

# **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 between 15 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 16<sup>th</sup> to the 21<sup>st</sup> 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 care and 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 2<sup>nd</sup> 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 costing at £7,200. It suggested a programme of recommended further maintenance items costing 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 Unclys 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 1<sup>st</sup> January 2019 until the date this report was approved are:

### **1<sup>st</sup> January to 10<sup>th</sup> 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

### **10<sup>th</sup> April 2019 to 9<sup>th</sup> 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

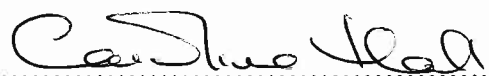
**RIBBESFORD WITH BEWDLEY AND**  
**DOWLES PAROCHIAL CHURCH COUNCIL**

**Financial Statements**

**For the year ended 31<sup>st</sup> December 2020**

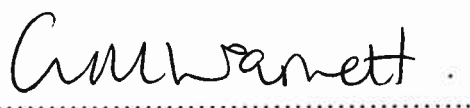
## APPROVAL CERTIFICATE

These Accounts (together with the Notes appended thereto) were approved by the  
Parochial Church Council at its meeting held, over Zoom, on the 17<sup>th</sup> day of May  
2021, and presented to the Annual Parish Meeting of Ribbesford with Bewdley  
Dowles on the 24<sup>th</sup> day of May 2021




Caroline Hall

Vice Chairman of the PCC



Gillian Warnett

Secretary of the PCC



Date of signing



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

**RIBBESFORD WITH BEWDLEY AND DOWLES PCC**

**On accounts for the year  
ended**

**31<sup>ST</sup> 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 31<sup>st</sup> 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:**

**7<sup>TH</sup> 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
<b>INCOMING RESOURCES</b>						
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
<b>(a) TOTAL INCOMING RESOURCES</b>		<b>114,166.08</b>	<b>551.00</b>	<b>2,566.46</b>	<b>117,283.54</b>	<b>163,334.76</b>
<b>RESOURCES USED</b>						
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>(b) TOTAL RESOURCES USED</b>		<b>122,571.98</b>	<b>12,466.39</b>		<b>135,038.37</b>	<b>146,411.98</b>
<b>NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS (a) - (b)</b>						
<b>(c) TRANSFERS BETWEEN FUNDS</b>						
<b>NET INCOMING (OUTGOING) RESOURCES (a) - (b) + (c)</b>		<b>(8,405.90)</b>	<b>(11,915.39)</b>	<b>2,566.46</b>	<b>(17,754.83)</b>	<b>16,922.78</b>
<b>GAINS AND LOSSES ON INVESTMENTS</b>						
- realised					0.00	0.00
- unrealised		8,505.22			8,505.22	17,822.05
<b>NET MOVEMENT IN FUNDS</b>		<b>99.32</b>	<b>(11,915.39)</b>	<b>2,566.46</b>	<b>(9,249.61)</b>	<b>34,744.83</b>
<b>Balance b/f at 1st January 2020</b>		<b>337,309.74</b>	<b>(246,211.38)</b>	<b>100,143.58</b>	<b>191,241.94</b>	<b>156,497.11</b>
<b>Balance c/f at 31st December 2020</b>		<b>337,409.06</b>	<b>(258,126.77)</b>	<b>102,710.04</b>	<b>181,992.33</b>	<b>191,241.94</b>

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	
		Bellringer	St.Andrew	St.Leonar	Churchya	St.Anne's	Collections		2020	2019
						Fabric	for charity			
<b>2(a) Voluntary income (direct giving)</b>										
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
	<b>90291.51</b>	<b>220.00</b>							<b>90511.51</b>	<b>91503.58</b>
<b>2(b) Other voluntary income</b>										
Grants	2900.00					320.00			3220.00	1442.97
Donations and appeals	760.00	11.00							771.00	2581.51
	<b>3660.00</b>	<b>11.00</b>				<b>320.00</b>			<b>3991.00</b>	<b>4024.48</b>
<b>2(c) Gross income from events and activities</b>										
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
	<b>17725.20</b>	<b>0.00</b>							<b>17725.20</b>	<b>58731.08</b>
<b>2(d) Other ordinary income</b>										
Other income	14.70								14.70	1114.70
	<b>14.70</b>								<b>14.70</b>	<b>1114.70</b>
<b>2(e) Income from trading</b>										
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
	<b>2383.27</b>					<b>0.00</b>			<b>2383.27</b>	<b>5330.37</b>
<b>2(f) Income from investment (interest &amp; dividends)</b>										
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
	<b>91.40</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2566.46</b>	<b>2667.86</b>	<b>2630.55</b>
<b>TOTAL INCOMING RESOURCES</b>	<b>114166.08</b>	<b>231.00</b>	<b>0.00</b>	<b>0.00</b>	<b>320.00</b>	<b>0.00</b>		<b>2566.46</b>	<b>117283.54</b>	<b>163334.76</b>

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 Collections Fabric for charity		2020	2019
<b>3(a) Grants &amp; donations</b>								
Charitable payments to:								
Secular charities	620.00						620.00	437.00
	<b>620.00</b>						<b>620.00</b>	<b>437.00</b>
<b>3(b) Support costs</b>								
Education & training	0.00						0.00	0.00
Courses, retreats & outings	0.00						0.00	0.00
	<b>0.00</b>						<b>0.00</b>	<b>0.00</b>
<b>3(c) Directly relating to the work of the Church</b>								
Ministry: Diocesan quota	77,783.00						77,783.00	76,258.00
Clergy expenses	892.92						892.92	1,526.47
	<b>78,675.92</b>						<b>78,675.92</b>	<b>77,784.47</b>
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
	<b>10,902.06</b>	<b>22.46</b>	<b>0.00</b>	<b>961.49</b>	<b>8,371.33 2,735.11</b>		<b>22,992.45</b>	<b>23,715.38</b>
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
	<b>8,998.49</b>	<b>326.00</b>					<b>9,324.49</b>	<b>13,304.78</b>
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
	<b>18,382.16</b>						<b>18,382.16</b>	<b>26,841.48</b>
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
	<b>1,868.03</b>						<b>1,868.03</b>	<b>1,419.57</b>
<b>Total costs relating to work of the church</b>	<b>118,326.66</b>	<b>0.00</b>	<b>348.46</b>	<b>0.00</b>	<b>961.49</b>	<b>8,371.33 2,735.11</b>	<b>131,243.05</b>	<b>143,065.68</b>
<b>3(d) Church management and administration</b>								
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
	<b>3,021.32</b>	<b>0.00</b>	<b>50.00</b>				<b>3,071.32</b>	<b>2,807.30</b>
<b>3(e) Projects</b>								
Sunday Gang	104.00						104.00	102.00
	<b>104.00</b>						<b>104.00</b>	<b>102.00</b>
<b>TOTAL RESOURCES USED</b>	<b>122,571.98</b>	<b>0.00</b>	<b>398.46</b>	<b>0.00</b>	<b>961.49</b>	<b>8,371.33 2,735.11</b>	<b>135,038.37</b>	<b>146,411.98</b>



**RIBBESFORD WITH BEWDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL  
YEAR ENDED 31ST DECEMBER 2020**

**STATEMENT OF ASSETS & LIABILITIES**

	Note	2020	2019
<b>FIXED ASSETS</b>			
Inventory assets	4	3540.00	3540.00
Investments	5	96952.44	90765.69
		<b>100492.44</b>	<b>94305.69</b>
<b>CURRENT ASSETS</b>			
CBF Deposit Funds		29175.97	26843.19
Cash at Bank & In Hand		58591.06	74155.96
		<b>87767.03</b>	<b>100999.15</b>
<b>LIABILITIES: amounts falling due within one year</b>	6	6267.14	<b>4062.90</b>
<b>NET CURRENT ASSETS</b>		<b>81499.89</b>	<b>96936.25</b>
<b>NET ASSETS</b>		<b>181992.33</b>	<b>191241.94</b>
<b>FUNDS</b>			
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
		<b>181992.33</b>	<b>191241.94</b>

**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 Bellringers	St.Andrew's	St.Leonard's	Churchyards	St.Anne's Fabric	Collections for charity	Endowment Funds	2020	2019
	£	£	£	£	£	£	£	£	£	£
<b>FIXED ASSETS</b>										
Inventory assets (safe)	3,540.00								3,540.00	3,540.00
Investments										
<i>CBF Investment Fund</i>								91,437.64	91,437.64	85,531.48
<i>CBF Deposit Fund</i>								1,331.16	1,331.16	1,316.85
<i>Charinco Investment Units</i>								4,183.64	4,183.64	3,917.36
	3,540.00							96,952.44	100,492.44	94,305.69
<b>CURRENT ASSETS</b>										
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
<b>CURRENT LIABILITIES</b>										
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
<b>FUND BALANCE</b>	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	<u>13547.17</u>	<u>26170.59</u>
Depreciation	As at 1st Jan 2020	10007.17	26170.59
	As at 31st December 2020	<u>10007.17</u>	<u>26170.59</u>
Net Book Value	At 31st December 2020	<u>3540.00</u>	<u>0.00</u>

**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 Church	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 parish	CBF Investment Fund	108	2208.24	2065.61	142.63
					<u>91437.64</u>	<u>85531.48</u>	<u>5906.16</u>
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	
					<u>1331.16</u>	<u>1316.85</u>	
Dowles Parish (Black Rock)	WDBF	Furthering religious and charitable work in the parish	Charinco Investment Fund	76.08	<u>4183.64</u>	<u>3917.36</u>	<u>266.28</u>
<b>TOTAL</b>					<u><b>96952.44</b></u>	<u><b>90765.69</b></u>	

**6. CREDITORS Due in less than 1 year**

	2020	2019
Fees assigned to diocese	5472	4063
Bridge refunds & deferred advertising Income	<u>795</u>	<u>0</u>
	<u>6267</u>	<u>4063</u>



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

**RIBBESFORD WITH BEWDLEY AND DOWLES PCC**

**On accounts for the year  
ended**

**31<sup>ST</sup> 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 31<sup>st</sup> 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:**

**7<sup>TH</sup> JUNE 2021**

**Name:**

**DAVID CHARLTON**

**Relevant professional  
qualification(s) or body  
(if any):**

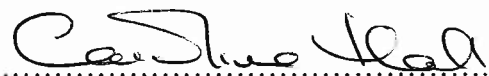
**FCCA**

**Address:**

**DRUMBANNON, 121A WYRE HILL, BEWDLEY, WORCESTERSHIRE  
DY12 2UQ**

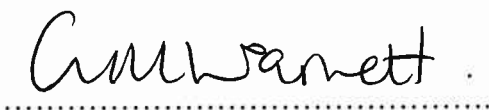
## APPROVAL CERTIFICATE

These Accounts (together with the Notes appended thereto) were approved by the  
Parochial Church Council at its meeting held, over Zoom, on the 17<sup>th</sup> day of May  
2021, and presented to the Annual Parish Meeting of Ribbesford with Bewdley  
Dowles on the 24<sup>th</sup> day of May 2021



Caroline Hall

Vice Chairman of the PCC



Gillian Warnett

Secretary of the PCC



Date of signing