at 8.30am for worship and prayer. It follows Iona liturgy and each week the needs of the church are a focus for prayer. An emerging group met once a fortnight in Sabrina Drive for worship and prayer supporting those who are housebound. Anyone interested in being part of a regular group is encouraged to speak to Licensed Lay Ministers Robert Barbour or Barbara Fauset.

St. Anne's branch of the Mothers' Union has a membership of twenty who enjoyed a full programme during 2022. Branch Leader Ann Capell keeps in touch with members through email, newsletters, phone calls and visits. This contact is particularly appreciated by those members with restricted mobility. Highlights included a Quiet Day at Uncllys Farm in June led by Robert Barbour. This was well supported by members and others and a leaflet with participants' reactions to the natural world of the forest was circulated afterwards. Quiet Days provide an

opportunity to develop spiritually. Our speakers during the year included Jill Crofton, Worcester Vice President, who took us on a tour of Africa where she had lived; and Elaine Barbour on developments in Traidcraft. Our monthly services bring us together for prayer and worship. The Wednesday morning communion service each month in St. Anne's has a Mothers' Union focus. December's Advent service had a focus on gender based violence and used materials from Mothers' Union's international campaign.

Provision of pastoral care

St. Anne's position in the heart of the town, with its coffee bar usually open several days a week, enables an active welcome to visitors and a ministry of care to those seeking solace or comfort. The PCC is grateful to the volunteer team, led by Sue Perrin, who enable this ministry to take place.

The Pastoral Group, a group of seven lay members and Megan, co-ordinates, where appropriate, those who visit the sick, needy, elderly and housebound of our parish and community. The group met formally four times in 2022 to update each other on the individuals on our list of concerns, a list also used for prayer. Many others not in the group look after church folk and their neighbours offering a wide variety of help. One group member has written "I give thanks for networks of unknown befrienders, who make a quiet and often unseen difference to troubled lives."

The group updated the Risk Assessment and Pastoral Care Visitor documents with help from Parish Safeguarding Officer Britta Flegg in 2022. Individuals in care homes have been visited but no worship services have been restarted yet. We plan to ensure this happens in 2023. Housebound folk are visited with home communion or a service of the word. The PCC is very grateful for the commitment of the Pastoral Group to their sensitive and prayerful ministry.

St Leonard's churchyard has been the final resting place for men, women and children of the Ribbesford and Bewdley communities for over 1,000 years. Work to maintain, conserve and protect our beautiful churchyard has continued through 2022 and into 2023. This is a vital aspect of our churches' outreach and mission, both to passers by and to people facing sad and difficult times in their life. We are now having to manage the relatively small remaining space for burials (now only in family plots) and cremation plots, with care and sensitivity.

We work to increase biodiversity through careful management of the different areas of the graveyard, endeavouring to maintain an atmosphere of peace and respect, whilst letting wildflowers and the ecosystem flourish. We have been much encouraged by visits from the Natural Networks team – a Worcestershire County Council initiative, and from a representative of the charity Caring for God's Acre. Whilst haymaking in 2022 proved challenging, it is hoped that we have learnt from the experience – and it was nevertheless satisfactory to be able to send large quantities of hay to some hungry goats in the local area! The PCC would like to express its grateful thanks to all, both paid and volunteer, who have contributed to liaison with the churchyard community and the upkeep of this precious site.

In preparation for Holy Week, a team delivered a message of hope to 120 households in the church community. The message included a greeting with news of Holy Week and Easter services, a postcard with an image from the Methodist Modern Art Collection, *The Empty Tomb* by Richard Bavin and readings, and a hand-sized palm cross. The giving and receiving of a tangible symbol of God's love were appreciated.

During the week before Christmas, members of St. Anne's choir with other singers from our congregations visited nine households in Bewdley, and one each in Stourport, Pound Green and Bliss Gate to sing carols. Thirty four singers, including four children, were involved at different times on three days and were able to cover all the parts to sing in four-part harmony.

Recipients were chosen by the group or by members of the Pastoral Care group and included those with particular challenges, the isolated and house-bound, the recently bereaved and those seriously ill. Those who took part were once again moved by the grace of people coping with difficulties and know that this simple act is a small way to show God's love.

Ecumenical relationships

Until the pandemic, the parish had two representatives on Bewdley Christian Forum whereby information and concerns were shared and events organised at bi-monthly meetings. The annual Bewdley Passion is a product of Bewdley churches working together, as are the Bewdley Street Pastors, St. Anne's School Foundation Governors and the Open the Book team. Formal meetings of this group are yet to be revived but a strong spirit of co-operation exists between the Christian churches in our town.

The ecumenical service in Jubilee Gardens on Good Friday was a well-attended and moving event and a powerful witness in the centre of town. For several years, Bewdley Churches Together has held a Good Friday service on Crundalls Hill overlooking the town. Here three large crosses are erected, seen from far and wide. In 2022, this service was able to take place, appreciated by the large number of people who took part.

Members of different churches in the town organised the Advent Pause programme, short services at midday in different churches in the four weeks before Christmas.

Operating under the banner of Bewdley Churches Together, a committee comprised of Ministers and lay representation from each Bewdley Church – Anglican, Baptist, Methodist, Catholic, Elim and Quakers –organised an exhibition from the Methodist Modern Art Collection at Bewdley Museum. After a two year postponement because of the pandemic, this exhibition of thirty pieces took place over Easter 2022. The collection is one of Britain's most important of modern religious art and includes more than fifty paintings, prints, drawings, reliefs and mosaics. A programme of exciting creative workshops, talks, Services and reflections hosted in our local churches was organised to accompany the exhibition. The PCC is very grateful to all involved and, in particular, to Jim Ineson for his leadership of the project. The whole event was a powerful reminder that, despite coming from different traditions, we are a body of Christians with a shared purpose. A report is included from members of the organising group representing the Bewdley Parish.

BEWDLEY PASSION 2022 – "FOR ALL PEOPLE".

The annual Bewdley Passion is a product of Bewdley Churches Together – an ecumenical grouping of all the churches in Bewdley (Anglican, Baptist, Methodist, Catholic, Elim and Quakers). Each year since 2013, the churches have organised joint programmes to celebrate and bring to the townspeople the events leading up to Easter.

After two abortive attempts (due to Covid-19 lockdowns) to host the Methodist Modern Art Collection (MMAC) in 2020 and 2021, our efforts finally came to fruition in 2022, when Bewdley Churches Together hosted twenty pictures from the Collection in the Wyre Forest Gallery at Bewdley Museum from 26th March until 24th April.

The title of the exhibition, "For All People", was derived from a work in the exhibition by John Muafanjego entitled "Israel, Jews, Christians, Heathen, our God for all People". Other works from the Collection were chosen to illustrate the Gospel story in chronological sequence.

The exhibition was open each day from 11am to 3pm thanks to the excellent contribution of volunteer stewards recruited from all the churches, but with the majority coming from St. Anne's. A number of comments were received in terms of the sense of the welcome provided by the stewards and their help with available resources, which included Looking Guides providing interpretation for each of the twenty works, and a Family Discovery Trail to help engage children, along with publications supplied by the MMAC. To publicise the exhibition a website was created, an A5 brochure produced, and posters distributed.

At Sunday evening services throughout Lent, all the Christian churches in the town came together to celebrate the profound truth that art does not favour any one way of worship but encompasses all of faith. Hosted at each of the participating churches in turn, a work from the Collection was featured and discussed by the host Minister, lay and ordained. This encouraged local church members to be aware of what was coming and to serve as ambassadors. From the Elim Pentecostal church joyfully celebrating 'Cross over the City' to the Roman Catholic Lectio Divina based on 'Noli me Tangere', our ecumenical gatherings were greatly enriched by such diversity of worship. Between 30 to 50 people attended each of the six services.

The total number of visitors to the exhibition was 2,107 (an average of 70 per day), plus over 108 children from the local St. Anne's C of E Primary School. Adults present during the school visit were surprised and impressed by the children's complete concentration and engagement with the pictures. One onlooker said with some surprise, "They saw things in the pictures I hadn't seen". After their visit the children produced their own artwork, which was later displayed in St Anne's Church.

Alongside the exhibition, we also held a series of workshops, talks and reflections designed to educate and challenge us, and to further enrich our understanding and experience of the pictures: Hilary Baker – "A child could have done that!" An interactive one hour talk decoding modern art; Sarah Middleton – "How the Methodist Modern Art Collection "speaks to" current issues of the day"; Simon Airey – "Every Picture Tells a Story" and "Story-Telling Workshop"; Mike Dernie – "Jesus the Painter: What's the Story?". Attendance at these talks varied in numbers between 30 to 50 people.

Funding for the project was supplied by eight local sponsors – Bewdley Development Trust, Bewdley Civic Society, Bewdley Town Council, The Abberton Spire Fund, The Helen Rachael Mackaness Charitable Trust, St George's Hall, Bewdley Methodist Church and St Anne's Church.

Visitor comments included: 'The Washing of the Feet' has moved me to tears; In these troubled times such works provide consolation; What wonderful foresight to amass this collection; A feeling of being held by the Christian narrative in this intimate space; So much more vivid and alive than looking at a small print; During this time of commercial Easter indulgence, this is perfect for Maundy Thursday and Holy Week - gave me goosebumps; How lucky Bewdley is to have such a wonderful exhibition; A spiritual journey; thank you Bewdley for allowing this opportunity to witness such power to lead our thoughts to Easter.

St. Anne's C of E Primary School

The PCC has been very pleased to continue to build closer links in 2022 between the parish and our church school, St. Anne's C of E Primary School. News from the school is shared in Network, including prayers written by the children, a church report regularly appears in the school newsletter and the school is a PCC agenda item. Meetings to arrange a timetable of church and school activities were held with members of the church, including the Rector, and Headteacher.

Foundation Governors have a duty to keep regular contact with the school during the year. This duty includes half-termly reviews of the RE curriculum, pupil voice, books and resources with the RE Subject Lead and Headteacher. The PCC is grateful to the Foundation Governors who were able to meet this obligation.

As the sole active Foundation Governor for much of the time, Diana Sutherland took a leading role in the lengthy process for the appointment of a new Headteacher. Acting Headteacher Jo Harvey was appointed headteacher in September 2022. After eight years' service, John Rhodes of Bewdley Baptist Church stepped down from his role of Foundation Governor in September after a leave of absence due to ill health. The PCC owes a debt of gratitude to John for his commitment and all he brought to the role. The PCC was grateful that Caroline Hall was willing to be nominated as a Foundation Governor. She was appointed by the Diocesan Board of Education in December and has quickly become involved. Diana and Caroline visit the school regularly and are available to support the management team.

Diana Sutherland leads Collective Worship in St Anne's School Nursery with a weekly reflection for the older nursery children based on the school values. This worship usually contains a story or visual illustration, Bible references, a song and a prayer. Nursery Lead Teacher Sam Strand gave her time generously to support September's Parish Baptism Picnic in the school grounds.

Throughout 2022, eighteen members of St. Anne's congregation have been involved in presenting Bible stories regularly each week to the children at St. Anne's. An extended programme was created to tell the Easter story, culminating in the school experiencing Resurrection through a service in Church. Over the year the school has also celebrated Harvest and Advent in St. Anne's. The meaning of Advent was explained in an assembly at school, prior to the church visit.

After a delay in 2022, members of the school choir and drumming group have joined specially prepared Sunday morning services in St. Anne's church in 2023. The church building is becoming more familiar to the pupils. Parents and families have come to support their children and have been given a warm welcome by the congregation. The PCC is particularly grateful to the Lay Ministry team for their leadership and initiative.

Year 6 pupils took part in a church-based pilgrimage in July organised by LLM Barbara Fauset and ALM Diane Taylor to mark their transition from one stage of education to another. The pupils visited different areas of the church and learned about their significance. Each child was given a 'passport', like the ones used on more formal pilgrimages, and created a response at each area. The children were full of questions and interest.

Individual members of the congregation continue to offer their time in becoming involved in coffee mornings or reading / sewing / making music on a regular basis. The PCC is grateful to

those members of the church community who are engaged with pursuing our mission to the school and to the school leadership who are actively encouraging this.

Church care and maintenance

We have continued to carry out all necessary regular maintenance in our three church buildings. Work on the churches included regular planned safety maintenance covering fire extinguisher testing in all three churches, portable electrical appliance testing, roof maintenance and lightning conductor testing at St Anne's and St Leonard's. We have kept a close eye on energy usage in our churches and recently re-negotiated energy contracts.

St. Andrew's continues to be mothballed with regular checks to satisfy insurance requirements. We received confirmation from the Diocesan Registrar and the Chancellor's office that the property belongs to the Parish and not the Diocese and that any sale proceeds must be put to the benefit of the Parish. Despite help from the Registrar and Chancellor's offices, no deeds have been located. In 2022 we spent £54 on maintenance (£622 in 2021) at St Andrews.

At St. Anne's work on decorating the narthex and replastering the south entrance was completed in Spring 2022. In 2022 the PCC applied successfully for faculty permission to carry out stonework cleaning and repair works at St Anne's following the successful trial of the IBIX system. Cleaning and repairing the exterior stonework are seen as the first phase of the long term development of St Anne's so that it can better meet the needs of its worshippers and the wider community as set out in our vision statement:

> *"Our vision is for St Anne's Church to become a vibrant community hub at the centre of Bewdley life, equipped to offer a wide range of activities for the benefit of the town. We want to develop a space which provides a warm welcome to all - as a place of worship and as a home for gatherings and performances, as a place where exciting and inclusive community events and activities can flourish."*

A bid was made to the Government's 'Shared Prosperity Fund' for funds to carry out exterior repairs and cleaning and to undertake a full feasibility study into how the building might be developed to fulfil its role as a community hub. In 2022 we spent £4,030 on fabric maintenance at St. Anne's (£6,673 in 2021)

Dowles churchyard is disused but remains the responsibility of the PCC. A volunteer working group largely comprising members of Bewdley Civic Society met on the first Saturdays of each month during 2022 and have made good progress in tidying the churchyard to reveal more of the gravestones. The PCC is very grateful for their efforts.

At St Leonard's a scheme proposed by the church architect in February 2022 for the provision of toilets and a kitchenette facility was considered at length. An alternative scheme on a smaller scale with the kitchenette facility in a 'lockable chest' was also considered. It was decided that the original scheme would best enable St Leonard's to provide hospitality at events such as weddings and funerals and allow the building to be used for a wider variety of activities. The PCC has approved the scheme and instructed the architect to provide detailed drawings so that estimates can be obtained. We are investigating how to get broadband provision in St Leonard's. In 2022 we spent £1,666 on maintenance work at St Leonard's (£2,041 in 2021).

The care of St. Leonard's churchyard is reported in more detail under the heading of Pastoral Care on page 6. The areas nearest the church are kept in good order by the use of professional, paid grounds contractors. This is supplemented with occasional volunteer maintenance activity.

A faculty was obtained for the pruning of conifers near the churchyard gate which were restricting access to certain graves and were beginning to obstruct the footpath. It is still hoped to install interpretation panels, and in addition a plaque informing visitors of the war graves. In 2022 we spent £4,880 on churchyard maintenance including refuse collection (£5,249 in 2021).

The PCC is very grateful to members of the Property Group for their generous commitment of time and skills.

Use of our church buildings

In 2022, in addition to Wednesday and Sunday worship times, St Anne's was open to visitors on from 10.00am to 2.00pm each Thursday and Friday and from 11.00am to 1.00pm on Saturday. The St. Anne's coffee bar, located in the heart of the town, attracts members of the congregation and visitors alike. Bewdley Chess Club meets in the narthex each Friday lunchtime. A team of twenty two volunteers, including several members of the wider community, provides an active welcome to those who come to visit the building, whether for a hot drink in the narthex or to spend some quiet time in the body of the church. Several visitors come regularly. The PCC is grateful to the team led by Sue Perrin. Additional volunteers to help with this element of our ministry would be most helpful.

Special mention should be made of the opening of St. Anne's and St. Leonard's after the death of HM Queen Elizabeth II in September. As a focus for tribute and reflection, Wardens of each church provided a small table with black cloth, photograph of the late Queen and a candle, in line with guidance from the Diocese of Worcester and Church of England. Printed copies of prayers were available. As the town centre church, St. Anne's was opened daily during the period of mourning, with stewards who offered support to visitors when appropriate. The availability of the church was appreciated by visitors, many of whom were from the wider town community. More than two hundred tributes were recorded in the book of condolence.

St Leonard's is open to visitors every day from dawn to dusk from Easter onwards via the time-controlled lock and is visited by those who wish to admire this historic building, walkers passing by on the Worcestershire Way as well as by those visiting the graveyard.

Traidcraft continued to provide fairly traded goods from its St. Anne's base throughout the year. The annual Traidcraft Christmas Fair took place in November with a bumper number of visitors. Sadly, after a number of difficult financial years, the company ceased trading in early 2023. The PCC would like to express its thanks to Elaine Barbour for her commitment to running Traidcraft in the parish and for her work in raising our consciousness of trade justice.

St Anne's Church was again open on the day of Bewdley's Christmas lights switch on, with charity stalls run by volunteers, refreshments available and a base provided for the St John's Ambulance First Aid team.

St Anne's is available for hire by organisations in the wider community. In 2022 it provided a regular rehearsal venue for Bewdley Choral Society and was used as a monthly practice venue for the Bewdley Concert Band. St Anne's was also used as a concert venue for the Choral Society, the Concert Band, Bewdley British Legion, the Elgar Chorale, Bewdley Festival and Got to Sing choir.

In June St Anne's church welcomed both St Anne's and Bewdley Primary schools for their leavers' services. In November St. Anne's School came for their Harvest service and in

December we welcomed Bewdley Primary for their whole school Christmas end of term celebration.

Engagement with children, young people and families

Children are always welcome at Sunday services although numbers are very low. In St. Anne's, a well equipped toy and activity corner is available. If children attend regularly, the Sunday Gang team intend to restart a programme of activities in the dedicated room in the tower. In January 2023, the Sunday Gang helpers have started to provide simple activities for children, to be carried out in the narthex, or in the children's corner, for any children attending the Sunday morning service. A few children attending the all-age services have used the colouring sheets that are provided.

For the past 30 years, St. Anne's Church has held a very popular traditional nativity service on Christmas Eve for the wider community with scores of children dressed as characters from the nativity scene. After a break due to the pandemic, 2022 saw the return of this service which is reported more fully on page 3 of this report.

The PCC is very grateful for the work of Baptism Co-ordinator Mary Thorburn. Numbers of parents having their children Baptised continues to be relatively small. In 2022 there were four baptisms at St Leonard's all in the second half of the year. There were none at St Anne's. The number of enquiries were in the region of a dozen, but the Baptism Co-ordinator reports that several have been put off by the policy of asking families to attend three services before being able to arrange the baptism. This was a new idea in late 2021 with a review planned for 2022. This matter remains outstanding.

The Baptism Coordinator has continued to stay in contact with the children after their Baptism until they start school, by sending birthday cards, hand delivering something small at Advent and Easter and by inviting them to the annual picnic, which is held in the grounds of St Anne's school Nursery. When families make an enquiry they are also asked if they would like to receive Network on a weekly basis (which Peter Roberts kindly organises) and this is another way that we let our families know what is going on in the Church and keep in touch with them. The Baptism families all received an email when there was a special service involving the school inviting them to come and some families came. The library book scheme is not up and running yet and a new easy to follow baptism service booklet is in the pipeline.

The September picnic in the grounds of St. Anne's School Nursery was a happy event with families enjoying fellowship, play and delicious cakes. The PCC is grateful to Headteacher Jo Harvey for her support of the event and to Nursery Lead Teacher Sam Strand for her welcome and generosity with her time.

Activities of the Open the Book team are reported on page 9. The PCC is pleased that this ministry to children has now become well established after the pandemic. A Benefice Christingle service in December was held in Wribbenhall Social Club and led by Barbara Fauset.

Students from The Bewdley School provided beautiful artwork in support of Ukraine. This was mounted on panels which were placed in front of the altar in the spring and early summer of 2022. Students from the school came to a Sunday service to speak about the background to this project.

Engagement with the wider community

The opening of the churches following the death of HM Queen Elizabeth II in September is reported on page 11. A report of the Methodist Modern Art Collection exhibition and associated events can be found on page 7. Both events demonstrated the PCC's commitment to engagement with the wider community.

Following on from Robert Barbour's initiative in 2021, more than fifty people took part in the project to deliver a professionally printed Christmas card to more than 4,500 houses and businesses in Bewdley and Wribbenhall. The card was produced by Margaret Ashmore and included a Christmas greeting from our Benefice churches with information about the various Christmas services that took place.

The Ecology Justice Group met monthly with a break over the summer. Topics included international climate issues (especially COP in November in Egypt), local regional issues via the Wyre Forest Green Alliance and sessions on heat pumps and pollinators. The group has established a good link with Bewdley Baptist Church with a joint meeting. St Anne's obtained the Bronze Eco-Church award and had begun work on the Silver award by the end of the year.

St. Anne's is a drop off point for donations to the Black Country Foodbank, supported by members of our congregations as well as the town community. Since the pandemic the amount of food being brought to church has diminished. This may be because the church is open less frequently, because more people have chosen to donate financially online, or because we are publicising it less. We know the need is growing as people's personal circumstances become more difficult. The Foodbank is now accepting clothing and household goods such as bedding. A list has been placed on the noticeboard in St Anne's of what can be accepted. At Christmas and Easter two members of the congregation have organised substantial collections from their neighbours with the help of their local WhatsApp group. This may be a strategy for more of us to follow.

The PCC continued its commitment to Traidcraft throughout the year and is grateful to Elaine Barbour, church member and Traidcraft Fairtrader. Sales gradually picked up during the year with an annual sales total of £12,201.83 (an increase of £1,335 on 2021). Elaine gave talks and organised sales for WI branches, sold goods to other churches and held stalls at Green Fairs and at Bewdley Christmas lights event. The Christmas Fair in St. Anne's was a huge success with sales of £4,000 and supported by members of the wider community. A churchwarden commented that "the warm community atmosphere in the building was absolutely priceless."

A closing down sale will be held on July 1st 2023 in St Anne's church, as Traidcraft sadly went into administration early in 2023. Nearly 40 years of Traidcraft sales in Bewdley will end, but we remain a Fairtrade church, using Fairtrade tea, coffee etc and we remain committed to fair, ethical and sustainable trade.

The PCC is pleased to support the work of Bewdley Street Pastors as they patrol the town at night, keeping people safe. Churches in Bewdley continue to work together as street pastors, prayer pastors and trustees. One member of the church community is a trained Street Pastor and a number are supporting Prayer Pastors. David Ellis is the parish trustee. The pandemic and cost of living crisis have meant that the town is much quieter, however a team, with the new recruit from Elim, had a busy and engaging New Year's Eve. This valuable ministry in the town is welcomed by the Town Council, police and publicans.

The Stumblers walking group, which is rooted in church life but has an open membership, organised nine walks on Saturdays during 2022. Many of the walks were quite local to Bewdley but there were occasional forays further afield, and the walks varied in length from about four and up to about eight miles. The emailing list contacts over forty people although the number present on any given walk varied from less than ten on a couple of occasions into the mid twenties on others. We try to car share as much as possible. Planning and leading of the walks was shared between six people and the starting points included Stottesdon, Astley, Hawkbatch, Malvern, Uncllys Farm, Highley, Clent, St. John's Lane (Long Bank) and Bellman's Cross near Bodenham. Walks are advertised well in advance together with a brief description of the likely ups and downs! Towards the end of the year we began to give consideration to the addition of a mid-week walking group to provide more choice and the outcome of this will be reported on next year.

Future plans

Worship and prayer

- Review the Baptism Policy, approved by PCC in March 2022, ensuring it meets its purpose.
- Formalise the procedure for arranging and conducting Baptisms.
- Plan to hold further services at Button Oak in addition to the Harvest and Carol services
- Engage with partner churches to restart wider ecumenical Taizé services and to continue other joint events such as the Good Friday service in Jubilee Gardens
- Review forms of worship

Provision of Pastoral Care

- Re-establish worship in care homes

Making our buildings fit for purpose

St Andrew's:

- Apply for possessory title to the land associated with St Andrews.
- Seek disposal of the land under the best possible terms, with proceeds made available for use within the Parish.

St Anne's:

- The Parish Property Group will continue making progress through 2023 with our ambition to improve facilities both for worship and for the wider community in Bewdley. Cleaning and repairing the exterior stonework are seen as the first phase of this long term objective.
- The Parish has received a positive response to its bid to the body responsible for managing the North Worcestershire share of the Government's 'Shared Prosperity Fund' (the SPF). The indication is that we will have a substantial grant made available to spend in financial year 2024/25. We have had support from Mark Carter, Diocesan Buildings Officer, and once we have confirmed details of the SPF grant, we will proceed to get tenders for the exterior cleaning and stone repair work.
- In parallel with this first phase, we also plan to start work on a feasibility study into how the building interior might be better configured and furnished. This will include engaging the wider community to find out what they need and value and how the church can help.
- We need to develop our thoughts on how we can reduce our carbon footprint.

St Leonard's:

- In 2023 the aim for St Leonard's is to obtain detailed drawings of the new scheme for toilets and kitchenette from our church architect. We will be applying for faculty permission for these changes, and plan to obtain tenders for the work and start fund-raising.
- It is also planned to carry out short term improvements to the heating system and install a 4G router so that the church can have internet connection.
- St Leonard's churchyard will continue with its plan to improve biodiversity. It is still hoped to install interpretation panels and remove some of the non-native trees. In addition, we hope that a plaque informing visitors of the war graves will be installed.

Developing our engagement with children, young people and families

Baptism:

- Set up a Baptism Books scheme
- Hold a Baptism picnic in 2023

Open the Book:

- Encourage Bewdley Primary School to resume Open the Book
- Continue to recruit new participants, with training if necessary

St. Anne's School:

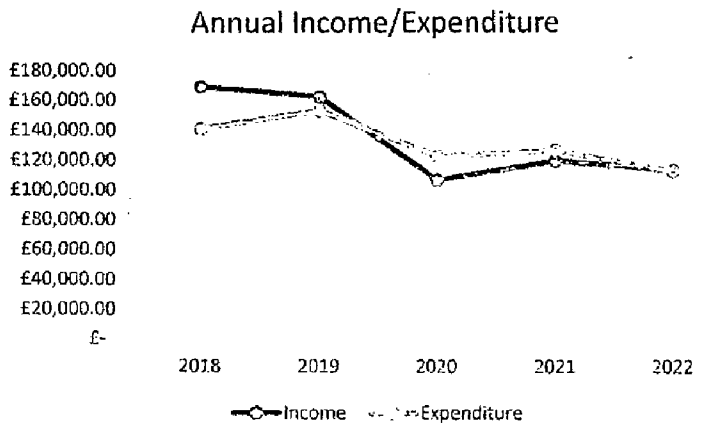
- Organise events in church for the school to celebrate major festivals
- Host a leavers' event in church July 2023
- Continue to contribute articles regularly to the school's newsletter
- Invite a variety of groups, including the school choir, to take part in church services
- Include representatives from the parish in diocesan training for collective worship
- Remain open to invitations from the school to share our mission
- Hold services at St Anne's school, inside or outside, relevant and appropriate for children and parents. Collaboration with the school in preparing and organising the service would draw school and church together along with the wider community.

Developing our engagement with the wider community

- Encourage support for the Black Country Foodbank
- Design a pew slip for newcomers to register interest in church
- Engage with partner churches with the aim of reactivating Bewdley Christian Forum
- Liaise with All Saints and partner churches to explore provision of meals and activities for children in school holidays
- Work on actions needed to achieve Gold EcoChurch standard for St. Anne's

Financial review

After 2 years of a deficit, 2022 has ended with a small surplus of £1661.63. Income for 2022 was down by 5% on the previous year but expenditure was down by 11%. Note 2021 income figure excludes the one-off grant of £10,000.



Income from hire of the churches in 2022 has increased back to pre-COVID levels and was actually higher in 2022 than in 2018 which is positive to see. A significant increase in utilities spend for the churches should be noted for 2022 (an increase of 260% on 2021 and an extra £5,787.94). Another significant item of expenditure in 2022 was the Methodist Modern Art Collection exhibition and activities (though income from grants and donations towards this has appeared in previous years' accounts).

Moving forward, income and expenditure will be categorised with more detail to allow greater reporting and oversight.

As has been highlighted in previous Financial Reviews and in the Treasurer's reports to PCC throughout the year, an increase in planned giving and in other means of raising funds are necessary if the Parish is to be on a secure financial footing for the future, with the ability to move projects forward. At the point of writing this report, if planned giving were the sole income for 2023, **£1,960.45** would be left in the bank, with bills still to be paid.

The PCC is very grateful to Ken Hadley, with the support of Anne Hadley, for agreeing to take on the role of Treasurer in November 2022, to Britta Flegg for her work as Bookkeeper and to Richard Rundell, Treasurer until Ken's appointment, for effecting a smooth handover.

Reserves Policy

It has been the practice of the PCC to hold any surplus funds in a deposit account. This, in effect, constitutes our reserve, along with any monies (for example, legacies) given with an expressed wish that they be devoted to specific buildings or projects. The budget for 2022 estimated that £15,000 would be taken from our reserves; by the end of the year £4,000 of this reserve had been spent. At the end of 2022, after taking into account monies held for such specific purposes, our effective reserve was in the region of £15,000. In November 2022, the PCC agreed a budget for 2023 which provided for the use of £5,000 from that reserve.

Volunteers

The PCC would like to thank the many volunteers who work to promote the mission of the church in the parish. References have been made throughout this report to this work. Particular thanks are owed to Worship Leaders, Churchwardens and PCC Vice Chair for their commitment and care in a difficult year. The PCC is also grateful to Richard Rundell who took on the role of Treasurer in February 2017 in difficult circumstances and has been a careful steward of church finances.

Safeguarding

The PCC has complied with the duty to have due regard to the House of Bishops' Guidance in relation to safeguarding and to keep safeguarding at the heart of what we do. The PCC and incumbent accept that it is a joint responsibility. Safeguarding and Safer Recruitment is a standing agenda item at each PCC. The appointment of PCC Treasurer in November 2022 followed Safer Recruitment good practice.

In September 2022, the PCC fully accepted and implemented the Policy Statements of the Church of England – Promoting a Safer Church, as the policy statement for this Parish and commended The Parish Safeguarding Handbook for use within the Parish. Signed copies of the policy statement and the Policy in Respect of DBS Disclosures were sent to the Diocesan DBS Administrator. The policies are displayed in each church.

The Parish Safeguarding Officer (PSO Britta Flegg) has ensured that all DBS certificates are up to date and has encouraged all volunteers to complete and renew the required safeguarding training. The DBS certificates now only last for three years. Britta is contacting volunteers to ensure no DBS certificate is older than three years at the cut-off point of 31st December 2023.

The Diocese now provides safeguarding training mainly online. Only when it is not possible for a volunteer to access these courses, will the Diocese provide face-to-face training.

The PCC has adopted a procedure for record keeping in line with the guidelines. The Parish Dashboard is the tool used by the parishes and diocese to monitor compliance with Safeguarding policies. The Parish Dashboard is kept up to date by the PSO, while the Incumbent, Churchwardens, Vice Chair and PCC Secretary have access to view and to check what items are outstanding.

Nationally, a 'Raising Awareness of Domestic Abuse' course is being rolled out. The Diocese of Worcester has asked all PSOs to complete the course. Britta completed the course in April 2022. The diocese is rolling it out to clergy and LLMs (Licensed Lay Ministers) during 2023.

A number of people have completed the Safer Recruitment and People Management course, and discussed how to ensure that the PCC is compliant. Volunteers will be asked to sign the Volunteer Role description. The PCC is working on a Whistle-blowing policy. Britta has met with the coffee shop volunteers to make sure they are aware of the Safeguarding information displayed in the narthex of St Anne's.

The Sunday Gang activity has been reinstated on the Parish dashboard, and an activity risk assessment completed. The role description has been updated with details of how simple activities can be provided in the narthex, as an initial step.

To finish, a quote from Bishop John, on the Diocesan website: *"The Diocese of Worcester is committed to safeguarding children, young people and vulnerable adults to worship and grow in*

Christ safely. I take that commitment very seriously and believe that making our churches safe for all is everyone's responsibility. To enable that, our diocesan safeguarding team provides professional advice and training, as well as supporting those who may have suffered abuse. I commend to you the important policies and procedures detailed here (i.e. on the website). It is my prayer that they will help to ensure that all can flourish as God's Kingdom People."

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity, number 1132968.

The appointment of PCC members is governed and set out in the Church Representation Rules. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC. All members of the PCC are required to comply with the safeguarding requirements described in the Safeguarding section of this report and attend relevant training courses. All PCC members are trustees.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding how funds are to be spent. The PCC met 7 times in 2022: February, March, May, July, September and November and for a short meeting after May's Annual Parochial Church Meeting (APCM). During the Rector's absence from the end of September, all PCC business was conducted under the aegis of the Area Dean and Archdeacon. The Rector continues to be absent at the end of the PCC's year in May 2023.

The PCC has a Standing Committee with membership and functions according to the Church Representation Rules, including agenda setting for PCC meetings. Other committees responsible to the PCC are the Property Group and other groups set up from time to time for specific purposes. In November 2019, three such groups were formed and tasked to bring recommendations to the PCC in relation to aims described in this report and to report progress to the APCM.

The Rector, Diana Sutherland, John Rhodes (until August 2022) and Caroline Hall (from December 2022) are Foundation Governors on St. Anne's CE Primary School Governing Body. As well as attending meetings of the Board of Governors and other committees of which they are members, Foundation Governors have a programme of twice termly activities in school. Foundation Governors have a particular responsibility in taking the lead in upholding and promoting the deeply Christian character of a Church school. A key responsibility is to regularly monitor and evaluate the impact and effectiveness of the school's Christian vision, values and ethos on the life and work of the school community. The Rector did not attend any Board of Governor or committee meetings in 2022. The PCC is grateful to the other Foundation Governors for their commitment to meeting these obligations.

Six members of the PCC sit on the Deanery Synod, four elected for a three year period at the APCM and two who also sit on the Diocesan Synod. Robert Barbour was a member of the Diocesan Board of Education until 31st December 2022. Membership of these bodies provides the PCC with a valuable link between the parish and the wider structures of the church.

Administrative information

The Parish of Ribbesford with Bewdley and Dowles is part of the Diocese of Worcester within the Church of England. The correspondence address is St. Anne's Church, Load Street, Bewdley, Worcestershire DY12 2AE

PCC members who have served at any time since 1st January 2022 until the date this report was approved are:

1st January to 25th May 2022
Vice Chair: Caroline Hall
Treasurer: Richard Rundell,
Secretary: Gill Warnett

Ex officio:
Incumbent: Rev. Megan Gibbins
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett,
Assistant Warden: Betty Nicholas
Deanery Synod: Ann Capell, Susan Price, Yvonne Rundell, Gill Warnett.
Diocesan Synod: Janet Adey, Robert Barbour

Elected Lay members:
Paul Gibbins, Caroline Hall, Peter Roberts, Joyce Redstall, Richard Rundell, Diana Sutherland, Angela Williams

25th May 2022 to 17th May 2023
Vice Chair: Caroline Hall
Treasurer: Richard Rundell,(until 31.12.22)
Ken Hadley (from 01.01.23)
Secretary: Gill Warnett

Ex officio:
Incumbent: Rev. Megan Gibbins
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett,
Assistant Warden: Betty Nicholas
Deanery Synod: Ann Capell, Susan Price, Yvonne Rundell, Gill Warnett,
Diocesan Synod: Janet Adey, Robert Barbour,

Elected Lay members:
Alan Fairs, Paul Gibbins, Caroline Hall, Richard Perrin, Joyce Redstall, Richard Rundell, Diana Sutherland, Angela Williams

Co-opted Lay members: Ken Hadley, Trevor Hockin (both from 16.11.22)

REV. CANON TIM WILLIAMS AREA DEAN
24th May 2023

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Note	General Fund (unrestricted) £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2022 £	2021
INCOMING RESOURCES						
Voluntary income (direct giving)	2a	80,202.97	107.00		80,309.97	86,577.75
Other voluntary income & grants	2b	8,654.84	2120.35		10,775.19	20,887.22
Gross income from events and activities	2c	15,678.12			15,678.12	18,353.30
Other ordinary income	2d	29.40			29.40	0.00
Income from trading	2e	4,884.49			4,884.49	1,566.24
Income from investment	2f	106.86		2,748.04	2,854.90	2,668.27
(a) TOTAL INCOMING RESOURCES		**109,556.68**	**2,227.35**	**2,748.04**	**114,532.07**	**130,052.78**
RESOURCES USED						
Grants and donations	3a	3,039.25			3,039.25	1,000.00
Directly relating to work of the Church	3c	90,822.55	18,959.12		109,781.67	120,642.49
Church management & administration	3d	3,310.78	62.00		3,372.78	3,396.76
Projects	3e	0.00			0.00	0.00
(b) TOTAL RESOURCES USED		**97,172.58**	**19,021.12**		**116,193.70**	**125,039.25**
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)						
(c) TRANSFERS BETWEEN FUNDS						
NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)		12,384.10	(16,793.77)	2,748.04	(1,661.63)	5,013.53
GAINS AND LOSSES ON INVESTMENTS						
- realised					0.00	0.00
- unrealised				(15,817.07)	(15,817.07)	17,250.52
NET MOVEMENT IN FUNDS		**12,384.10**	**(16,793.77)**	**(13,069.03)**	**(17,478.70)**	**22,264.05**
Balance b/f at 1st January 2022		**360,665.21**	**(279,027.11)**	**122,618.28**	**204,256.38**	**181,992.33**
Balance c/f at 31st December 2022		**373,049.31**	**(295,820.88)**	**109,549.25**	**186,777.68**	**204,256.38**

REV. CANON TIM WILLIAMS AREA DEAN
24th May 2023

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2022

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES	General Fund (unrestricted)	Restricted Funds						Endowment Funds	TOTAL FUNDS 2022	2021
		Bellringers	St.Andrew	St.Leonard	Churchyard	St.Anne's Fabric	Collections for charity			
2(a) Voluntary income (direct giving)										
Planned giving including Tax Refunds:	77507.59								77507.59	84144.58
Collections at services/Boxes	2695.38								2695.38	2336.17
Subscriptions		107.00							107.00	97.00
	80202.97	107.00							80309.97	86577.75
2(b) Other voluntary income										
Grants	3289.48				20.00				3309.48	690.00
Grants-Awards for All re Covid									0.00	9966.00
Donations and appeals	2695.00	905.00			140		1055.35		4795.35	3187.84
Gift Aid Small Donations Scheme	670.36								670.36	43.38
Legacies	2000.00								2000.00	7000.00
	8654.84	905.00			160.00		1055.35		10775.19	20887.22
2(c) Gross income from events and activities										
Fees for weddings and funerals	14928.12								14928.12	18309.30
Other events	750.00								750.00	0.00
Printing & photocopying									0.00	44.00
	15678.12								15678.12	18353.30
2(d) Other ordinary income										
Other income	29.40								29.40	0.00
	29.40								29.40	0.00
2(e) Income from trading										
Hire of St.Anne's & St.Andrew's	3300.00								3300.00	1150.00
St.Anne's Centre, sales & donations	1584.49								1584.49	416.24
	4884.49			0.00					4884.49	1566.24
2(f) Income from investment (interest & dividends)										
C.B.F.Deposit Accounts	55.67								55.67	6.51
Bank Accounts	51.19								51.19	4.04
Harris Bequest Fund								2681.68	2681.68	2593.53
Seabright Bread Trust									0.00	0.00
Dowles Parish Fund								66.36	66.36	64.19
	106.86	0.00	0.00	0.00	0.00	0.00		2748.04	2854.90	2668.27
TOTAL INCOMING RESOURCES	109556.88	1012.00	0.00	0.00	160.00	0.00	1055.35	2748.04	114532.07	130052.78

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2022

NOTES TO THE FINANCIAL STATEMENTS

1. RESOURCES USED

		General Fund (unrestricted)	Restricted Funds						TOTAL FUNDS	
			Bellringers	St Andrew's	St Leonard's	Churchyards	St Ande's Fabric	Collections for charity	2022	2021
3(a) Grants & donations										
Charitable payments to:										
	Church Overseas Relief Agencies	50.00							50.00	100.00
	Ukraine appeal			804.00					804.00	0.00
	Church Charities	175.00							175.00	0.00
	Secular charities	2,010.25							2,010.25	900.00
		2,235.25		804.00					3,039.25	1,000.00
3(b) Support costs										
	Education & training	0.00							0.00	0.00
	Courses, retreats & outings	0.00							0.00	0.00
		0.00							0.00	0.00
3(c) Directly relating to the work of the Church										
Ministry:	Diocesan quota	55,000.00							55,000.00	77,783.00
	Clergy expenses	735.15							735.15	840.27
		55,735.15							55,735.15	78,623.27
Church buildings:										
	Utilities	8,005.55							8,005.55	2,217.61
	Insurance	5,885.47							5,885.47	5,661.26
	Cleaning	1,229.25							1,229.25	952.45
	Maintenance paid from Covid Grant						4,854.83		4,854.83	6,576.63
	Repairs & Maintenance	20.00		69.00	53.50	1,665.77	3,880.00	4,029.82	9,712.09	14,928.55
	Refurbishment project					4,369.20			4,369.20	0.00
		15,140.27		69.00	53.50	6,034.97	3,880.00	8,884.65	34,056.39	30,346.50
Other running expenses:										
	Wedding/funeral fees	3,061.62							3,061.62	5,052.94
	Wedding/funeral fees assigned to Diocese	5,279.66							5,279.66	3,281.00
	Cost of other events, activities & sales	5,275.20							5,275.20	49.00
	Services: organists, music & other	3,828.34		43					3,871.34	1,381.56
		17,444.82		43.00					17,487.82	9,764.50
Printing:	Paper & printing consumables	240.48							240.48	0.00
	Photocopying charges	979.47							979.47	978.15
	Publishing The Bridge								0.00	169.24
		1,219.95							1,219.95	1,147.39
St Anne's Church Centre:										
	Telephone	660.39							660.39	558.08
	Cards and other purchased items	621.97							621.97	202.75
		1,282.36							1,282.36	760.83
Total costs relating to work of the church		90,822.55	0.00	196.00	53.50	6,034.97	3,880.00	8,884.65	109,781.67	120,642.49
3(d) Church management and administration										
	Planned giving envelopes & expenses	65.21							65.21	59.28
	Licences, fees, bank charges & admin expenses	3,245.57		62.00					3,307.57	3,357.48
	Gifts								0.00	0.00
	Worker Salary								0.00	0.00
		3,310.78	0.00	62.00					3,372.78	3,398.76
3(e) Projects										
	Sunday Gang								0.00	0.00
TOTAL RESOURCES USED		96368.58	0.00	972.00	53.50	6034.97	3880.00	8884.65	116193.70	126040.25

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2022

STATEMENT OF ASSETS & LIABILITIES

	Note	2022	2021
FIXED ASSETS			
Inventory assets	4	3540.00	3540.00
Investments	5	97066.76	110086.74
		100606.76	**113626.74**
CURRENT ASSETS			
CBF Deposit Funds		30511.89	33292.83
Cash at Bank & In Hand		61148.69	60617.81
		91660.58	**93910.64**
LIABILITIES: amounts falling du	6	5489.66	**3281.00**
NET CURRENT ASSETS		86170.92	**90629.64**
NET ASSETS		186777.68	**204256.38**
FUNDS			
Unrestricted		86051.18	90549.90
Restricted:			
Bellringers		2586.09	2546.09
St.Andrew's		212.99	212.99
St.Leonard's		145.52	145.52
Churchyards		715.14	715.14
Endowment Funds		97066.76	110086.74
		186777.68	**204256.38**

REV. CANON TIM WILLIAMS AREA DEAN

24th May 2023

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2022

DETAILED ASSETS & LIABILITIES

	St.Anne's & St.Leonard General Fund	Restricted Funds: Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collection for charity	Endowment Funds	2022	2021
	£	£	£	£	£	£	£	£	£	£
FIXED ASSETS										
Inventory assets (safe)	3,540.00								3,540.00	3,540.00
Investments										
CBF Investment Fund								92,397.78	92,397.78	104,725.74
CBF Deposit Fund								1,347.95	1,347.95	1,331.80
Charinco Investment Units								3,321.03	3,321.03	4,029.20
	3,540.00							97,066.76	100,606.76	113,626.74
CURRENT ASSETS										
CBF Deposit Accounts	3,374.36								3,374.36	3,374.36
CBF Acc Investment Fund	25,359.60								25,359.60	27,918.84
CBF Acc Fixed Interest Fund	1,777.93								1,777.93	1,999.63
Current Bank Accounts	21,726.04	1,204.82							22,930.86	8,992.39
Deposit Bank Accounts	35,762.91	1381.27	212.99	145.52	715.14				38,217.83	50,956.03
Bridge Account	0.00								0.00	669.39
	88,000.84	2,586.09	212.99	145.52	715.14	0.00	0.00	0.00	91,660.58	93,910.64
CURRENT LIABILITIES										
Parish Fees & Other creditors	5,489.66								5,489.66	3,281.00
	5,489.66								5,489.66	3,281.00
FUND BALANCE	86,051.18	2,586.09	212.99	145.52	715.14	0.00	0.00	97,066.76	186,777.68	204,256.38

4. FIXED ASSETS

		FOR USE BY PCC Equipment, fixtures & fittings	INALIENABLE ASSETS Inventory assets (pipeless organ, sound system)
Gross Book Value	As at 1st Jan 2022	13547.17	26170.59
	As at 31st December 2022	13547.17	26170.59
Depreciation	As at 1st Jan 2022	10007.17	26170.59
	As at 31st December 2022	10007.17	26170.59
Net Book Value	At 31st December 2022	3540.00	0.00

5. INVESTMENTS

Endowment	Custodian Trustees	Purpose of endowment	Invested in	Units	Mkt Value 31.12.22	Mkt Value 31.12.21	Gain in Value, £
Harris bequest	WDBF	Church maintenance	CBF Investment Fund	4013	82914.2	93976.84	-11062.64
	WDBF	Upkeep Ribbesford Churchy	CBF Investment Fund	251	5186.01	5877.94	-691.93
	WDBF	Sunday school teaching	CBF Investment Fund	100	2066.14	2341.81	-275.67
Dowles Parish Fund	WDBF	Charitable work in the parish	CBF Investment Fund	108	2231.43	2529.15	-297.72
					92397.78	104725.74	-12327.96
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		1243.95	1227.80	
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		104.00	104.00	
					1347.95	1331.80	
Dowles Parish (Black Rock)	WDBF	Furthering religious and charitable work in the parish	Charinco Investment Fund	76.08	3321.03	4029.20	-708.17
				TOTAL	97066.76	110086.74	

6. CREDITORS Due in less than 1 year

	2022	2021
Fees assigned to diocese	5279.66	3281
Other creditors-organists fees	210	
	5489.66	3281

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF BEWDLEY WITH RIBBES

England & Wales - Charity number 1132968

Accounts

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL

Financial Statements

For the year ended 31st December 2021

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	RIBBESFORD WITH BEWDLEY AND DOWLES PCC		
On accounts for the year ended	31ST DECEMBER 2021	**Charity no (if any)**	1132968
Set out on pages	4 TO 9		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	26th August 2022
Name:	DAVID CHARLTON		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	DRUMBANNON, 121A WYRE HILL, BEWDLEY, WORCESTERSHIRE DY12 2UQ		

APPROVAL CERTIFICATE

These Accounts (together with the Notes appended thereto) were authorised at the Annual Parish Meeting of Ribbesford with Bewdley and Dowles held at St Anne's church on the 25 day of May 2022

.....

Megan Gibbins

Rector

.....

Gillian Warnett

Secretary of the PCC

19 AUG 2022

.....

Date of signing

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2021

STATEMENT OF FINANCIAL ACTIVITIES

	Note	General Fund (unrestricted) £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2021 £	2020
INCOMING RESOURCES						
Voluntary income (direct giving)	2a	86,480.75	97.00		86,577.75	90,522.51
Other voluntary income & grants	2b	20,379.38	507.84		20,887.22	3,980.00
Gross income from events and activities	2c	18,353.30			18,353.30	17,725.20
Other ordinary income	2d				0.00	14.70
Income from trading	2e	1,566.24			1,566.24	2,383.27
Income from investment	2f	10.55		2,657.72	2,668.27	2,657.86
(a) TOTAL INCOMING RESOURCES		**126,790.22**	**604.84**	**2,657.72**	130,052.78	**117,283.54**
RESOURCES USED						
Grants and donations	3a	1,000.00			1,000.00	670.00
Directly relating to work of the Church	3c	99,137.31	21,505.18		120,642.49	131,243.05
Church management & administration	3d	3,396.76			3,396.76	3,021.32
Projects	3e	0.00			0.00	104.00
(b) TOTAL RESOURCES USED		**103,534.07**	**21,505.18**		125,039.25	**135,038.37**
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)						
(c) TRANSFERS BETWEEN FUNDS						
NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)		23,256.15	(20,900.34)	2,657.72	5,013.53	(17,754.83)
GAINS AND LOSSES ON INVESTMENTS						
- realised					0.00	0.00
- unrealised				17,250.52	17,250.52	8,505.22
NET MOVEMENT IN FUNDS		**23,256.15**	**(20,900.34)**	**19,908.24**	**22,264.05**	**(9,249.61)**
Balance b/f at 1st January 2021		**337,409.06**	**(258,126.77)**	**102,710.04**	**181,992.33**	**191,241.94**
Balance c/f at 31st December 2021		**360,665.21**	**(279,027.11)**	**122,618.28**	**204,256.38**	**181,992.33**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES	General Fund (unrestricted)	Restricted Funds					Endowment Funds	TOTAL FUNDS 2021	2020
		Bellringer	St.Andrew	St.Leonard	Church Fabric	St.Anne's for charity	Collections		
2(a) Voluntary income (direct giving)									
Planned giving including Tax Refunds:	84144.58							84144.58	89425.63
Collections at services/Boxes	2336.17							2336.17	865.88
Subscriptions		97.00						97.00	220.00
	86480.75	**97.00**						**86577.75**	**90511.51**
2(b) Other voluntary income									
Grants	670.00				20.00			690.00	3220.00
Grants-Awards for All re Covid	9966.00							9966.00	
Donations and appeals	2700.00	101.00			386.84			3187.84	771.00
Gift Aid Small Donations Scheme	43.38							43.38	
Legacies	7000.00							7000.00	
	20379.38	**101.00**			**406.84**			**20887.22**	**3991.00**
2(c) Gross income from events and activities									
Fees for weddings and funerals	18309.30							18309.30	13273.20
Printing: The Bridge advertising								0.00	4428.00
Printing & photocopying	44.00							44.00	24.00
	18353.30	**0.00**						**18353.30**	**17725.20**
2(d) Other ordinary income									
Other income								0.00	14.70
	0.00							**0.00**	**14.70**
2(e) Income from trading									
Hire of St.Anne's & St.Andrew's	1150.00							1150.00	1150.00
St.Anne's Centre, sales & donations	416.24							416.24	1233.27
	1566.24			**0.00**				**1566.24**	**2383.27**
2(f) Income from investment (interest & dividends)									
C.B.F.Deposit Accounts	6.51							6.51	47.32
Bank Accounts	4.04							4.04	44.08
Harris Bequest Fund							2593.53	2593.53	2504.48
Seabright Bread Trust								0.00	0.00
Dowles Parish Fund							64.19	64.19	61.98
	10.55	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**2657.72**	**2668.27**	**2657.86**
TOTAL INCOMING RESOURCES	**126790.22**	**198.00**	**0.00**	**0.00**	**406.84**	**0.00**	**2657.72**	**130052.78**	**117283.54**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2021

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED

	General Fund (unrestricted)	Restricted Funds					TOTAL FUNDS	
		Bellringer	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric / Collections for charity	2021	2020
3(a) Grants & donations								
Charitable payments to:								
Church Overseas Relief Agencies	100.00						100.00	0.00
Secular charities	900.00						900.00	620.00
	1,000.00						**1,000.00**	**620.00**
3(b) Support costs								
Education & training	0.00						0.00	0.00
Courses, retreats & outings	0.00						0.00	0.00
	0.00						**0.00**	**0.00**
3(c) Directly relating to the work of the Church								
Ministry: Diocesan quota	77,783.00						77,783.00	77,783.00
Clergy expenses	840.27						840.27	892.92
	78,623.27						**78,623.27**	**78,675.92**
Church buildings:								
Utilities	2,217.61						2,217.61	4,623.40
Insurance	5,661.26						5,661.26	5,333.80
Cleaning	962.45						962.45	688.26
Maintenance paid from Covid Grant						6,576.63	6,576.63	
Repairs & Maintenance		381.98	622.01	2,041.89	5,149.99	6,732.68	14,928.55	12,346.99
	8,841.32	**381.98**	**622.01**	**2,041.89**	**5,149.99**	**13,309.31**	**30,346.50**	**22,992.45**
Other running expenses:								
Wedding/funeral fees	5,052.94						5,052.94	1,846.40
Wedding/funeral fees assigned to Diocese	3,281.00						3,281.00	5,472.85
Cost of other events, activities & sales	49.00						49.00	433.56
Services: organists, music & other	1,381.56						1,381.56	1,425.52
Other costs							0.00	146.16
	9,764.50	**0.00**					**9,764.50**	**9,324.49**
Printing: Paper & printing consumables							0.00	118.08
Photocopying charges	978.15						978.15	662.27
Publishing The Bridge	169.24						169.24	7,488.79
Refunds for Bridge Advertising							0.00	10,113.02
	1,147.39						**1,147.39**	**18,382.16**
St.Anne's Church Centre:								

Telephone	558.08							558.08	753.23
Cards and other purchased items	202.75							202.75	1,114.80
	760.83							**760.83**	**1,868.03**
Total costs relating to work of the church	**99,137.31**	**0.00**	**381.98**	**622.01**	**2,041.89**	**5,149.99**	**13,309.31**	**120,642.49**	**131,243.05**
3(d) Church management and administration									
Planned giving envelopes & expenses	59.28							59.28	58.46
Licences, fees, bank charges & admin expenses	3,337.48							3,337.48	2,821.86
Gifts								0.00	191.00
Worker Salary								0.00	0.00
	3,396.76	**0.00**	**0.00**					**3,396.76**	**3,071.32**
3(e) Projects									
Sunday Gang								**0.00**	**104.00**
TOTAL RESOURCES USED	**103534.07**	**0.00**	**381.98**	**622.01**	**2041.89**	**5149.99**	**13309.31**	**125039.25**	**135038.37**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2021

STATEMENT OF ASSETS & LIABILITIES

	Note	2021	2020
FIXED ASSETS			
Inventory assets	4	3540.00	3540.00
Investments	5	110086.74	96952.44
		113626.74	**100492.44**
CURRENT ASSETS			
CBF Deposit Funds		33292.83	29175.97
Cash at Bank & In Hand		60617.81	58591.06
		93910.64	**87767.03**
LIABILITIES: amounts falling c	6	3281.00	**6267.14**
NET CURRENT ASSETS		90629.64	**81499.89**
NET ASSETS		204256.38	**181992.33**
FUNDS			
Unrestricted		90549.90	81236.17
Restricted:			
Bellringers		2546.09	2730.07
St.Andrew's		212.99	212.99
St.Leonard's		145.52	145.52
Churchyards		715.14	715.14
Endowment Funds		110086.74	96952.44
		204256.38	**181992.33**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2021

DETAILED ASSETS & LIABILITIES

	St.Anne's Restricted Funds							Endowment	2021	2020
	St.Leonard's General Fund	Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collection for charity	Funds		
	£	£	£	£	£	£	£	£	£	£
FIXED ASSETS										
Inventory assets (safe)	3,540.00								3,540.00	3,540.00
Investments										
CBF Investment Fund								104,725.74	104,725.74	91,437.64
CBF Deposit Fund								1,331.80	1,331.80	1,331.16
Charinco Investment Units								4,029.20	4,029.20	4,183.64
	3,540.00							110,086.74	113,626.74	100,492.44
CURRENT ASSETS										
CBF Deposit Accounts	3,374.36								3,374.36	3,374.36
CBF Acc Investment Fund	27,918.84								27,918.84	23,720.79
CBF Acc Fixed Interest Fund	1,999.63								1,999.63	2,080.82
Current Bank Accounts	7,827.57	1,164.82							8,992.39	23,469.56
Deposit Bank Accounts	48,501.11	1381.27	212.99	145.52	715.14				50,956.03	33,488.65
Bridge Account	669.39								669.39	1,632.85
	90,290.90	2,546.09	212.99	145.52	715.14	0.00	0.00	0.00	93,910.64	87,767.03
CURRENT LIABILITIES										
Parish Fees	3,281.00								3,281.00	5,472.80
Other Creditors									0.00	794.34
	3,281.00								3,281.00	6,267.14
FUND BALANCE	90,549.90	2,546.09	212.99	145.52	715.14	0.00	0.00	110,086.74	204,256.38	181,992.33

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2021

4. FIXED ASSETS

		FOR USE BY PCC Equipment, fixtures & fittings	INALIENABLE ASSETS Inventory assets (pipeless organ, sound system)
Gross Book Value	As at 1st Jan 2021	13547.17	26170.59
	As at 31st December 2021	13547.17	26170.59
Depreciation	As at 1st Jan 2021	10007.17	26170.59
	As at 31st December 2021	10007.17	26170.59
Net Book Value	At 31st December 2021	3540.00	0.00

5. INVESTMENTS

Endowment	Custodian Trustees	Purpose of endowment	Invested in	Units	Mkt Value 31.12.21	Mkt Value 31.12.20	Gain in Value, £
Harris bequest	WDBF	Church maintenance	CBF Investment Fund	4013	93976.84	82052.61	11924.23
	WDBF	Upkeep Ribbesford Church	CBF Investment Fund	251	5877.94	5132.12	745.82
	WDBF	Sunday school teaching	CBF Investment Fund	100	2341.81	2044.67	297.14
Dowles Parish Fund	WDBF	Charitable work in the pari	CBF Investment Fund	108	2529.15	2208.24	320.91
					104725.74	91437.64	13288.10
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		1227.8	1227.16	
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		104.00	104.00	
					1331.8	1331.16	
Dowles Parish (Black Rock)	WDBF	Furthering religious and charitable work in the parish	Charinco Investment Fund	76.08	4029.2	4183.64	-154.44
				TOTAL	110086.74	96952.44	

6. CREDITORS Due in less than 1 year

	2021	2020
Fees assigned to diocese	3281	5472
Bridge refunds & deferred advertising income	0	795
	3281	5472

2022 Report and Accounts for the Parochial Church Council of the Parish of Ribbesford with Bewdley and Dowles

Aims and purposes

Our central aim, in common with all Anglican churches is:

- to co-operate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical, thereby promoting the gospel of our Lord Jesus Christ.

In November 2019, the PCC adopted three additional aims. The PCC aims to:

- *make our buildings fit for purpose*
- develop our engagement with children, young people and families
- develop our engagement with the wider community.

The PCC is also specifically responsible for the maintenance of St. Anne's Church, Load Street, Bewdley, St. Leonard's Church and churchyard, Ribbesford and St. Andrew's Church, Button Oak. It also has responsibility for the maintenance of Dowles churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. When planning or arranging activities, we are conscious of the Charity Commission's guidance on public benefit. We are also conscious of our role as a charity for the advancement of religion and aim to put faith into practice as Kingdom People through:

- worship and prayer, developing and learning within a Christian community
- provision of pastoral care
- ecumenical relationships
- engagement with children, young people and families and engagement with the wider community

To facilitate this, we need to keep the fabric of our churches in good order.

An objective from November 2019 was the creation of plans to: make our buildings fit for purpose; develop our engagement with children, young people and families; develop our engagement with the wider community.

Achievements and performance:

Worship and prayer

At present there are 126 parishioners on the church electoral roll, 36 of whom are not resident in the parish.

The pattern of worship in 2021 was once again disrupted by Government restrictions and CofE guidance in response to the Covid19 pandemic. On the first Sunday of the year, services were held in St. Anne's and St. Leonard's, but from the 10th January all congregational worship was suspended along with access to our church buildings for private prayer.

Unfortunately, from the second week in January until the beginning of September, our Rector was on extended sick leave. Megan and her husband, Paul, were remembered in prayer at services each week during her absence.

The PCC is very grateful for the support of Area Dean Fr.Tim Williams and other members of the Kidderminster West Team Ministry during this time. In the early weeks our congregations were invited to join the worship offered by Kidderminster West via Zoom, using their liturgy. A regular time of 10.00am on Sundays became established with services taking place either in St. Anne's or St. John's in Kidderminster. Worship leaders were in the building but no congregation.
St. Anne's regular Wednesday Morning services were also able to be broadcast via Zoom in a similar way and followed liturgy prepared by the Wednesday worship team.
Service sheets for all services were sent out by email or delivered to those members of our worshipping community without access to the necessary technology.

Worship using Zoom proved invaluable during this period when we were unable to meet in person. Although frustrating on occasions, the technology generally served us well, enabling the worship and spiritual life of our churches to continue. Services from St. Anne's continued to be routinely available through Zoom throughout the year and into 2022.

Our weekly 'pew sheet' Network contains the weekly readings and notices and links to the different Zoom services. The PCC must give particular thanks to Peter Roberts for continuing to compile and distribute Network by email to more than 140 people each week, often working at short notice. Network was a valuable means of keeping the church community connected during a time of isolation for many. Printed copies were delivered to those without email access.

The pattern of Sunday worship at St Anne's, with a Service of the Word led by our lay worship team on the 4th Sunday each month, continued throughout February. From 28th February, Organist James Hickson was able to join the worship leaders and play St Anne's organ for the Sunday Zoom service. Our virtual congregation sang along in the privacy of their own homes. From the beginning of March, Fr. Tim was able to provide sufficient clergy so that all services could be broadcast from St Anne's, following a more familiar liturgy.

During Lent, Our Lenten Journey, a weekly resource for personal spiritual guidance was distributed. This offered a picture with a reflection, a short reading and a prayer. In Holy Week, the worship team led nightly services of Compline and a Good Friday service of Tenebrae via Zoom allowing us to end each day together in quiet thoughtfulness.

Church services in person recommenced at St. Anne's on Palm Sunday 28th March led by Mark Moreton, albeit with face masks and distanced seating. Easter Sunday at St. Anne's was celebrated by Archdeacon Robert Jones. No congregational singing was permitted in church buildings but Easter hymns were sung by a quartet in the chancel. These were joyous occasions, well-supported by a congregation eager to celebrate Easter in person.

St Leonard's remained closed for the early part of 2021 and re-opened for the Easter Dawn service, led by Barbara Fauset and Jim Ineson in the churchyard. We celebrated the joy and wonder of the resurrection in song as the sun rose and the birds awoke on a cold morning. Archdeacon Robert Jones was the celebrant at the 11:15 service of Holy Communion and led the congregation outside to sing. Services of either Matins or Holy Communion at St. Leonard's then continued on a fortnightly basis through the rest of 2021.

The lay worship team led services to mark particular events in the year. July's services at St. Anne's and St. Leonard's marked Climate Sunday. Members of the wider community, including students from The Bewdley School, contributed powerfully to the service, reminding the

congregation of its responsibilities. October's service to mark Black History Month welcomed a speaker from Bewdley Anti-Racism Group and included a video message from Bishop Martin.

The annual service for All Souls took place at St Leonard's on 7th November. This well-attended service once again gave us an opportunity to reach out to recently bereaved members of the wider community.

In Advent we worked with the other Christian churches in Bewdley to offer a short daily opportunity for midday reflection and prayer through the 'Pause at Noon'. This was hosted in turn by each church with St. Anne's hosting the final week.

The Wednesday service of morning prayer at St. Anne's continued throughout the year. It was solely on Zoom until Easter and then on Zoom as well as in person. St Anne's Mothers' Union members regularly support the Communion on the first Wednesday of each month which has a Mothers' Union focus. Members lead prayers and provide a reader for the gospel. In Advent the Mothers Union Advent service replaced the usual monthly Communion service. Regular weekly attendances were 6 to 8, with 20 to 25 for the monthly Mothers' Union Communion services.

St. Andrew's remained closed throughout the year. As part of the PCC's mission to the Button Oak and Pound Green community, the worship team led a Harvest Service and a Carol Service at Pound Green Village Hall, both with time afterwards for seasonal refreshments and fellowship.

As a parish we continue to benefit from the ministry of the large number of individuals who contribute to worship. In September, Robert Barbour was admitted to the office of Reader, licenced to serve in our parish, and Janet Adey received a certificate to mark completion of her training as an Authorised Lay Minister. The PCC would like to give particular thanks for the support of retired clergy (Heather Flack, Mark Moreton and Simon Thorburn), our Lay Ministry team (Barbara Fauset, Robert Barbour, Elaine Barbour, Caroline Hall, Diane Taylor, Janet Adey and Jim Ineson) and Pat Prosser during what has been another difficult year. We are grateful to Sheila Limbrick for her duties as sacristan, to Elaine Barbour who frequently produces service sheets, to the team who operate St Anne's sound system and to Janet Bishop and her team and the St. Leonard's flower arrangers for their care and skill in decorating our churches with flowers.

Our Rector, Rev. Megan Gibbins, made a phased return to parish ministry in September. The PCC is particularly grateful to Area Dean Fr.Tim for his care and wise leadership during Megan's absence and to the Kidderminster West Team for all their support. We are also grateful for the generous support given to us by Bishops John and Martin and by Archdeacon Robert.

In addition to regular worship, we aim to enable our wider community to celebrate and thank God at the milestones of their journey through life. In the early part of 2021 Covid restrictions continued to affect baptisms, weddings and funerals in the parish. However, we were able to hold six baptisms in the parish in 2021 (compared with one in 2020) plus one service of thanksgiving. Four of these services were at St. Leonard's.

There were no marriages in St. Anne's in 2021 (same as in 2020) and eleven marriages at St. Leonard's (compared with only two in 2020). From April to September the Kidderminster West team and Rev. Mark Moreton, took the weddings during the Rector's absence. We are most grateful to them for their support.

A total of 43 funeral related activities took place in the Parish in 2021, compared with 54 in 2020. Five funeral services took place at St. Anne's (same as in 2020). Six funeral services took place at St. Leonard's (five last year), plus three burials and fifteen internments of ashes (significantly

up on the seven in 2020). In addition, our Parish Ministry team between them conducted fourteen funeral services at the Wyre Forest Crematorium (31 in 2020). The support of the bereaved remains a strong part of our parish ministry which, in addition to the Rector, relied on the commitment of retired clergy (Heather Flack, Mark Moreton and Simon Thorburn), and of Lay Ministers Barbara Fauset and Elaine Barbour.

The PCC is very grateful for the administrative support given to weddings and funerals by Paul Gibbins. May 2021 saw a significant change in the legal registration requirements laid down by the General Register Office for weddings so especial thanks are due to Paul this year for his diligence and hard work in learning about and managing those changes.

In 2021 the Civic Service of Mayor's Sunday did not take place and the Remembrance Sunday service was limited by social distancing. Because of the rapid rise in cases of the Covid Omicrom variant, the Christmas Eve Nativity Service had to be cancelled at short notice. These were lost opportunities for the church to connect with the wider community. We remain hopeful that these town events will be re-established in 2022.

Music in worship was once again disrupted in 2021 by Covid restrictions. From January to the end of February there was no music in worship; this was followed by organ-only hymns and a mute congregation. On Palm Sunday 2021 restricted singing resumed in St Anne's with a quartet singing in the chancel. This was expanded, when regulations permitted, to a sextet. A capella hymn singing, with covid distancing, proved to be a different sort of challenge. Full singing returned on 12th September, but with choir numbers diminished. The choir mourned the loss of a long-serving member, Janet Kirk, but were glad that a small group of singers was permitted to record music which was then played at her funeral. A carols by candlelight service was held in December. The PCC recognises that, for many, the provision of music is an essential enhancement to worship. It is grateful to James Hickson and the choir, to Jim Ineson and the music group, and to Diane Taylor who contribute to this aspect of worship.

Bellringing gradually resumed as we emerged from Covid 19 restrictions and the ringers were able once again to ring for Sunday services on a regular basis as well as on civic occasions. The PCC would like to thank the Tower Captain and team of about a dozen for all their efforts in ringing the Sunday call to worship. The team are keen to attract younger recruits, and it is hoped that the forthcoming tower open day could provide an opportunity for this.

Development and learning within a Christian community

The Lent Course was held via Zoom, with Barbara Fauset and Robert Barbour as joint leaders. We followed the USPG Lent Course which for 2021 had the subject of climate change. Each week the theology of caring for God's creation was explored with examples from the world church. There were six sessions and 27 church members attended regularly. The parish Ecology Justice Group was created out of the Lent course.

In Advent two sessions for spiritual reflection took place: a prayer walk through St Leonard's churchyard and a Bible Study on the birth narratives of Luke's gospel. This session led to the setting up of a Bible study group on Luke's gospel during Lent 2022.

A Bible Reading Fellowship group met monthly when restrictions allowed, using the New Daylight course of readings and reflections to prompt discussion. Members kept in touch with each other by phone in the early part of the year. Two new members have joined the group in the year and

other members use the material remotely. The Saturday Prayer Group met each Saturday via Zoom. It follows Iona liturgy and each week the needs of the church are a focus for prayer.

St. Anne's branch of the Mothers' Union usually meets twice monthly in the summer and monthly in the winter with a full and varied programme of talks and activities. Covid again disrupted face to face meetings for much of 2021 but Branch Leader Ann Capell was able to keep in touch with email, newsletters, phone calls and visits. Members began meeting formally in September following the Wednesday morning communion service each month which has a Mothers' Union focus. They were delighted to share worship and each other's company during social time. Heather Flack was welcomed to the meeting in October when she spoke about 'Writing for God'. The year culminated with our Advent Service in December which was well attended by members and non members. 2022 brings a full programme of meetings.

Provision of pastoral care

St. Anne's position in the heart of the town, with its coffee bar usually open several days a week, enables an active welcome to visitors and a ministry of care to those seeking solace or comfort. Unfortunately, this ministry through the coffee bar was restricted in 2021. The PCC is grateful to the volunteer team, currently led by Sue Perrin, who enable this ministry to take place.

The Pastoral Group continued to maintain an overview of pastoral needs throughout the year, co-ordinating where appropriate the many individuals who visit the sick, needy, elderly and housebound of our parish and community. With the end of pandemic restrictions, usual and regular visiting resumed.

A few home communion and morning prayer services took place but there were no communions in care homes. The group intends to re-establish its contacts and regular visits to local care homes, including the provision of short Home Communion services to individuals and groups. The PCC is very grateful for the commitment of the Pastoral Group in their sensitive and prayerful ministry.

St Leonard's churchyard has been the final resting place for men, women and children of the Ribbesford and Bewdley communities for over 1,000 years. A sacred trust. We continue to work to retain the environment as a place of respect, honour, remembrance and reflection for those who come to grieve and seek peace and for those who pass through on walks and visits. Many drop into the church, delighted to find it open, to wander, to sit, to pray, to find quiet. Others find comfort in friendly and sympathetic chats with other regular visitors or, of course, with the honorary churchyard supervisor and counsellor, Gimbal, the cat!

Maintenance of the churchyard has been continued, by Ed Cameron, our loyal contractor, and by volunteer working parties. We continue to develop the ecological diversity of the area, by looking after an increasing area as wildflower meadow, proactively increasing habitats and by planning for the future to seek permissions to plant deciduous and fruit trees and to add local wild plant species appropriately.

In preparation for Holy Week, and at a time when our churches were closed for worship, a team delivered a message of hope to 120 households in the church community, often knocking on doors for a doorstep conversation. The message included a greeting with news of Holy Week and Easter services, a postcard with a picture of foot washing and readings, and a hand-sized palm cross. At a time of social distance, the giving and receiving of a tangible symbol of God's love were appreciated.

In the week before Christmas, more than 15 households were visited over several days by groups of carol singers, singing outside in four-part harmony. Thirty singers were involved at different times. Many recipients invited their neighbours. Recipients were chosen by the group or by members of the Pastoral Care group and included those with particular challenges, the isolated and house-bound, the recently bereaved and those seriously ill. Those who took part were once again moved by the grace of people coping with difficulties and know that this simple act is a small way to show God's love.

Ecumenical relationships

Until the pandemic, the parish had two representatives on Bewdley Christian Forum whereby information and concerns were shared and events organised at bi-monthly meetings. The annual Bewdley Passion is a product of Bewdley churches working together, as are the Bewdley Street Pastors, St. Anne's School Foundation Governors and the Open the Book team. Formal meetings of this group are yet to be revived but a strong spirit of co-operation exists between the Christian churches in our town.

Operating under the banner of Bewdley Churches Together, a committee comprised of Ministers and lay representation from each Bewdley Church – Anglican, Baptist, Methodist, Catholic, Elim and Quakers – planned for an exhibition from the Methodist Modern Art Collection at Bewdley Museum. After a two year postponement, this an exhibition of thirty pieces took place over Easter 2022. The collection is one of Britain's most important of modern religious art and includes more than fifty paintings, prints, drawings, reliefs and mosaics. A programme of exciting creative workshops, talks and reflections hosted in our local churches was organised to accompany the exhibition.

For several years, Bewdley Churches Together has held a Good Friday service on Crundalls Hill overlooking the town. Here three large crosses are erected, seen from far and wide. In 2021, the crosses were erected but the service at their foot was not able to take place.

Members of different churches in the town organised the Advent Pause programme, short services at midday in different churches in the four weeks before Christmas.

St. Anne's C of E Primary School

The PCC has been very pleased to develop closer links in 2021 between the parish and our church school, St. Anne's C of E Primary School. Foundation Governors kept regular contact with school during the year. Although unable to follow their full Foundation Governors' programme, they visited the school to look at RE work and supported the audit from the new Diocesan Advisor for RE.

The pandemic meant whole school assemblies could not take place for much of the year. Lay Minister Barbara Fauset was able to lead two smaller assemblies and Foundation Governor Diana Sutherland led an activity so that all pupils were able to mark Holy Week and Easter with representatives from church. Open the Book teams were able to take Bible stories to the school for the second half of the autumn term.

Signs of encouragement have been the appointment of a member of staff to develop spirituality, outside worship events for pupils, families and visitors, and direct contact to the PCC from Headteacher Malcolm Tipping with ideas of how closer ties between church and school might be realised. Jo Harvey, Acting Head since November because of illness, has shown great

commitment to closer engagement. Nursery Lead Teacher Sam Strand gave her time generously to support September's Parish Baptism Picnic in the school grounds and Nursery.

News from the school is now regularly shared in Network, including prayers written by the children, and the school is a regular PCC agenda item. The Rector planned to hold an October Harvest Festival for the school in St. Anne's and to visit the school to take assemblies during Advent, but a surge in Covid cases and illness prevented these from taking place. The school is eager to have input from the church to mark Festivals and other times in the church year.

The PCC is grateful to those members of the church community who are engaged with pursuing our mission to the school and to the school leadership who are actively encouraging this.

Church care and maintenance

In 2021 the Parish spent £9,336 on buildings maintenance: £622 on St. Andrew's, £6,673 on St. Anne's (excluding *Awards for All* expenditure) and £2,041 on St. Leonard's. Insurance costs are not included in these figures. £5,249 was spent on churchyard maintenance, including refuse collection (£12,346 was spent on buildings and churchyard maintenance in 2020).

Our property team of Martin Flegg and Rob Smith continued working hard to ensure that our buildings are maintained in a good, safe order and in a cost-effective manner. Work on the churches included regular planned maintenance covering fire extinguisher testing in all three churches, portable electrical appliance testing, roof maintenance and lightning conductor testing at St Anne's and St Leonard's.

At St. Anne's we successfully applied to the Lottery *Awards for All* funding body for a grant of approximately £10,000 to enable us to improve our welcome facilities after Covid lockdown closures. The grant application specified the following items: repainting the external doors and redecorating the narthex interior, replacing the old narthex furniture and lighting, installing brighter LED lamps in all the fittings in the chancel and in the nave aisles and installing new fittings to illuminate the pulpit, font and chancel steps. The grant also covered the replacement of the 20 year old sound desk and purchase of new microphones. Much of this work was completed in 2021 with the balance due in early 2022.

The pandemic hampered further work on consulting with the wider community on long term developments for St Anne's which aim to make the building of better use to the wider community.

At St Andrew's regular inspections have been carried out and work done to ensure the building is kept weatherproof and does not deteriorate.

At St. Leonard's a statement of requirements for the provision of toilets and a kitchenette was approved by the PCC. A feasibility study with outline design plans was subsequently produced by Robert Kilgour our church architect. High level costs for the solution were estimated at over £110k. Further work to refine the design in consultation with the congregation were still in progress at the year-end as were further ideas on improving the heating.

The professional grass cutting maintenance of St.Leonard's churchyard was supplemented through the year by a number of volunteer working days. Dowles churchyard is disused but remains the responsibility of the PCC. Plans were initiated in 2021 to set up a group who will organise basic tidying of the churchyard to reveal more of the gravestones with some financial support from the Civic Society.

Use of our church buildings

From January 2021 we were still unable to fully open our buildings as a result of restrictions imposed as part of the 2nd wave Covid measures. Worship was celebrated in St Anne's on Sundays from January to March by the Kidderminster West team during our rector's sickness absence and this was made available to parishioners via Zoom and Facebook live broadcasts.

Congregational worship resumed in St. Anne's from Palm Sunday and in St. Leonard's from Easter day, with all services from St Anne's available live via Zoom. St Leonard's was closed to visitors in the early part of 2021 in compliance with Covid recommendations but was then open to visitors every day from dawn to dusk from Easter onwards via the time controlled lock.

Wednesday Morning Prayer in St. Anne's was resumed every Wednesday morning after Easter. This service was, and continues to be, made available via Zoom.

Traidcraft continued to provide fairly traded goods from its St. Anne's base throughout the year. We continued our long-standing support for the Black Country Foodbank by using St. Anne's as a donation point throughout 2021.

St. Anne's successfully sought Archdeacon's permission to provide a location for a town centre defibrillator on the wall opposite the Co-op, and this was installed by the Town Council in September.

The St. Anne's coffee bar reopened to welcome visitors in October. Opening was reduced to three days per week compared to the pre-covid five days (Thursdays and Fridays 10:00 until 14:00 and Saturdays 11:00 till 13:00). The Bewdley Chess club also resumed its meetings in St. Anne's in October 2021.

In December, St. Anne's and the Rector were pleased to welcome Bewdley Primary School for their end of term whole school celebration.

Engagement with children, young people and families

Children are always welcome at Sunday services although numbers are very low. In St. Anne's, a well equipped toy and activity corner is available. If children attend regularly, the Sunday Gang team intend to restart a programme of activities in the dedicated room in the tower.

For the past 30 years, St. Anne's Church has held a very popular traditional nativity service on Christmas Eve for the wider community with scores of children dressed as characters from the nativity scene. Since the church is usually filled to capacity for this service, the decision to cancel was taken because of uncertainty around the new Covid 19 variant in December.

The Baptism Co-ordinator maintains contact with those families who have recently brought children for Baptism. During Holy Week 2021, the families of children who had been baptised in the last five years received a leaflet explaining the first Easter and a wooden cross to decorate. In all cases whenever possible, a member of the congregation knocked and spoke to the families. An Advent activity was hand delivered to these families later in the year.

An invitation was extended to these families for a September picnic in the orchard and grounds of St. Anne's School Nursery. This was a happy event with five families enjoying fellowship, play and delicious cakes. The response from parents was very positive with encouragement for similar future events that demonstrate the church's love and support for families The PCC is grateful to Headteacher Malcolm Tipping for his support of the event and to Nursery Lead

Teacher Sam Strand for her welcome and generosity with her time. The PCC is also very grateful for the work of Baptism Co-ordinator Mary Thorburn.

After a two year enforced break because of the Covid restrictions, the Open the Book team (St. Anne's Church and the Baptist Church) prepared to reintroduce this National Bible Story scheme back into our two schools again. Unfortunately, Bewdley Primary School did not respond to our invitation, and some of the team felt that they could not continue taking assemblies. However, we have been rejuvenated by the team swelling to sixteen leaders, and the forging of much closer links with St. Anne's School. Our enthusiastic OtB team were able to complete a half term programme in 2021, with another in the spring term 2022 despite two Covid outbreaks. These visits are received with great enthusiasm by staff and pupils.

Rugrats, a group of toddlers and carers meeting in St. Anne's church, and Messy Church were unable to resume in 2021.

Engagement with the wider community

A Christmas card, designed by Margaret Ashmore and with a greeting from the Rector and details of Christmas services, was sent out to a wide area of the benefice. 4,000 cards were delivered by a small army of church members.

The Ecology Justice Group met monthly during 2021 following the end of the Lent course. The group has about 25 members, a dozen of whom typically attend meetings. Campaigning was mainly letter writing to our MP and street leafleting on the eve of October's COP26 Climate Conference. In response to a request from the Church nationally, the church bells were rung on the eve of the conference. Thanks to our team of bell ringers! On the same day Barbara Fauset led a well attended and much appreciated prayer vigil for COP26 in St. Anne's. Paul Warnett helped fix a banner to the roof of the church. This made a real statement in the town. The parish became a member of the Wyre Forest Green Alliance in April.

Our churches were registered with EcoChurch in October and members of the Eco Group worked through the online surveys and developed an action plan in order to make an application, initially for the bronze award.

St. Anne's is a drop off point for donations to the Black Country Foodbank, supported by members of our congregations as well as the town community. The church has been able to continue support for the Foodbank throughout 2021. Information about making financial donations regularly appear in Network.

The PCC continues its commitment to support Traidcraft and is grateful to Elaine Barbour, church member and Traidcraft Fairtrader. Traidcraft sales, at £10,864.30 were a little higher than in 2020, coming mainly through orders. As church remained closed for a lot of the year there were far fewer sales from St Anne's narthex. The Christmas Fair was an excellent event with sales of £3,000. Elaine did two talks with stalls outside the parish at the end of the year. A few requests for sale or return goods from churches in the area came in around Christmas time, helping to boost total sales.

The Church connected walking group re-started in May 2021 after the COVID 19 interruption and adopted the new name of Stumblers. There were 7 walks during the year with numbers varying from 7 to 23 (not counting dogs) from a mailing list of over 40. The planning and leading of the walks were shared between 6 people and the starting points included Cleobury Golf Club,

Mamble, Kinlet, Uncllys Farm, Malvern, Tardebigge and Habberley. This companiable group is largely made up of church members but not exclusively and is certainly open to others.

The PCC is pleased to support the work of Bewdley Street Pastors as they patrol the town at night, keeping people safe. The team remained active whenever possible during the year, even though the town was quiet. An exception was on New Year's Eve when the town was once again full of people celebrating. One member of the church community is a trained Street Pastor and a number are supporting Prayer Pastors. David Ellis is the parish trustee. This valuable ministry in the town is welcomed by the Town Council, police and publicans.

A permanent casualty of pandemic lockdown was The Bridge magazine. This was produced by members of the church community, professionally printed and delivered by an army of volunteers to 4,600 homes. Supported financially by local advertisers, the magazine promoted organisations and events in the town and brought news of activities to a wide readership. Several pages were dedicated to news from Bewdley's churches, including services and other events. Publication was suspended in April 2020 because of the pandemic. The current team was not able to restart the magazine after a lengthy suspension and the PCC supported the decision to cease publication in April 2021. This decision was publicised in the hope that another organisation in the town would produce a community magazine.

Future plans

Plans for the future have been formulated by the Rector, a Reader and PCC groups tasked with making recommendations of activity designed to meet our aims. An early activity for the new PCC will be to prioritise these aims and form an action plan.

Worship and prayer

- Review the Baptism Policy, approved by PCC in March 2022, and formalise the procedure for arranging and conducting Baptisms.
- Develop a St. Anne's Welcome Team for services by September 2022.
- Introduce a service by the end of 2022 to cater for all ages and to help us meet our vision of growing the church younger and engaging with families and young people
- Introduce an informal 'service' to engage those exploring faith by the end of 2023.
- Plan to hold at least three services at Button Oak including one in the spring or summer, open air if possible, as well as Harvest and Carol services. Review 2021's Harvest and Carol Services in the Village Hall and find ways to engage with more members of the local community.
- Pursue the holding of services to mark important aspects of community and global concerns, building on the services held to mark Black History Month and Climate Sunday in 2021. A Climate Sunday service should become at least an annual event, as we proceed with our Eco church policy.
- Plan a programme of Taizé services in 2022 now that singing has been reintroduced to worship and in the light of its ecumenical ethos. These services could be held in any of the Bewdley churches.

Further plans to share worship with St. Anne's CofE Primary School are detailed in plans to meet the aim of developing our engagement with children, young people and families.

Social mission

- Establish a pattern of social events with a view to strengthening fellowship in our church community and to provide enjoyable activities to which potential church members can be invited.
- Establish a social committee to facilitate this by the end of 2022.

Development and Learning within a Christian Community

Activities in Lent 2022 included two weekly courses and a well-attended parish day retreat at Holland House. A future plan is to:

- Establish a pattern of retreat days to help members of the church community grow in discipleship.

Provision of Pastoral Care

- Re-establish contacts and regular visits to local care homes, including the provision of short Home Communion services to individuals and groups.

Making our buildings fit for purpose

St Andrew's:

- Continue to mothball St. Andrew's with regular checks to satisfy insurance requirements.
- Continue to search for the deeds of the property to identify any possible constraints on future use of the site for consideration by the PCC.

St Anne's:

Since the start of 2022 the work on tactical improvements to the narthex has been largely completed.

- During 2022 the Property Team will be participating in a pilot project led by the Diocese and funded by Worcestershire County Council to review the options for heating at St Anne's as well as looking at the potential for onsite generation with PVs (photovoltaic panels on the roof). We are all aware of the current turbulent state of the energy market which is leading to costs of gas and electricity more than doubling in the last year. We are also trying to reduce our carbon footprint by sourcing electricity from a 100% renewable supply.
- A trial of a different system for cleaning the exterior stonework was carried out in January 2022. This proved very successful and met with our architect's approval. The next step will be for the PCC to consider whether this initiative should be pursued. If approved this will then require diocesan faculty approval followed by a significant fundraising effort.
- A draft vision statement for the long-term development of St Anne's has recently been produced by the St. Anne's project team: "*Our vision is for St Anne's Church to become a vibrant community hub at the centre of Bewdley life, equipped to offer a wide range of activities for the benefit of the town. We want to develop a space which provides a warm welcome to all - as a place of worship and as a home for gatherings and performances, as a place where exciting and inclusive community events and activities can flourish.*"
- The key practical requirements identified by the consultation exercises are flexible seating for up to 350 people, more toilet facilities, better kitchen facilities and a more welcoming and disabled friendly access.

- The next step is to hold a consultation with a wider range of community organisations to endorse the vision and key requirements and then put the challenges to several architects to develop solutions for further consideration.
- The Project Group undertaking this exercise is currently unable to make any further progress until the Rector has discussed our thinking and our vision with the other churches in the town.

St Leonard's:

- Since the start of January, the PCC and congregation of St Leonard's have had the opportunity to review a design produced by the church architect for the provision of toilets and a kitchenette facility. This will improve the ability of the church building to provide hospitality at events such as weddings and funerals and enable the building to be used for a wider variety of activities.
- Once a final design has been approved by the PCC an application for diocesan approval (the faculty) will be made. The intention will then be to start applying for funds.

Developing our engagement with children, young people and families

Baptism:

- Hold a baptism picnic, building on the success of the picnic in 2021
  Encourage men from the church community to take part
- Explore new ways to work with Baptism families
- Set up a Baptism Books scheme

Rugrats:

- Explore ways of securing services of a paid worker so that Rugrats can be restarted

Open the Book:

- Encourage Bewdley Primary School to resume Open the Book
- Continue to recruit new participants, with training if necessary
- Hold a planning meeting in late summer term

St. Anne's School:

- Organise events in church for the school to celebrate major festivals
- Host a leavers' service in church July 2022
- Contribute articles regularly to the school's newsletter
- Invite the school choir to take part in church services
- Include representatives from the parish in diocesan training for collective worship
- Remain open to invitations from the school to share our mission
- Hold services at St Anne's school, inside or outside, relevant and appropriate for children and parents. Collaboration with the school in preparing and organising the service would draw school and church together.

Developing our engagement with the wider community
We propose as short-term platforms for action:

To promote our status as an Eco Church, for instance:

- Collaboration with Transition Bewdley already established in relation to the plastic free objectives for the town. We have momentum already on this with application for Eco Bronze in place and ideas to increase biodiversity in churchyard on-going. With the current energy crisis, it will be worth watching for possible financial incentives and planning acceptance to install solar panels. A quick fix in terms of communication with and engagement of community would be outdoor signage to show that the church was actively working for the environment in specific ways.

To promote our churches as Places of Welcome: (see https://www.placesofwelcome.org.uk)

- Explore extending the hours of St Anne's opening with ecumenical partners – for more to enjoy the brighter, more welcoming area.
- Develop a welcome team for worship, and organize ways to 'meet and greet' newcomers to the area when they move in to live in our town
- In collaboration with the buildings development team, actively explore making our buildings both suitable and available to the community in new and creative ways.
- Find ways to celebrate Christian action and giving. But, as above, maybe our most useful giving will be to invite Bewdley events into our buildings, ensuring that the Churches and the town have a two way relationship

Children and families work:

- This group wish to suggest that one of the best ways the Church can show its wish to put itself 'out there' for the wider community should be to engage body, mind and spirit with support for 'our' school (and indeed others). This involves understanding that the church's mission is far, far wider than the church walls and organised worship – but on the other hand links very closely with the objectives developed by the buildings group.

Other proposals:
The group has other proposals to develop and expand our capacity to offer pastoral support in the community. Due to various current constraints, these proposals may be difficult to bring to reality in the near future, but the parish may wish to note them for future reference:

- To work with local initiatives, such as by Bewdley Medical Centre, to promote 'Ageing Well'.
- To recommend use of the free iKnowchurch website package to facilitate regular communication following Baptisms, Weddings, Funerals. If useful, an upgraded package could contribute further to parish outreach.
- Institute a monthly tea, in St Anne's or St George's Hall for social time and companionship

Financial review

2021 continued to be dominated by the pandemic; let us hope that the worst is past, and that we can begin to live our lives normally once again.

Our financial position has been left far from secure. Although income for 2021 increased compared with 2020, this was only due to the receipt of the Awards for All grant of £10,000, and some £7,000 from legacies. For the fourth consecutive year our regular giving decreased, and

the proportion of that giving required to satisfy our Parish Share obligation increased to 91%. As was written in last year's report, that is unsustainable. We are, of course, fortunate that Parish Share has been replaced by Ministry Share, and our obligation to the Diocese is now significantly reduced; there are, however, no grounds for complacency.

With congregation numbers falling and giving reduced, we are faced with some serious challenges here in Bewdley. There are ambitious plans afoot to improve the fabric and domestic facilities at both St. Anne's and St. Leonard's. These improvements will have to be paid for, and, at present, operating on a deficit budget for 2022, our prospects for doing so are far from favourable. Something needs to be done to address this situation, and it will be for the new PCC to grapple with a toxic mixture of falling income and increasing expenditure. As was reported last year, the financial prospects for the Parish are far from secure. The PCC is very grateful to Treasurer Richard Rundell and to Bookkeeper Britta Flegg.

Reserves Policy

It has been the practice of the PCC to hold any surplus funds in a deposit account. This, in effect, constitutes our reserve, along with any monies (for example, legacies) given with an expressed wish that they be devoted to specific buildings or projects. At the end of 2021, after taking into account monies held for such specific purposes, our effective reserve was in the region of £27,000. In November the PCC agreed a budget for 2022 which provided for the use of £15,000 from that reserve. Therefore, unless we improve our finances during 2022, we will be left, at the end of the year, with a reserve of a little over £10,000. It will be for the new PCC to decide whether that is sufficient in the longer term and, if it is not, how to address the situation.

Volunteers

The PCC would like to thank the many volunteers who work to promote the mission of the church in the parish. Particular thanks are owed to the Churchwardens and PCC Vice Chair for their commitment and care in a difficult year.

Safeguarding

The PCC has complied with the duty to have due regard to the House of Bishops' Guidance in *relation to safeguarding and to keep safeguarding at the heart of what we do. Safeguarding is a* standing agenda item at each PCC.

In September 2021 the PCC reviewed and renewed the Safeguarding Policies on Children and Vulnerable Adults, Safer Recruiting Practice and Promoting a Safer Church. A signed copy of the Parish Policy in Respect of DBS Disclosures is sent to the Diocesan DBS Administrator each year and the policies are displayed in each church. They list activities occurring and contact numbers of the Incumbent, Safeguarding Representative, Diocesan officers and other emergency numbers. A Childline poster with relevant emergency numbers is displayed.

The Parish Safeguarding Officer has ensured that all DBS certificates are up to date and has encouraged all volunteers to complete the required safeguarding training. The DBS certificates now only last for three years. The PSO will contact volunteers to ensure no DBS certificate is older than three years at the cut-off point of 31st December 2023.

Open the Book restarted in the autumn, supported by 16 volunteers from the parish. All volunteers have a current DBS and have completed the required safeguarding training. The new volunteers have provided references as required by the Safer Recruitment guidelines.

One PCC member who had not previously undergone a DBS check has now done so and has completed the Basic Awareness training. One new PCC member has also had a DBS check and completed the training.

The Diocese now provides safeguarding training mainly online. Only when it is not possible for a volunteer to access these courses, will the Diocese provide face-to-face training. There are a number of volunteers including PCC members who need to renew the Foundation training in May 2022. The PSO will contact each person individually.

The Parish Dashboard is now the tool used by the parishes and diocese to monitor compliance with Safeguarding policies. Additional guidance have been added relating to Record keeping. The PCC is putting in place a procedure for how to comply. The Parish Dashboard is kept up to date by the PSO, while the Incumbent, Churchwardens, Vice Chair and PCC Secretary have access to view and to check what items are outstanding.

As a caring church we wish to be proactive in the safeguarding of children and vulnerable adults. In order to ensure our churches continue to be safe places, it is important for everyone in the church community to be aware of safeguarding issues and immediately ask for help if they have any concerns. The PCC is very grateful to Britta Flegg for her work as Parish Safeguarding Officer.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity, number 1132968.

The appointment of PCC members is governed and set out in the Church Representation Rules. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC. All members of the PCC are required to comply with the safeguarding requirements described in the Safeguarding section of this report and attend relevant training courses. All PCC members are trustees.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding how funds are to be spent. The PCC met 7 times in 2021: by Zoom in February, April and May; physically for a short meeting after May's and again in June, September and November. During the Rector's absence, from January to September, all PCC business was conducted under the aegis of the Area Dean and Archdeacon.

Provision was made for the inclusion of members without access to Zoom through the distribution of agendas with full notes against each relevant item and the use of Measure 29 of the Church Representation Rules (Business by Correspondence) for the approval of proposals following a meeting. Measure 29 was also used to conduct business between meetings.

The PCC has a Standing Committee with membership and functions according to the Church Representation Rules, including agenda setting for PCC meetings. Other committees responsible to the PCC are the Property Group and other groups set up from time to time for specific purposes. In November 2019, three such groups were formed and tasked to bring

recommendations to the PCC in relation to aims described in this report and to report progress to the APCM.

The Rector, Diana Sutherland and John Rhodes, elected by the PCC, sit as Foundation Governors on St. Anne's CE Primary School Governing Body. As well as attending meetings of the Board of Governors and other committees of which they are members, Foundation Governors meet twice a term to engage in activities arranged by the RE subject lead. The PCC is grateful to the Foundation Governors for their commitment to maintaining this important link between school and parish.

Six members of the PCC sit on the Deanery Synod, two of whom also sit on the Diocesan Synod; Robert Barbour is a member of the Diocesan Board of Education and Gill Warnett a member of the Diocesan Commission for Social Responsibility. Membership of these bodies provides the PCC with a valuable link between the parish and the wider structures of the church.

Administrative information

The Parish of Ribbesford with Bewdley and Dowles is part of the Diocese of Worcester within the Church of England. The correspondence address is St. Anne's Church, Load Street, Bewdley, Worcestershire DY12 2AE

PCC members who have served at any time since 1st January 2021 until the date this report was approved are:

1st January to 24th May 2021
Vice Chair: Caroline Hall
Treasurer: Richard Rundell,
Secretary: Gill Warnett
Ex officio:
Incumbent: Rev. Megan Gibbins
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett,
Assistant Warden: Betty Nicholas
Deanery Synod: Ann Capell, Yvonne Rundell, Gill Warnett.
Diocesan Synod: Robert Barbour, Susan Price

Elected Lay members: Janet Adey, Susan Cashmore, Paul Gibbins, Caroline Hall, Joyce Redstall, Peter Roberts, Richard Rundell, Diana Sutherland

24th May 2021 to 11th May 2022
Vice Chair: Caroline Hall
Treasurer: Richard Rundell,
Secretary: Gill Warnett

Ex officio:
Incumbent: Rev. Megan Gibbins
Licensed Lay Minister: Barbara Fauset
Wardens: John Adey, Diane Taylor, John Iles, Paul Warnett,
Assistant Warden: Betty Nicholas
Deanery Synod: Ann Capell, Yvonne Rundell, Gill Warnett, Susan Price elected 30.09.21
Diocesan Synod: Robert Barbour, Susan Price until 03.09.21
Janet Adey from 03.09.21

Elected Lay members: Janet Adey until 03.09.21, Paul Gibbins, Caroline Hall, Joyce Redstall, Peter Roberts, Richard Rundell, Diana Sutherland, Angela Williams

THE PAROCHIAL CHURCH COUNCIL FOR THE ECCLESIASTICAL PARISH OF BEWDLEY WITH RIBBES

England & Wales - Charity number 1132968

Accounts

2020 Report and Accounts for the Parochial Church Council of the Parish of Ribbesford with Bewdley and Dowles

Aims and purposes

Our central aim, in common with all Anglican churches is:

- to co-operate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical, thereby promoting the gospel of our Lord Jesus Christ.

At an extended meeting of the Benefice PCCs on Saturday 23rd June 2018, three specific aims were identified and then formally adopted by the Bewdley Parish PCC on 13th November 2019. The PCC aims to:

- make our buildings fit for purpose
- develop our engagement with children, young people and families
- develop our engagement with the wider community.

The PCC is also specifically responsible for the maintenance of St. Anne's Church, Load Street, Bewdley, St. Leonard's Church and churchyard, Ribbesford and St. Andrew's Church, Button Oak. It also has responsibility for the maintenance of Dowles churchyard.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. When planning or arranging activities, we are conscious of the Charity Commission's guidance on public benefit. We are also conscious of our role as a charity for the advancement of religion and aim to put faith into practice as Kingdom People through:

- worship and prayer, developing and learning within a Christian community
- provision of pastoral care
- ecumenical relationships
- engagement with children, young people and families and engagement with the wider community

To facilitate this, we need to keep the fabric of our churches in good order.

An objective from November 2019 was the creation of plans to: make our buildings fit for purpose; develop our engagement with children, young people and families; develop our engagement with the wider community.

Achievements and performance:

Worship and prayer

At present there are 126 parishioners on the church electoral roll, 36 of whom are not resident in the parish. The parish continued in 2019 with the patterns of regular Sunday worship established in the previous year, aiming to offer a variety of styles of worship across the parish with as wide appeal as practical. Sunday services in St. Anne's offered Holy Communion on most Sundays with a Service of the Word approximately monthly. The latter was led by the Worship Group of Lay Ministers and provided a less formal style of praise and prayer with contemporary singing to guitar accompaniment. The Sunday morning attendances at St Anne's in 2019 ranged from 60 to 80. St. Leonard's maintained regular Sunday worship of a more traditional form throughout the year

alternating mostly between services of Matins and Holy Communion. Sunday attendances ranged from 12 to 20. St. Andrew's held a regular monthly service of Holy Communion on the second Sunday of each month. Sadly age and infirmity are taking their toll but services were supported by a loyal attendance of 3 or 4. The pattern of a 10.30 Sunday service of communion once a month for the whole benefice was continued, rotating between All Saints', St Anne's and St. Leonard's. Our churches benefit from the love and care expressed by those who provide and tend flowers, both inside and outside the buildings.

A regular 10.15am service was held in St Anne's every Wednesday. Morning Prayer was held most weeks with a regular attendance of 6 to 8 with a monthly service of Holy Communion. This is well supported by the Mothers' Union with an average attendance between15 and 20. Saturdays saw a regular group of 4 or 5 continue gathering in St. Anne's for Saturday morning prayers. Following collaboration between St Anne's and Holy Family RC church, regular Taizé services were held throughout the year in different churches in the town, with a regular attendance of 16 to 20. Musicians from different denominations played and sang together. A powerful spirit of ecumenism was experienced by all who attended this calm, contemplative worship, the numbers reaching more than thirty on one occasion.

The provision of worship across the parish is led by the Rector but could not have taken place in 2019 without the much appreciated support of retired clergy Heather Flack, Mark Moreton and Simon Thorburn; Licensed Lay Minister Barbara Fauset; and Authorised Lay Ministers Elaine Barbour, Caroline Hall, Jim Ineson and Diane Taylor.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life. We have celebrated eleven baptisms in the parish in 2019, nine at St Leonard's and two at St Anne's, and seven weddings, six at St Leonard's and one at St Anne's. Seven funeral services took place at St Anne's and, at St. Leonard's, eight funeral services, eight burials and seven internment of ashes. In addition, our Parish Ministry team, between them, conducted twenty six funerals at the Wyre Forest crematorium and one burial at Kidderminster cemetery. The support of the bereaved is a strong part of our ministry which, in addition to the Rector, relies on the much appreciated commitment of the retired clergy, Lay Ministers Barbara Fauset and Elaine Barbour, who completed her funeral training at the end of 2018, and administrative support.

A service to mark All Souls at St Leonard's was well-supported by members of our own church family but also reached out to members of the wider community who had recently suffered bereavement.

St Anne's was once again the focal point for civic and community services, including events to mark Mayor's Sunday and Remembrance Sunday. A lively and well-attended Bewdley Festival service featured significant contributions from Bewdley Primary School with the singing of a specially commissioned song and an interview with the Head Teacher.

We are mindful of the opportunities to share the joys of the Nativity story to the wider community with a range of services at Christmas time. The Carol Service at St Andrew's attracted a full congregation of more than thirty from across the parish, including two small babies and several children. The readings, particularly that read by a young boy, moved us greatly. It felt as though we were present at a real Nativity in the intimacy of this lovely church. One significant Christmas innovation was the introduction of a carol service by candlelight in St Anne's. Rev. Megan publicised the event by talking directly to people in the town and was rewarded by a congregation

of over 150, including many welcome new faces. The service was well received with very positive reviews on the town's Facebook pages. The Christmas Eve Nativity service was as packed as ever with well over 200 in attendance. Many of those were in whole family groups including children, parents and grandparents. This service is very much established as part of the Christmas landscape of the town. This year, narration of the Christmas story formed the evangelistic cornerstone of the service, and the retiring collection for the Black Country Foodbank raised £550. We look forward to holding more services and events to engage with the community and share the life transforming Gospel in a variety of ways.

Worship at St Anne's benefits from its Makin church organ ably played by our much appreciated organist. The St Anne's choir of over twenty adults practises weekly and supports congregational singing from the back of the nave. Anthems (from the 16th to the 21st centuries) were also sung particularly during Lent and Advent. The choir sang as part of the Candlelight Carol Service and continued its tradition of singing one complete choral mass during the year – this year it was the turn of Mozart's Coronation Mass. More contemporary worship music was provided at our monthly Service of the Word. This was provided by our music group trio who sang to guitar, and sometimes organ, accompaniment. The bellringers of St. Anne's Tower give good service to the church. All 2019 Sunday services held at St. Anne's were rung for, most with a full ring of 8 bells.

Development and learning within a Christian community

A Bible Reading Fellowship group met regularly during the year, using the New Daylight course of readings and reflections to prompt discussion. Two more homegroups, offering a different model, met during the year for Bible study and discussion of wider themes. Two Lent groups also met and discussed ethical issues that arose from a book written by Revd Heather Flack. During Advent 2019 Holy Family Catholic Church hosted an ecumenical lecture by Francis Mohan. This was well attended by our congregation and concentrated on Matthew's Gospel which formed the basis of our Gospel readings for the following year.

The Sunday Gang team produce material each Sunday morning for any children who attend the service.

2019 was a fruitful year for the Mothers' Union, meeting twice a month in the summer months and once a month in the winter. A full programme included worship at our Advent Service, a Lent reflection as well as talks on the natural world, the shoe box appeal and the Pilgrimage to Santiago de Compostela. A new member was welcomed and a previous member welcomed back. MU Members are fully involved in the life of the church from pastoral careand the coffee shop to Traidcraft and Rugrats and much else besides. Other members, now largely confined to home, support our work through prayer and Bible Study. Our meetings are attended by 12-15 members.

The PCC is very grateful to everyone who worked hard to make all these activities so productive.

Provision of pastoral care

The Rector, Megan, with her responsibility for the cure of souls for the whole parish, carries out her ministry in support of the bereaved, the sick, the distressed and those in crisis. She also supports those preparing for marriage and baptism, and through her role in the town and with St Anne's School is able to share comfort and celebration with the wider population.

St. Anne's position in the heart of the town, with its coffee bar usually open 5 days a week, enables an active welcome to visitors and ministry of care to those seeking solace or comfort. The PCC is grateful to the volunteer team, led by Pat Prosser, who enable this ministry to take place.

Members of the Pastoral Group administer home communion when requested and make regular visits to Hernes Nest House and Summerdyne Nursing Home. The great strength of the Pastoral Group is the consistency with which it has an overview of the needs of particular members of our congregation. Ours is a close-knit parish in which people look out for one another, visit and refer to other agencies if appropriate. This care and concern are what St Paul refers to when he encourages us to keep thinking and doing what we know God has taught us.

St Leonard's churchyard welcomes many visitors to graves and passers by on the Worcestershire Way. When the church is open (daylight hours in normal times), the visitors' book accumulates evidence of the numbers of people who find quiet, peace and comfort from spending time in the church. The PCC organises maintenance of the churchyard as a place of peaceful remembrance, prayer and natural beauty. We know from listening to many regular visitors how much this helps them with their grief and to find their own ways to pray. A section of the churchyard is now managed as a wildflower meadow, and after 3 years, this project is showing an ever increasing variety of flowers and wild life. The PCC's commitment to this project demonstrates just one aspect of its commitment to environmental sustainability.

Ecumenical relationships

The parish has two representatives on Bewdley Christian Forum whereby information and concerns are shared at bi-monthly meetings and events are organised. 2019 events included lectures, study groups and Taizé services. The annual Bewdley Passion is a product of Bewdley churches working together, as are the Bewdley Street Pastors and the Open the Book team.

The strong spirit of co-operation which exists between the Christian churches in our town was evidenced in 2019 by the preparatory work undertaken for an exhibition of the Methodist Modern Art Collection at Bewdley Museum over Easter 2020. The Methodist Modern Art Collection is one of Britain's most important collections of modern religious art, comprising more than 50 paintings, prints, drawings, reliefs and mosaics.

The Bewdley Organising Committee comprised the Ministers of each Bewdley Church – Anglican, Methodist, Catholic, Elim and Quakers - along with lay representation from all these churches. A programme of exciting creative workshops, talks and reflections hosted in our local churches was organised to accompany the exhibition.

Although the originally planned exhibition had to be cancelled because of Covid-19, the Committee has re-convened and plans to run the exhibition over Easter 2021.

Church care and maintenance

In 2019 the Parish spent £12,106 on buildings and churchyard maintenance. Our property duo of Martin Flegg and Rob Smith worked hard to ensure that our buildings continue to be maintained in a good, safe order and to ensure that this was done in a cost effective manner. Work on the churches included regular planned maintenance covering fire extinguisher testing in all 3 churches, portable electrical appliance testing, roof maintenance and lightning conductor testing at St Anne's and St Leonard's. St Anne's also had routine boiler servicing and fire alarm and emergency lighting testing. In addition, the boiler at St. Anne's had a pressure relief valve fitted and the 2nd floor tower office room at St Anne's was re-carpeted and had cupboards fitted.

The quinquennial report for St Anne's of March 2019 identified urgent repairs costed at £7,200. It suggested a programme of recommended further maintenance items costed at £113k.

Use of our church buildings

During 2019 our buildings continued to be used for worship and for wider community activities. St Leonard's was open for visits, prayer and quiet reflection daily throughout the year during the hours of daylight.

Despite the challenges posed by the building and its layout St Anne's chancel provided a regular weekly home for the Rugrats toddler group run by volunteer parishioners. The Narthex was open 5 days per week for a hot drink, a biscuit and a chat and was regularly used by the community chess club. Despite its limited size and small kitchen the Narthex also provided monthly community lunches to an appreciative group of up to 30.This year marked the emerald anniversary of the Bewdley Floral Art Club who ran a hugely impressive Flower Festival attracting hundreds of visitors and raising over £1,500 for church funds and the local hospice. St Anne's is used by Bewdley Choral Society for rehearsals and concerts. A highlight in 2019 was a sold out performance of Karl Jenkins' 'The Armed Man' which featured a local Imam reciting the call to prayer. Other concerts were also given as part of Bewdley Festival and by a range of singing groups. In December, the church was once again used as the base for local volunteer and charity organisations as part of the town's Christmas Lights celebration and St Anne's was full to capacity with the joyous whole school end of term visit of Bewdley Primary school. And finally as the year drew to a close St Anne's braced itself for the arrival of the pantomime Aladdin about to be performed by the Bewdley Community Theatre group.

Engagement with children, young people and families

Children are always welcome at Sunday services. In St. Anne's, a well equipped toy corner and a programme of activities organised by the Sunday Gang team in a dedicated room in the tower – or in the kitchen if cooking is involved - are always available.

Rugrats, a very loyal group of mums and toddlers, meets every Tuesday in St. Anne's for fun, fellowship and food. Summer and autumn visits to Uncllys Farm supplemented our weekly meetings. One of our families brought their new daughter for baptism during a 9.30 service in St Anne's. We continue to celebrate Christian festivals through Godly Play, craft activities and singing. Most of all, the leaders come alongside the families and provide a listening and non-judgemental ear to support those with problems. Rugrats is a secure and welcoming space for all.

Messy Church meets at St. Anne's school each month during term time to share the Good News and reach people who don't attend our traditional services. Messy Church includes a welcome, a creative time to explore a biblical theme through getting messy; a short celebration time involving story, prayer, song, games and similar; and a sit-down meal together at tables. Challenges include the amount of planning and organising that goes into each Messy Church, never knowing the exact numbers and the financial cost and the number of volunteers needed to run each session. Encouragements include the positive responses from children and families and the school's Head. We are told that the activities and crafts are fun and engaging and the atmosphere is very friendly and hospitable. Families develop a sense of belonging and we have an enthusiastic and committed team of volunteers. The number of people attending varies but we have a small core of regular families and interest from some older children from the school.

2019 was the ninth year that Open the Book bible stories were taken to the town's primary schools. The team of twelve volunteers, including members of Bewdley Baptist Church, takes a full school assembly, monthly at St. Anne's Primary and weekly at Bewdley Primary. These visits are received with great enthusiasm. Staff and pupils at Bewdley Primary have worked with members of the church community on art projects to be part of a town exhibition.

Engagement with the wider community

St. Anne's building is used to engage with the wider community in several ways. The coffee bar in the Narthex is usually open 5 days a week and provides a friendly welcome and a free drink - and a listening ear when needed - to all those who visit. Once a month, a team of volunteers produces a three course meal for between 24 and 30 people who enjoy the company and home-cooked food on offer for a modest price. More than half of these guests are from the wider community and have become part of the wider church family.

St. Anne's is a drop off point for donations to the Black Country Foodbank, supported by members of our congregations as well as the town community. Visits to the Foodbank keep our eyes open to the increasing need in poorer communities than ours, where there is real deprivation. It's something we need to know about and remind ourselves of on a regular basis.

The PCC continues its commitment to support Traidcraft and is grateful to Elaine Barbour, church member and Traidcraft Fairtrader. Sales for 2019 were just over £17,000, a drop of £10,500 which was partly due to the threatened closure of Traidcraft. Sales come through a number of different channels, including the stall in St Anne's Narthex and regular supplies to other churches in the area. Sales are boosted by special events such as the annual Bewdley Traidcraft Christmas Fair which saw sales of £2,500 in 2019 and the supply of goods to events and talks in the locality.

An active walking group of over 30 members, many from the wider community, meet twice a month to enjoy the beauty of God's creation in our local countryside and to enjoy fellowship together. The PCC is grateful to Lynne Fox for leading this group.

The annual Bewdley Passion provides St. Anne's and the other Bewdley churches with an opportunity to share our spiritual journey with the local community, and with visitors to the town. Good Friday 2019 was no exception, and Jubilee Gardens (in the centre of Bewdley) became the scene for our telling of the Crucifixion story based around a Television Newsroom, and told through reports from our Jerusalem-based roving reporter. This, and our traditional pilgrimage to the Foot of the Cross on a hill just outside Bewdley, provided a visible presence in the community, while on-line posts concerning our Good Friday events engendered a lively debate on local Facebook pages!

The PCC is pleased to support the work of Bewdley Street Pastors as they patrol the town at night, keeping people safe. The team remained active during the year, particularly through the summer. Two people from the church community are trained Street Pastors and a number are supporting Prayer Pastors. Lynne Fox has now been replaced by David Ellis as the parish trustee. This valuable ministry in the town is welcomed by the Town Council, police and publicans.

The Bridge magazine, produced by members of the church community and professionally printed was delivered by an army of volunteers to 4,600 homes in the town each month. The magazine, supported financially by local advertisers, promotes organisations and events in the town and brings news of activities to a wide readership, some of whom may be isolated. Several pages are dedicated to news from Bewdley's churches, including services and other events.

Future plans

Making our buildings fit for purpose

The PCC established a group in 2019 to review all church buildings across the Parish. The aim was to create a high level plan to make them 'fit for purpose'. The group's target was to produce its recommendations in time for the Annual Parochial Church Meeting in 2020.

The overall plan recommended by this Buildings Group is as follows:

a. St Andrews: the congregation at St Andrew's is small and in decline. The building group recommends that St Andrew's should be mothballed whilst further local consultation is undertaken leading to a PCC decision about the future of the building.

b. St Leonard's: the church and its churchyard are dear to the hearts not only of its worshipping congregation but also to many in the wider community of Bewdley. It provides a beautiful setting for the celebration of weddings and baptisms and for conducting funerals. Through those life events it gives us an opportunity for outreach and mission to the wider community. The recommendation of the group is that St Leonard's purpose would be enhanced by the addition of toilets, a simple kitchenette for the provision of hot drinks and basic hospitality, and improvements to heating. It recommends that a detailed feasibility study is undertaken within the next 6 months for review by the PCC.

c. St Anne's: the Buildings Group believes that the prominent, central location, size and good acoustic are strengths of St. Anne's. Against those strengths are some significant challenges posed by the exterior stonework, inefficient heating, limited toilet and catering facilities and inflexible interior layout. The building group has started the process of consulting the church community about St Anne's and this has generated many ideas for improved outreach and increased use of the building. The overall mood has been one of willingness to embrace change. The group recommends wider consultation with other organisations in the community, leading to a community-based vision for St Anne's. The aim should be to produce a set of detailed requirements and an architect's brief within the next 9 months for approval by the PCC.

Developing our engagement with children, young people and families

The group, tasked by the PCC to develop this part of our ministry, currently has recommendations building on existing work in two areas of our engagement with children and families as well as some wider recommendations. The group recognises the value of continuity where the church provides a route for exploring faith as children become older. Recommendations:

a. Baptism:
   - Find ways to make the baptism procedure less intimidating and easier, recognising the popularity of St. Leonard's as a venue. Listen to what families have to tell us.
   - Signpost children's activities in all Bewdley churches perhaps by email or a leaflet so families know where to go next
   - Find ways to stay in touch with baptism families: Baptism Books scheme (part of Diocesan Calling Young Disciples project), baptism anniversary cards, annual service or baptism party
   - Find ways for families to stay in touch with each other or offer support in preparation for baptism

b. Rugrats:
   - Produce leaflets or other material about baptism for Rugrat parents
   - Develop some activities to offer parents and carers
   - Plan for successors of current leaders

c. Other recommendations:
   - Continue to ask how existing work can be built upon or reimagined under Covid restrictions and beyond.
   - Find new ways to develop our engagement with children, young people and families under Covid restrictions and beyond.
   - Explore creative ways to secure the services of a salaried children and family worker.

Developing our engagement with the wider community

A PCC development group was set up to consider and make recommendations on how to extend and deepen the church's engagement with the wider community. The group was much impressed by Church Urban fund research, demonstrating how social involvement leads to church growth. Action is needed to open up opportunities. We would urge that this needs to be through collaboration with a re-energised Christian Forum.

We have agreed that our suggested platforms for action would be to:

- work with local initiatives, such as by Bewdley Medical Centre, to promote 'Ageing Well'.
- recommend use of the free iKnowchurch website package to facilitate regular communication, for instance following Baptisms, Weddings, and Funerals.
- recommend collaborative initiatives with the St George's Hall Trustees, for instance to support the lonely.
- promote our status as an Eco Church
- promote our churches as Places of Welcome.
- develop our readiness to host clubs, the Town Council, music and other social outreach projects, although not always necessarily within 'our' buildings. Maybe our most useful giving will be to invite Bewdley events into our buildings, ensuring that the Churches and the town have a two way relationship.
- demonstrate and celebrate Christian action and giving through improved communication and displays.

Financial review

As can be seen from the Accounts, our total Giving was slightly down on the previous year (the result of parishioners moving away and, sadly, dying), despite the introduction of the Parish Giving Scheme, the take up of which was encouraging. The publication of The Bridge magazine produced a surplus of some £7,500, thanks to a great deal of hard work by the three editors and IT experts and increased advertising revenue. Overall, however, our income was about 6% lower than in 2018.

The cost of maintaining our three churches continues to increase. The figures show an increase of some 20% but the previous year's energy costs were distorted by an exceptional credit received in respect of St Andrews, where we had been overpaying for electricity for many years.

For the first time in three years we were able to pay our Parish Share (£76,258) in full.

Overall, we were able to increase our fund balances by approximately £30,000.

Reserves Policy

It has been the practice of the PCC to hold a sum of money in a deposit account. This acts as a form of reserve, available, when necessary, to meet fluctuations in cash flow and to meet

unexpected emergencies. Fortunately, our cash flow over the past few years has been satisfactory and we now hold some £30,000 in the deposit account; this is considered more than sufficient to act as a reserve.

Volunteers

The PCC would like to thank the many volunteers who work to promote the mission of the church in the parish. Particular thanks this year are due to Lynne Fox for her huge contribution as churchwarden and to Pat Prosser for her ministry of care over many years in St. Anne's Narthex.

Safeguarding

The PCC has complied with the duty to have 'due regard' to the House of Bishops' Guidance in relation to safeguarding. A signed copy of Parish Policy in Respect of DBS Disclosures is sent to the Diocesan DBS Administrator each year. In September 2019, as every year, the PCC reviewed and renewed the Safeguarding Policies on Children and Vulnerable adults, Safer Recruiting Practice and Promoting a Safer Church. Activities covered include: Sunday Gang, Open the Book, Messy Church, Rugrats, Pastoral visitors and bell ringing. These policies are displayed in each church. They list activities occurring and contact numbers of the incumbent, Safeguarding Representative, Diocesan officers and other emergency numbers including Childline poster. Safeguarding is a standing agenda item at each PCC.

New volunteers needing DBS clearance are put before the PCC for approval and asked to provide two references as to their suitability for work with children/vulnerable adults. Since the APCM in April 2019, seven volunteers have received DBS certificates, which last for five years, for work as Children's work helpers, Pastoral visitors, ALM, Parish Safeguarding Officer and PCC members.

Twenty volunteers attended a Basic Safeguarding Course arranged at St Anne's Church on 23 May 2019. There are also online courses available which some helpers have completed. DBS certificate holders are required to attend a safeguarding course every three years in order to keep up to date.

Each year the Safeguarding Toolkit, provided by the Diocese, gives a picture of how the PCC is complying with recommended safeguarding and recruiting policies. The PCC oversees safeguarding for children and vulnerable adults; members are considered to be in a 'defined position of responsibility' and are therefore required to be DBS checked.

As a caring church we wish to be proactive in the safeguarding of children and vulnerable adults. In order to ensure our churches continue to be safe places, it is important for everyone in the church community to be aware of safeguarding issues and immediately ask for help if they have any concerns. The PCC is very grateful to Helen Smith for her work as Parish Safeguarding Officer and is pleased that Britta Flegg has agreed to take over the role from September 2020.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity, number 1132968. An associated charity, 527430, generating some £2,000 annually, for the benefit of children in Bewdley, has in the recent past been administered by the churchwardens as trustees. The new PCC is to be invited to review these arrangements early in 2021.

The appointment of PCC members is governed and set out in the Church Representation Rules. All those who attend our services are encouraged to register on the electoral roll and stand for election to the PCC. All members of the PCC are required to comply with the

safeguarding requirements described in the Safeguarding section of this report and attend relevant training courses.

The PCC are responsible for making decisions on all matters of general concern and importance to the parish, including deciding how funds are to be spent and met 7 times in 2019. The PCC has a Standing Committee with membership and functions according to the Church Representation Rules, including setting the agenda for PCC meetings. Other committees responsible to the PCC are the Property Group and other groups set up from time to time for specific purposes. In November 2019, three such groups were formed and tasked to bring recommendations to the PCC in relation to aims described in this report and to report progress to the APCM.

The Rector and two foundation governors, elected by the PCC, sit on St. Anne's CE Primary School Governing Body.

Five members of the PCC sit on the Deanery Synod, two of whom also sit on the Diocesan Synod; Robert Barbour is a member of the Diocesan Board of Education and Gill Warnett a member of the Diocesan Commission for Social Responsibility. Membership of these bodies provides the PCC with a valuable link between the parish and the wider structures of the church.

Administrative information

The Parish of Ribbesford with Bewdley and Dowles is part of the Diocese of Worcester within the Church of England. The correspondence address is St. Anne's Church, Load Street, Bewdley, Worcestershire DY12 2AP

PCC members who have served at any time since 1st January 2019 until the date this report was approved are:

1st January to 10th April 2019
Vice Chair: Paul Warnett,
Treasurer: Richard Rundell,
Secretary: Stuart Williams

Ex officio:
Incumbent: Rev. Megan Gibbins
Licensed Lay Minister: Barbara Fauset
Wardens: Caroline Hall, Diane Taylor, Lynne Fox, Yvonne Rundell
Assistant Warden: Betty Nicholas
Deanery Synod: Ron Capell, Pat Prosser, Gill Warnett. *Diocesan Synod*: Robert Barbour, Susan Price
Elected Lay members: Janet Adey, Ann Capell, Susan Cashmore, John Latham, Robert Limbrick, Richard Rundell, Paul Warnett, Stuart Williams

10th April 2019 to 9th November 2020
Vice Chair:Robert Barbour,
Treasurer: Richard Rundell,
Secretary: Stuart Williams until 17.02.20
Gill Warnett from 17.02.20

Ex officio:
Incumbent: Rev. Megan Gibbins
Licensed Lay Minister: Barbara Fauset
Wardens: Caroline Hall, Diane Taylor, Paul Warnett, Lynne Fox until 21.09.20,
John Iles from 21.09.20.
Assistant Warden: Betty Nicholas
Deanery Synod: Ron Capell, Pat Prosser, Gill Warnett *Diocesan Synod*: Robert Barbour, Susan Price
Elected Lay members: Janet Adey, John Adey, Susan Cashmore, Ann Capell, Peter Roberts, Richard Rundell, Stuart Williams until 17.02.20

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL

Financial Statements

For the year ended 31st December 2020

APPROVAL CERTIFICATE

These Accounts (together with the Notes appended thereto) were approved by the Parochial Church Council at its meeting held, over Zoom, on the 17th day of May 2021, and presented to the Annual Parish Meeting of Ribbesford with Bewdley Dowles on the 24th day of May 2021

Caroline Hall

Vice Chairman of the PCC

Gillian Warnett

Secretary of the PCC

2 JUNE 2021

Date of signing

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	**RIBBESFORD WITH BEWDLEY AND DOWLES PCC**		
On accounts for the year ended	**31ST DECEMBER 2020**	**Charity no (if any)**	
Set out on pages	**4 TO 9**		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	7TH JUNE 2021
Name:	DAVID CHARLTON		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	DRUMBANNON, 121A WYRE HILL, BEWDLEY, WORCESTERSHIRE DY12 2UQ		

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF FINANCIAL ACTIVITIES

	Note	General Fund (unrestricted) £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019
INCOMING RESOURCES						
Voluntary income (direct giving)	2a	90,291.51	231.00		90,522.51	91,718.09
Other voluntary income & grants	2b	3,660.00	320		3,980.00	3,809.97
Gross income from events and activities	2c	17,725.20			17,725.20	58,731.08
Other ordinary income	2d	14.70			14.70	1,114.70
Income from trading	2e	2,383.27			2,383.27	5,330.37
Income from investment	2f	91.40		2,566.46	2,657.86	2,630.55
(a) TOTAL INCOMING RESOURCES		**114,166.08**	**551.00**	**2,566.46**	117,283.54	**163,334.76**
RESOURCES USED						
Grants and donations	3a	620.00	50.00		670.00	437.00
Directly relating to work of the Church	3c	118,826.66	12,416.39		131,243.05	143,065.68
Church management & administration	3d	3,021.32			3,021.32	2,807.30
Projects	3e	104.00			104.00	102.00
(b) TOTAL RESOURCES USED		**122,571.98**	**12,466.39**		135,038.37	**146,411.98**
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)						
(c) TRANSFERS BETWEEN FUNDS						
NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)		(8,405.90)	(11,915.39)	2,566.46	(17,754.83)	16,922.78
GAINS AND LOSSES ON INVESTMENTS						
- realised					0.00	0.00
- unrealised		8,505.22			8,505.22	17,822.05
NET MOVEMENT IN FUNDS		**99.32**	**(11,915.39)**	**2,566.46**	**(9,249.61)**	**34,744.83**
Balance b/f at 1st January 2020		**337,309.74**	**(246,211.38)**	**100,143.58**	**191,241.94**	**156,497.11**
Balance c/f at 31st December 2020		**337,409.06**	**(258,126.77)**	**102,710.04**	**181,992.33**	**191,241.94**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

2. INCOMING RESOURCES	General Fund (unrestricted)	Restricted Funds					Endowment Funds	TOTAL FUNDS 2020	2019
		Bellringer	St.Andrew	St.Leonar	Churchya	St.Anne's Fabric	Collections for charity			
2(a) Voluntary income (direct giving)									
Planned giving including Tax Refunds:	89425.63							89425.63	86400.05
Collections at services/Boxes	865.88							865.88	4785.53
Subscriptions		220.00						220.00	318.00
	90291.51	**220.00**						**90511.51**	**91503.58**
2(b) Other voluntary income									
Grants	2900.00				320.00			3220.00	1442.97
Donations and appeals	760.00	11.00						771.00	2581.51
	3660.00	**11.00**			**320.00**			**3991.00**	**4024.48**
2(c) Gross income from events and activities									
Events	0.00							0.00	4951.28
Fees for weddings and funerals	13273.20							13273.20	20332.30
Printing: The Bridge advertising	4428.00							4428.00	33251.50
Printing & photocopying	24.00							24.00	196.00
	17725.20	**0.00**						**17725.20**	**58731.08**
2(d) Other ordinary income									
Other income	14.70							14.70	1114.70
	14.70							**14.70**	**1114.70**
2(e) Income from trading									
Hire of St.Anne's & St.Andrew's	1150.00							1150.00	1845.00
St.Anne's Centre, sales & donations	1233.27							1233.27	3485.37
	2383.27			**0.00**				**2383.27**	**5330.37**
2(f) Income from investment (interest & dividends)									
C.B.F.Deposit Accounts	47.32							47.32	43.31
Bank Accounts	44.08							44.08	95.46
Harris Bequest Fund							2504.48	2504.48	2431.61
Seabright Bread Trust								0.00	0.00
Dowles Parish Fund							61.98	61.98	60.17
	91.40	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**2566.46**	**2657.86**	**2630.55**
TOTAL INCOMING RESOURCES	**114166.08**	**231.00**	**0.00**	**0.00**	**320.00**	**0.00**	**2566.46**	**117283.54**	**163334.76**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE FINANCIAL STATEMENTS

3. RESOURCES USED

	General Fund (unrestricted)	Restricted Funds						TOTAL FUNDS	
		Bellringers	St Andrew's	St Leonard's Churchyards	St Anne's Fabric	Collections for charity		2020	2019
3(a) Grants & donations									
Charitable payments to:									
Secular charities	620.00							620.00	437.00
	620.00							**620.00**	**437.00**
3(b) Support costs									
Education & training	0.00							0.00	0.00
Courses, retreats & outings	0.00							0.00	0.00
	0.00							**0.00**	**0.00**
3(c) Directly relating to the work of the Church									
Ministry: Diocesan quota	77,783.00							77,783.00	76,258.00
Clergy expenses	892.92							892.92	1,526.47
	78,675.92							**78,675.92**	**77,784.47**
Church buildings:									
Utilities	4,623.40							4,623.40	4,357.69
Insurance	5,333.80							5,333.80	5,151.28
Cleaning	688.26							688.26	2,100.00
Repairs & Maintenance	256.60		22.46	961.49	8,371.33	2,735.11		12,346.99	12,106.41
	10,902.06		**22.46**	**961.49**	**8,371.33**	**2,735.11**		**22,992.45**	**23,715.38**
Other running expenses:									
Wedding/funeral fees	1,846.40							1,846.40	4,773.40
Wedding/funeral fees assigned to Diocese	5,472.85							5,472.85	4,062.90
Cost of other events, activities & sales	433.56							433.56	1,152.00
Services: organists, music & other	1,099.52		326.00					1,425.52	2,220.08
Other costs	146.16							146.16	1,096.40
	8,998.49		**326.00**					**9,324.49**	**13,304.78**
Printing: Paper & printing consumables	118.08							118.08	483.00
Photocopying charges	662.27							662.27	733.68
Publishing The Bridge	7,488.79							7,488.79	25,624.80
Refunds for Bridge Advertising	10,113.02							10,113.02	0.00
	18,382.16							**18,382.16**	**26,841.48**
St Anne's Church Centre:									
Telephone	753.23							753.23	1,078.90
Cards and other purchased items	1,114.80							1,114.80	340.67
	1,868.03							**1,868.03**	**1,419.57**
Total costs relating to work of the church	**118,826.66**	**0.00**	**348.46**	**0.00**	**961.49**	**8,371.33**	**2,735.11**	**131,243.05**	**143,065.68**
3(d) Church management and administration									
Planned giving envelopes & expenses	58.46							58.46	57.43
Licences, fees, bank charges & admin expenses	2,821.86							2,821.86	2,549.87
Gifts	141.00		50.00					191.00	200.00
Worker Salary								0.00	0.00
	3,021.32	**0.00**	**50.00**					**3,071.32**	**2,807.30**
3(e) Projects									
Sunday Gang	**104.00**							**104.00**	**102.00**
TOTAL RESOURCES USED	**122571.98**	**0.00**	**398.46**	**0.00**	**961.49**	**8371.33**	**2735.11**	**135038.37**	**146411.98**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF ASSETS & LIABILITIES

	Note	2020	2019
FIXED ASSETS			
Inventory assets	4	3540.00	3540.00
Investments	5	96952.44	90765.69
		100492.44	**94305.69**
CURRENT ASSETS			
CBF Deposit Funds		29175.97	26843.19
Cash at Bank & In Hand		58591.06	74155.96
		87767.03	**100999.15**
LIABILITIES: amounts falling due within one year	6	6267.14	**4062.90**
NET CURRENT ASSETS		81499.89	**96936.25**
NET ASSETS		181992.33	**191241.94**
FUNDS			
Unrestricted		81236.17	96505.07
Restricted:			
Bellringers		2730.07	2897.53
St.Andrew's		212.99	212.99
St.Leonard's		145.52	145.52
Churchyards		715.14	715.14
Endowment Funds		96952.44	90765.69
		181992.33	**191241.94**

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2020

DETAILED ASSETS & LIABILITIES

	St.Anne's & St.Leonard's General Fund	Restricted Funds						Endowment Funds	2020	2019
		Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collections for charity			
	£	£	£	£	£	£	£	£	£	£
FIXED ASSETS										
Inventory assets (safe)	3,540.00								3,540.00	3,540.00
Investments										
CBF Investment Fund								91,437.64	91,437.64	85,531.48
CBF Deposit Fund								1,331.16	1,331.16	1,316.85
Charinco Investment Units								4,183.64	4,183.64	3,917.36
	3,540.00							96,952.44	100,492.44	94,305.69
CURRENT ASSETS										
CBF Deposit Accounts	3,374.36								3,374.36	3,374.36
CBF Acc Investment Fund	23,720.79								23,720.79	21,519.18
CBF Acc Fixed Interest Fund	2,080.82								2,080.82	1,949.65
Current Bank Accounts	22,120.76	1,348.80							23,469.56	25,961.64
Deposit Bank Accounts	31,033.73	1381.27	212.99	145.52	715.14				33,488.65	34,191.62
Bridge Account	1,632.85								1,632.85	14,002.70
	83,963.31	2,730.07	212.99	145.52	715.14	0.00	0.00	0.00	87,767.03	100,999.15
CURRENT LIABILITIES										
Parish Fees	5,472.80								5,472.80	4,062.90
Other Creditors	794.34								794.34	0.00
	6,267.14								6,267.14	4,062.90
FUND BALANCE	81,236.17	2,730.07	212.99	145.52	715.14	0.00	0.00	96,952.44	181,992.33	191,241.94

RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2020

4. FIXED ASSETS

		FOR USE BY PCC Equipment, fixtures & fittings	INALIENABLE ASSETS Inventory assets (pipeless organ, sound system)
Gross Book Value	As at 1st Jan 2020	13547.17	26170.59
	As at 31st December 2020	13547.17	26170.59
Depreciation	As at 1st Jan 2020	10007.17	26170.59
	As at 31st December 2020	10007.17	26170.59
Net Book Value	At 31st December 2020	3540.00	0.00

5. INVESTMENTS

Endowment	Custodian Trustees	Purpose of endowment	Invested in	Units	Mkt Value 31.12.20	Mkt Value 31.12.19	Gain in Value, £
Harris bequest	WDBF	Church maintenance	CBF Investment Fund	4013	82052.61	76752.64	5299.97
	WDBF	Upkeep Ribbesford Churchy	CBF Investment Fund	251	5132.12	4800.63	331.49
	WDBF	Sunday school teaching	CBF Investment Fund	100	2044.67	1912.60	132.07
Dowles Parish Fund	WDBF	Charitable work in the parisl	CBF Investment Fund	108	2208.24	2065.61	142.63
					91437.64	85531.48	5906.16
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		1227.16	1212.85	
Dowles Parish	WDBF	General Church Purposes	CBF Deposit Account		104.00	104.00	
					1331.16	1316.85	
Dowles Parish (Black Rock)	WDBF	Furthering religious and charitable work in the parish	Charinco Investment Fund	76.08	4183.64	3917.36	266.28
				TOTAL	**96952.44**	**90765.69**	

6. CREDITORS Due in less than 1 year

	2020	2019
Fees assigned to diocese	5472	4063
Bridge refunds & deferred advertising Income	795	0
	6267	4063

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	RIBBESFORD WITH BEWDLEY AND DOWLES PCC		
On accounts for the year ended	31ST DECEMBER 2020	**Charity no (if any)**	
Set out on pages	4 TO 9		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	7TH JUNE 2021
Name:	DAVID CHARLTON		
Relevant professional qualification(s) or body (if any):	FCCA		
Address:	DRUMBANNON, 121A WYRE HILL, BEWDLEY, WORCESTERSHIRE DY12 2UQ		

APPROVAL CERTIFICATE

These Accounts (together with the Notes appended thereto) were approved by the Parochial Church Council at its meeting held, over Zoom, on the 17th day of May 2021, and presented to the Annual Parish Meeting of Ribbesford with Bewdley Dowles on the 24th day of May 2021

Caroline Hall

Vice Chairman of the PCC

Gillian Warnett

Secretary of the PCC

2 JUNE 2021

Date of signing