

RIBBESFORD WITH BEWDLEY AND
DOWLES PAROCHIAL CHURCH COUNCIL

Financial Statements

For the year ended 31st December 2022

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 CHARLTONRelevant 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 Unclys 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, Unclyls 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:

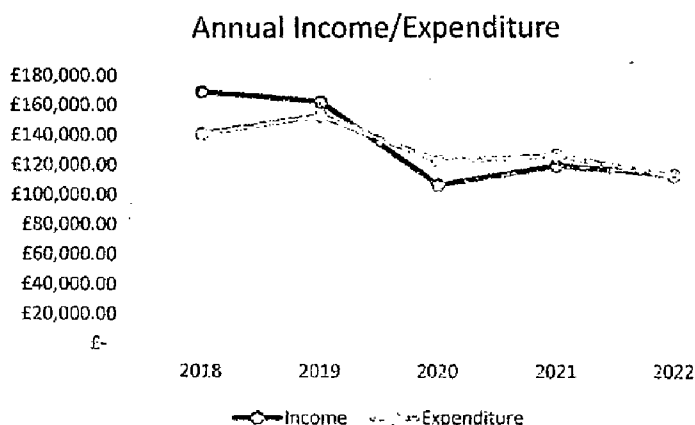
- Organise events in church for the school to celebrate major festivals
- Host a leavers' event in church July 2023
- Continue to contribute articles regularly to the school's newsletter
- Invite a variety of groups, including the school choir, to take part in church services
- Include representatives 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)

Tim Williams

REV. CANON TIM WILLIAMS

AREA DEAN

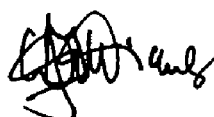
24th May 2023

[Faint handwritten notes at the bottom of the page, possibly "S. J. ..."]

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

STATEMENT OF FINANCIAL ACTIVITIES

| | | General Fund (unrestricted) £ | Restricted Funds £ | Endowment Funds £ | TOTAL FUNDS | |
|---|------|-------------------------------------|--------------------------|-------------------------|--------------------|-------------------|
| | Note | | | | 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) | 22,284.05 |
| 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 Balfingen St Andrew St Leornan Churchyar St Anne's Fabric Collections for charity | Endowment Funds | TOTAL FUNDS 2022 | 2021 |
|---|--------------------------------|--|--------------------|---------------------|------------------|
| 2(a) Voluntary income (direct giving) | | | | | |
| Planned giving including Tax Refunds: | | | | | |
| Collections at services/Boxes | 77507.59 | | | 77507.59 | 84144.58 |
| Subscriptions | 2695.38 | 107.00 | | 2695.38 | 2336.17 |
| | 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 | | 4795.35 | 3187.84 |
| Gift Aid Small Donations Scheme | 670.36 | 140 | | 670.36 | 43.38 |
| Legacies | 2000.00 | | | 2000.00 | 7000.00 |
| | 8854.84 | 905.00 | | 10775.19 | 20887.22 |
| 2(c) Gross income from events and activities | | | | | |
| Fees for weddings and funerals | 14938.12 | | | 14938.12 | 18909.30 |
| Other events | 750.00 | | | 750.00 | 0.00 |
| Printing & photocopying | | | | 0.00 | 44.00 |
| | 15678.12 | | | 15678.12 | 18953.30 |
| 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 | 2748.04 | 2854.90 | 2668.27 |
| TOTAL INCOMING RESOURCES | 18955.88 | 1012.00 | 0.00 | 114532.07 | 130062.78 |

**RIBSFORD WITH BEMDLEY AND DOWLES PAROCHIAL CHURCH COUNCIL
YEAR ENDED 31ST DECEMBER 2022**

NOTES TO THE FINANCIAL STATEMENTS

2. RESOURCES USED

| | General Fund (unrestricted) | Restricted Funds | | | | TOTAL FUNDS | |
|---|--------------------------------|--------------------|--------------------|-----------------|------------------------------------|-------------------|-------------------|
| | | Bodmin St Andrew's | Silsoe St Andrew's | Churchfields | Silsoe's Collection for charity | 2022 | 2021 |
| 3(a) Grants & donations | | | | | | | |
| Charitable payments to: | | | | | | | |
| Church Overseas Relief Agencies | 50.00 | | | | 50.00 | 100.00 | |
| Ulster appeal | | 804.00 | | | 804.00 | 0.00 | |
| Church Charities | 175.00 | | | | 175.00 | 0.00 | |
| Smaller 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 | 77,788.00 | |
| Ministry: Clergy expenses | 735.15 | | | | 735.15 | 840.27 | |
| | 55,735.15 | | | | 55,735.15 | 78,628.27 | |
| Church buildings: | | | | | | | |
| Utilities | 8,005.55 | | | | 8,005.55 | 2,217.61 | |
| Insurance | 5,883.47 | | | | 5,883.47 | 5,661.26 | |
| Cleaning | 1,219.25 | | | | 1,219.25 | 962.45 | |
| Maintenance paid from Covid Grant | | | | 4,854.83 | 4,854.83 | 8,576.63 | |
| Repairs & Maintenance | 20.00 | 63.00 | 53.50 | 1,665.77 | 3,800.00 | 4,019.82 | 9,712.09 |
| Refurbishment project | | | 4,389.20 | | 4,389.20 | 14,878.55 | |
| | 15,140.27 | 13.00 | 63.48 | 6,034.97 | 3,800.00 | 8,884.65 | 30,246.80 |
| Other running expenses: | | | | | | | |
| Wedding/Flowers fees | 8,061.62 | | | | 8,061.62 | 5,052.84 | |
| Wedding/Flowers fees assigned to Diocese | 5,279.66 | | | | 5,279.66 | 5,279.66 | 9,281.00 |
| Cost of other events, activities & ad hoc | 5,275.20 | | | | 5,275.20 | 48.00 | |
| Services: organists, music & other | 3,828.34 | 43 | | | 3,871.34 | 1,361.56 | |
| | 17,444.82 | 43.00 | | | 17,487.82 | 9,704.50 | |
| Printing: | | | | | | | |
| Programs & printing consumables | 240.48 | | | | 240.48 | 0.00 | |
| Photocopying charges | 879.47 | | | | 879.47 | 978.15 | |
| Publishing The Bridge | | | | | 0.00 | 159.24 | |
| | 1,119.95 | | | | 1,119.95 | 1,147.39 | |
| St Anne's Church Centre: | | | | | | | |
| Telephone | 660.39 | | | | 660.39 | 558.08 | |
| Canteen and other purchased items | 621.97 | | | | 621.97 | 102.73 | |
| | 1,282.36 | | | | 1,282.36 | 760.81 | |
| Total costs relating to work of the church | 90,822.55 | 0.00 | 106.00 | 32.50 | 6,034.97 | 3,800.00 | 8,884.65 |
| | | | | | | 109,781.67 | 120,645.48 |
| 3(d) Church management and administration | | | | | | | |
| Planned giving envelopes & expenses | 65.21 | | | | 65.21 | 58.28 | |
| Utilities, fees, bank charges & admin expenses | 3,245.57 | 62.00 | | | 3,307.57 | 3,317.46 | |
| Gifts | | | | | 0.00 | 0.00 | |
| Worship Salary | 3,310.78 | 0.00 | 62.00 | | 3,372.78 | 3,388.76 | |
| | 6,621.56 | 62.00 | | | 6,683.56 | 6,764.50 | |
| 3(e) Projects | | | | | | | |
| Sunday School | | | | | | 0.00 | 0.00 |
| TOTAL RESOURCES USED | 96,569.88 | 0.00 | 872.00 | 62.88 | 6,034.97 | 3,800.00 | 8,884.65 |
| | | | | | | 116,939.79 | 130,010.25 |

**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 |
| | | <u>100606.76</u> | <u>113626.74</u> |
| CURRENT ASSETS | | | |
| CBF Deposit Funds | | 30511.89 | 33292.83 |
| Cash at Bank & In Hand | | 61148.69 | 60617.81 |
| | | <u>91660.58</u> | <u>93910.64</u> |
| LIABILITIES: amounts falling due | 6 | 5489.66 | 3281.00 |
| NET CURRENT ASSETS | | <u>86170.92</u> | <u>90629.64</u> |
| NET ASSETS | | <u>186777.68</u> | <u>204256.38</u> |
| 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 |
| | | <u>186777.68</u> | <u>204256.38</u> |

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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 Restricted Funds | | St Andrew's St Leonard's | | Churchyards | | St Anne's Fabric | | Collection: Funds for charity | | Endowment | | 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 | |
| Charifco Investment Units | | | | | | | | | | | 3,321.03 | | 3,321.03 | | 4,028.20 | |
| | 3,540.00 | | | | | | | | | | 97,066.76 | | 100,806.76 | | 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 | | 1,998.63 | |
| 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 | | 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 | | 97,066.76 | | 204,256.38 | |

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

4. FIXED ASSETS

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

5. INVESTMENTS

| Endowment | Custodian Purpose of endowment | Invested in | Units | Mkt Value | Mkt Value | Gain in Value, £ |
|----------------------------|--|---------------------------|-------|-----------|-----------|------------------|
| Trustees | | | | 31.12.22 | 31.12.21 | |
| Harris Bequest | Church maintenance | CBF Investment Fund | 4013 | 82914.2 | 93976.84 | -11062.64 |
| | Upkeep Ribbesford Church | CBF Investment Fund | 251 | 5186.01 | 5877.94 | -691.93 |
| | Sunday school teaching | CBF Investment Fund | 100 | 2066.14 | 2341.81 | -275.67 |
| Dowles Parish Fund | Charitable work in the parish | CBF Investment Fund | 108 | 2231.43 | 2529.15 | -297.72 |
| | | | | 92397.78 | 104725.74 | -12327.96 |
| Dowles Parish | General Church Purposes | CBF Deposit Account | | 1243.95 | 1227.80 | |
| Dowles Parish | General Church Purposes | CBF Deposit Account | | 104.00 | 104.00 | |
| | | | | 1347.95 | 1331.80 | |
| Dowles Parish (Black Rock) | Furthering religious and charitable work in the parish | Charlenco Investment Fund | 76.08 | 3321.03 | 4029.20 | -708.17 |
| | | | | 97056.76 | 110086.74 | |

6. CREDITORS Due in less than 1 year

| | 2022 | 2021 |
|----------------------------------|---------|------|
| Fees assigned to diocese | 5279.66 | 3281 |
| Other creditors or grantors fees | 210 | |
| | 5489.66 | 3281 |