

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF MALVERN LINK WITH COWLEIGH

England & Wales · Charity number 1133920

Details

Other names MALVERN LINK WITH COWLEIGH PCC

Status Registered

Legal form Previously excepted

Registered 2010-02-01

Register [View on the Charity Commission register](#)

Contact

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Activities

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

Activities: Religious activities and associated social, teaching and support work

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£190,185	£160,615	-	-
2023-12-31	£238,289	£250,477	-	-
2022-12-31	£176,827	£207,291	-	-
2021-12-31	£250,845	£301,979	-	-
2020-12-31	£207,995	£210,964	-	-

Trustees

Name	Role	Appointed
Rev James Matthew Williams	Chair	2025-05-18
ANNE VIVIENNE HANCOX		2024-04-27
ANTHONY EBERLE		2021-05-22
Catriona Enid Roberts		2024-04-27
Craig Jones		2024-04-27
Deborah Cook		2025-05-18
GRAHAM ANDERSON		2022-04-09
Graham Rowberry		2024-04-27
JANE JAMES		2021-05-22
JOY IRENE BLACK		
Jacqueline Green		2025-05-18
MARK COOK		
Martin Purser		2024-04-27
Prof Ian Fairchild		2024-04-27
Richard Tandy		2023-05-17
Sheilah Daughtree		2024-04-27
Susan Fairchild		2024-04-27
Susan McKay		2025-05-18

Accounts



Annual Report and Financial Statements

Parochial Church Council

Of

Malvern Link with Cowleigh

Year ending 31st December 2024

Priest-in-Charge:

Reverend James Williams

Bank:

CAF Bank Ltd.

Independent Examiner:

Mr Ian Jarvis

The Guesten 15 College Green

Worcester. WR1 2LH

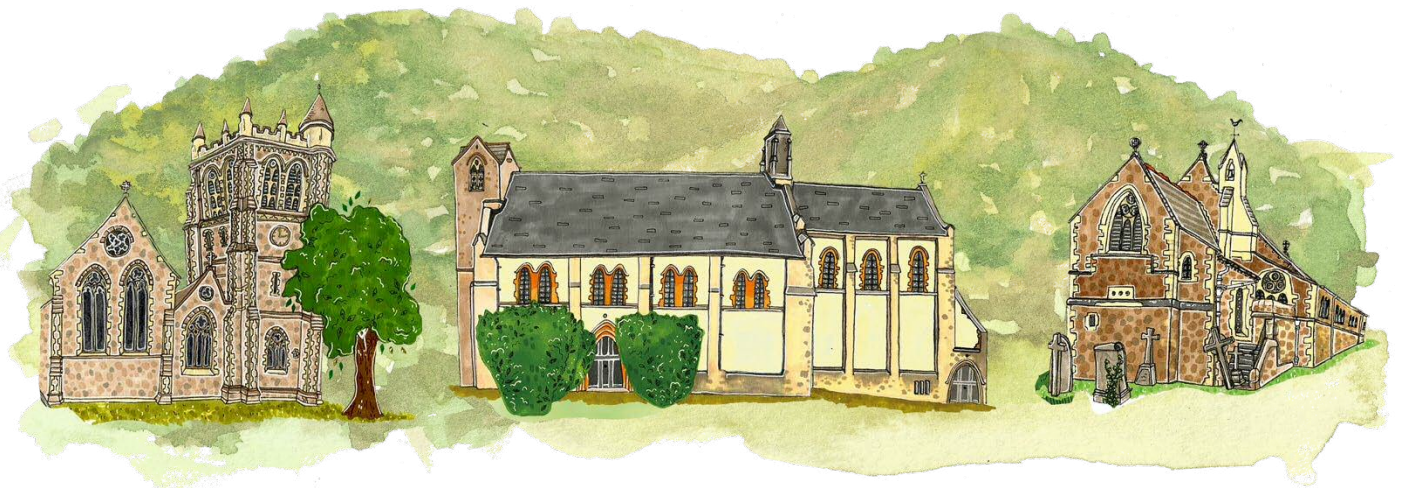


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I. Pastoral Introduction

You yourselves are our letter, written on our hearts, to be known and read by all; and you show that you are a letter of Christ, prepared by us, written not with ink but with the Spirit of the living God, not on tablets of stone but on tablets of human hearts.

2 Corinthians 3:2-3

The New Testament is full of letters — written by apostles and early church leaders to encourage, guide, and sometimes challenge young Christian communities. Though addressed to specific people in a particular time, the Church, through the leading of the Holy Spirit, recognised that these words speak far beyond their original context. They continue to shape how we understand our faith and live out our calling in today’s world.

In the ancient world, letters of introduction or recommendation were often carried between communities — to vouch for a person’s character, or to commend someone for leadership or service. But in 2 Corinthians 3, Paul turns this idea on its head. He writes to the church in Corinth:

“You yourselves are our letter, written on our hearts, known and read by everyone. You show that you are a letter from Christ... written not with ink but with the Spirit of the living God.”

This is a powerful image. The life of the Church is not simply documented in reports or rotas — it’s written in people. In lives shaped by prayer, service, hospitality, and faithfulness. The true story of our parish over the past year is not just told in these pages, but in the everyday witness of its people — people whose lives speak of Christ.

As you read this report, I invite you to look not only at what has happened, but at who we are becoming together, as living letters of God’s grace in this place.

Revd James Williams
Eastertide 2025

2. Executive Summary - Priest in Charge Report

2024 was a year marked by perseverance, shared leadership, and steady transformation. With much of the year spent in vacancy, we were called to work together to sustain the rhythm of parish life — and we responded with generosity, faith, and determination. Worship continued, our ministries held firm, and we made meaningful progress in areas of outreach, sustainability, and renewal.

In very practical ways, many of you stepped forward to support the life of our parish. From the steady presence of our clergy, who ensured continuity in worship and pastoral care, to the dedication of our Churchwardens and PCC in navigating the vacancy, and the diligence of our Finance Team in helping clarify and strengthen our financial position — your contributions have been invaluable. Alongside this, the countless quiet acts of service — from church cleaning and flower arranging to grounds maintenance and hospitality — have ensured that our churches and churchyards remain places of warmth, welcome, and witness.

In April, we said farewell to Sue Maxfield-Philips, offering our heartfelt thanks for her dedicated service as Director of Operations and Parish Administrator. We were pleased to formally welcome Jacqui Green to our Licensed Lay Ministry team, and were grateful to receive ministry from Bishop John during his final visit to the parish, as well as from Revd Geoff Richardson (Churches Together) and Revd Gary Crellin (Area Dean). Our ministry team continues to develop, offering space for others to explore their sense of calling and serve in meaningful ways.

In our wider community, Sarah Clark, our Community Builder, has helped transform the Community Fridge into a place of genuine connection and belonging. Several new initiatives have emerged under her leadership, building on the strengths already present in our neighbourhood and helping us form deeper relationships beyond the church walls.

Next Gen Ministry has continued to thrive with the support of the Diocese. Under Ness's leadership, we've seen a growing rhythm of weekly activity with families and local schools. The Monday Tot's group remains a much-loved and vital part of this ministry. We're especially grateful to Deb Cook, who led this group faithfully until the autumn, and to Julia King, who has brought fresh vision and experience to continue weaving faith and welcome into the sessions.

This report has been written in collaboration with ministry and project leaders across the parish. It reflects not only the range of our activity, but the shared commitment and devotion that underpin everything we do.

As you read through the stories, names, and moments in this report, remember that it represents far more than a list of achievements. Each act of service, each prayer offered, each moment of hospitality or courage adds another line to our letter, which is written not with ink, but with the Spirit of the living God — this is our testimony.

Let us continue to live that story — faithfully, prayerfully, and together — so that others might read in us something of the grace, hope, and presence of Christ at work among us.

Revd James Williams
Priest in Charge

3. Appointment of Priest-in-Charge

2024 was a year when the parish navigated our vacancy in a very positive way, bringing together members of our congregations and allowing space for a common view to emerge as to what God might desire in the next priest to shepherd us. We spent time thinking through what our parish profile should look like and say. We undertook consultation exercises at various points and in various ways including the discussions that we had straight after our APCM. Various members of the PCC took turns to contribute to its content and appearance, culminating in a fresh and exciting document being finalised. It was published at the beginning of July which was also when the post of priest-in-charge was advertised. The process was completed in September, and we were delighted to announce in October that Revd James Williams was being appointed our priest-in-charge. We look forward to seeing what God is planning for us under James' care.

Mark Cook
Churchwarden

4. Worship, Mission and Service

a. Worship

During our vacancy the clergy and reader team have worked hard to ensure a continuity to our worship, as well as enabling us to continue our exploration of new forms of worship and identify opportunities to reach out to those who connect with our parish. Worship in our parish would not be possible without the dedication of so many faithful volunteers ordained and lay, and we have certainly benefited for their ministry throughout the year.

We have been grateful for Revd Sue Beverly's continuing support with rota organisation.

b. Current Worship Pattern

Participation remained steady throughout 2024, with an average Sunday attendance of 55 at St Matthias and 44 at The Church of the Ascension for the 9:45am Parish Eucharist. St Peter's average Sunday attendance at the 11:15am contemporary service was 19 people. This makes our average Sunday attendance across the parish approximately 70. While numbers are still below pre-pandemic levels, we can be encouraged that attendance remains healthy, and engagement through our Facebook livestream continues to offer a valuable point of connection.

Below is an outline of our pattern of worship during 2024 and some notable highlights:

9:45am Parish Eucharist: A traditional sung eucharist.

- St Matthias Church: 1st and 3rd Sundays
- The Church of the Ascension: 2nd, 4th and 5th Sundays.

We were pleased to reintroduce baptisms into the Parish Eucharist this year, offering families the opportunity to engage more deeply with the life of the parish and with the meaning of baptism as inclusion into the Body of Christ.

11:15am Sunday Worship at St Peter's Church – Contemporary Worship

- Contemporary Service of the Word: 1st, 2nd, 3rd and 5th Sundays
- Contemporary Eucharist: 4th Sunday

We have hosted several baptisms at St Peter's as well, where the informal and participatory style of worship has offered a warm welcome to families and guests. A particular highlight was our outdoor service in the summer, which included a baptism.

We've seen a small but steady increase in the number of regular worshippers attending Contemporary Worship. These services have also created valuable opportunities for those exploring a vocation to ministry, allowing them to preach and lead worship in supportive settings.

5pm Taizé Contemplative Worship at The Church of the Ascension: Held on the 3rd/4th Sunday of each month, this service offers a peaceful space for prayer and reflection, supported by the distinctive music of the Taizé community.

10:30am Thursday Said Eucharist at St Matthias Church: A quiet midweek service followed by refreshments and conversation. Attendance has grown slightly over the year, and this remains a valued part of our worshipping life. We encourage others to try this gentle and welcoming service if they are able.



c. Seasons and Highlights

Holy Week and Easter 2024 – During Holy Week we were able to offer an immersive programme of worship, supported by our dedicated ministry team. On Good Friday we joined Churches Together in Malvern for their annual outdoor service in the Priory Churchyard, enabling us to enhance our ecumenical connections and bear witness to the Cross of Christ and the vibrancy of churches across our town.

Advent and Christmas 2024 - During Advent we were able to maintain a significant programme of worship which encompassed traditional and contemporary forms of worship, including opportunities to reach out towards our community. A significant highlight this year was the reintroduction of our Christmas Crib service on Christmas Eve which we combined with a 'build your own Christingle' activity pack. Not having a clear understanding of the level of attendance we were delighted to see 44 people from our community join us for worship.

Family and All Age Worship 2024 – Building on the success of the previous year we continued to experiment with combined services designed to welcome children and families from our schools and communities. An important highlight was our Outdoor Worship on Father's Day which took place in the Church of the Ascension Grounds and was followed by a bring and share picnic. What stood out was the welcome people from our community received, and the willingness of passers-by to stop and join us as we worshipped together.

Things we stopped in 2024 – In 2023 we experimented with the introduction of two new services at the Church of the Ascension, 'Breaking Bread' and 'Spiritual Space' while it was acknowledged these were valuable for the people who attended, it was decided that these would not recommence during the vacancy.



d. Music & Choir Report

As usual this was a busy year, with three extra services in Holy Week and special services for Advent and Christmas. We also sang two choral evensongs, drawing on the magnificent repertoire of sacred music in the cathedral tradition. Our Extended Choir, comprising some 20 extra singers in addition to our regular choir, provided beautiful music for the choral evensongs, Advent Carols and the Christmas Nine Lessons and Carols. At our regular services, we were well supported by our three new recruits, who, on the whole, made rapid progress in learning the repertoire and consolidating their positions in the choir.

Current plans are focused on further recruitment, especially of tenors and basses. Meanwhile all our members are to be congratulated for their solid leading of the service music, their lovely anthems throughout the year, and their regular attendance. Their contribution to our worship is deeply appreciated.

Thursday Lunchtime concerts took place this year mainly at Christ Church, but three were held at St. Matthias, to large audiences. We thank the several helpers, led by Eileen, who have provided luncheon refreshments. We hope to continue this pattern in the coming years.

Peter Johnson
Director of Music

e. Sacristans' report for 2024

We have two sacristans in the parish of MLWC serving the three churches.

Alison Sheehan-Hunt for St Matthias' and Susan Tandy for The Church of the Ascension and St Peter's.

The sacristans' role is to prepare all the necessities for the services, particularly Holy Communion. They also care for the churches sacred vessels, vestments and altar frontals.

A lot of the vestments and frontals in all three churches are in need of some TLC, Alison was concerned about the lack of heating in St Matthias outer vestry and Sacristy but this has been rectified now.

Ordering for Sacristy supplies for all three churches is now done by Susan Tandy.

Alison would like to thank those who help her with moving the frontals/cleaning brass. Sue would also like to thank Richard for his help, filling candles etc and the support he gives. Also, Craig for stepping in during holidays.



Susan Tandy
Sacristy Coordinator

f. LLM / Reader Report

The Church of England encourages all people in the church to find the gifts which they are called to use, to serve others in the church or in the community. That is the definition of lay ministry. There are many ways of exercising lay ministry. Reader ministry is a distinctive form of lay ministry among others. Readers (LLMs) are specially equipped to enable Christians to live out their Christian faith not only in the church but in the wider community as well.

All Readers go through a rigorous process of discernment before facing a panel to determine their suitability for preparation for Reader ministry. Not everyone gets through. There follows two years of training usually on evenings and weekends with academic standards needing to be met before readers are finally licensed by the diocesan bishop. It is a calling, and not all are called to this ministry.

The definition of this ministry that is probably most apt is that Readers are 'lay theologians,' well versed in scripture, theologically literate, constant in prayer and devotion, and able to interpret and communicate the faith wherever they are called, including in the wider community. It is a requirement that Readers also maintain their learning and ministerial development. Readers are in a constant state of becoming.

Here at MLWC we are particularly blessed with the number and the gifts of the Readers at our disposal. Many parishes have one or none and would be envious of the wealth of Reader gifts available to us here. The style and tradition of the churchmanship represented by our Readers covers the gamut of Anglican worship. All, however, are required by Canon Law to practise their ministry within the broader historic traditions of the Church of England, governed by Canon Law and an oath of obedience to the local bishop, and under the supervision of our incumbent.

Our Readers carry out a wide range of ministerial responsibilities. We may be seen assisting ordained ministers at the Eucharist as liturgical deacons or from time to time we will preach the sermon at the Eucharist. You will often find with Readers, a broad range of preaching styles. If Readers are acting as liturgical deacons, they will wear the white alb and, dependent on the particular church's history and tradition, a vestment in liturgical colours. Again, because of the breadth of our practice, the Reader may wear no robes at all, just relatively formal attire. If a Reader is preaching, we may be seen in preaching robes i.e. Cassock, surplice and the distinctive blue Reader's preaching scarf.

As Readers we may also lead services of the word, that is non-sacramental services. Within the church calendar we may devise and lead seasonal worship services e.g. In Advent and Lent. Other forms of worship such as Taize style services are devised and led by Readers. We may also be called to take worship out into the community, providing services in care homes, taking home communion to the housebound, and, with it, pastoral care to those in need.

Teaching is an integral part of Reader ministry. So, we may support and lead study groups and house groups from time to time.

A significant part of the role of Readers is funeral ministry. We are involved in meeting bereaved families to plan the funeral arrangements for their deceased loved ones, which requires close cooperation and partnership with funeral directors. This can at times be quite challenging depending on family circumstances and the, sometimes, unusual requests for music or 'tributes.' Diplomatic skills are often needed to gently steer families. But ultimately this is one of the most rewarding aspects of Reader ministry. Our Readers take a lot of funerals, at MLWC, at other churches, at crematoria and we are frequently called upon to lead services for the interment of ashes. Every one of such services is unique and requires a sensitive awareness of family circumstances. For some of us our Reader ministry may encompass various forms of chaplaincy, e.g. Offering spiritual care in hospitals. Local schools also value the involvement of those of us in licenced ministry on governing bodies.

Now the above, though it sounds comprehensive, is just a snapshot. Reader ministry can be quite challenging. We are there to carry the Good News of Jesus Christ to an aching world, both in church and well beyond its walls. It is an awesome responsibility. It requires us to be passionate about what we do, to have a well-defined set of ethical parameters, to be trained at the highest level in safeguarding practice and to exercise that with really good judgement. We don't have all the answers. We have to be open when we struggle, but we know where to turn when we are stumped and that is prayer and offering ourselves and our concerns and cares to God, through our Lord and Saviour, confident in his eternal love for us.

Allen Hudson
Reader

g. Ministry Team

We are richly blessed with a diverse and gifted team who support and sustain our worshipping life. Without them, the breadth and depth of our services would not be possible.

Clergy: Revd James Williams (Curate-in-Charge Sep 2024),
Revd Dr Alastair McKay (Associate Priest)
Revd Sue Beverly, Revd Mary Nobles, Revd Ted Stokes (PTO's)

LLM/Readers: Allen Hudson, Jacqui Green, Mike Hancox, Eileen Tomlin

ALM: Deb Cook

Sacristans: Alison Sheehan-Hunt, Susan Tandy

Employed: Vanessa Everitt (Schools Chaplain), Peter Johnson (Director of Music)

It should also be noted that we have been blessed by those discerning their vocations and contributing to worship in our parish during 2024.

h. Pastoral Ministry

Formal pastoral ministry during the year has focused on home visits and the distribution of Holy Communion to those who are housebound or unwell. Alongside this, there have been many informal moments of shared hospitality and support among members of the parish — signs of pastoral care that are no less significant and well worth celebrating and nurturing.

While our formal pastoral team remains small, expanding this ministry will be a key priority in the coming year.

Eileen Tomlin and Allen Hudson have continued to lead services in care homes and retirement communities, helping us maintain valuable connections with residents and staff.

We remember before God those who have died this year, including:

Di Evans, Andrew Judd

i. Pastoral Team Members

Clergy:	Revd James Williams
LLM/Readers	Eileen Tomlin, Allen Hudson
Lay Workers	Eileen Watson, Olive Wickens

j. Occasional Offices

2024 saw a slight decrease in baptism and wedding enquiries, while funeral ministry remained steady. During the vacancy, we updated our baptism policy to bring Christian initiation services back into regular Sunday worship, with the aim of deepening engagement with families and supporting their connection with the wider church community.

We also continued to support Christ Church with occasional offices and pastoral ministry. While this has placed extra demands on our clergy and lay leaders, it has enabled us to maintain ministry coverage for a significant portion of the Malvern community.

k. Alongside Bereavement Café

Throughout 2024 we continued to offer space for those experiencing grief through our bereavement support café. Although attendance has remained low, we remain committed to offering care in this area. We will be reviewing the shape of this ministry in the coming year to consider how best to provide appropriate and sustainable pastoral support for those journeying through loss.

5. Next Gen: Children, Young People, Families and Schools

Our children and families ministry has remained a central priority throughout 2024, as we have continued to develop our long-term strategy, deepen our relationships with church schools, support young people, and connect meaningfully with families across the parish.

Our work is guided by a clear vision: *being there*, *being known*, and *being moved*. These three values shape how we approach ministry with children, young people, and families.

- **Being there** reflects a ministry of faithful presence and sacred solidarity — expressed through consistent relationships, compassionate support, and a commitment to walk alongside families and young people in the everyday.
- **Being known** speaks of deep and prayerful connection — where children and young people experience the love, friendship, and welcome of Christ through community.
- **Being moved** points to moments of transcendence — encounters with God through worship, creativity, play, and shared experiences of joy, sorrow, and wonder.

These dimensions — presence, relationship, and encounter — continue to guide how we design and deliver Next Gen Ministry, equip our volunteers, and share the journey of faith with the next generation.

We are incredibly grateful for the success of our Summer Appeal, which raised over £3,000 to support this ministry. These funds have enabled us to sustain many of the activities outlined in this report and to extend our welcome to new children and families.

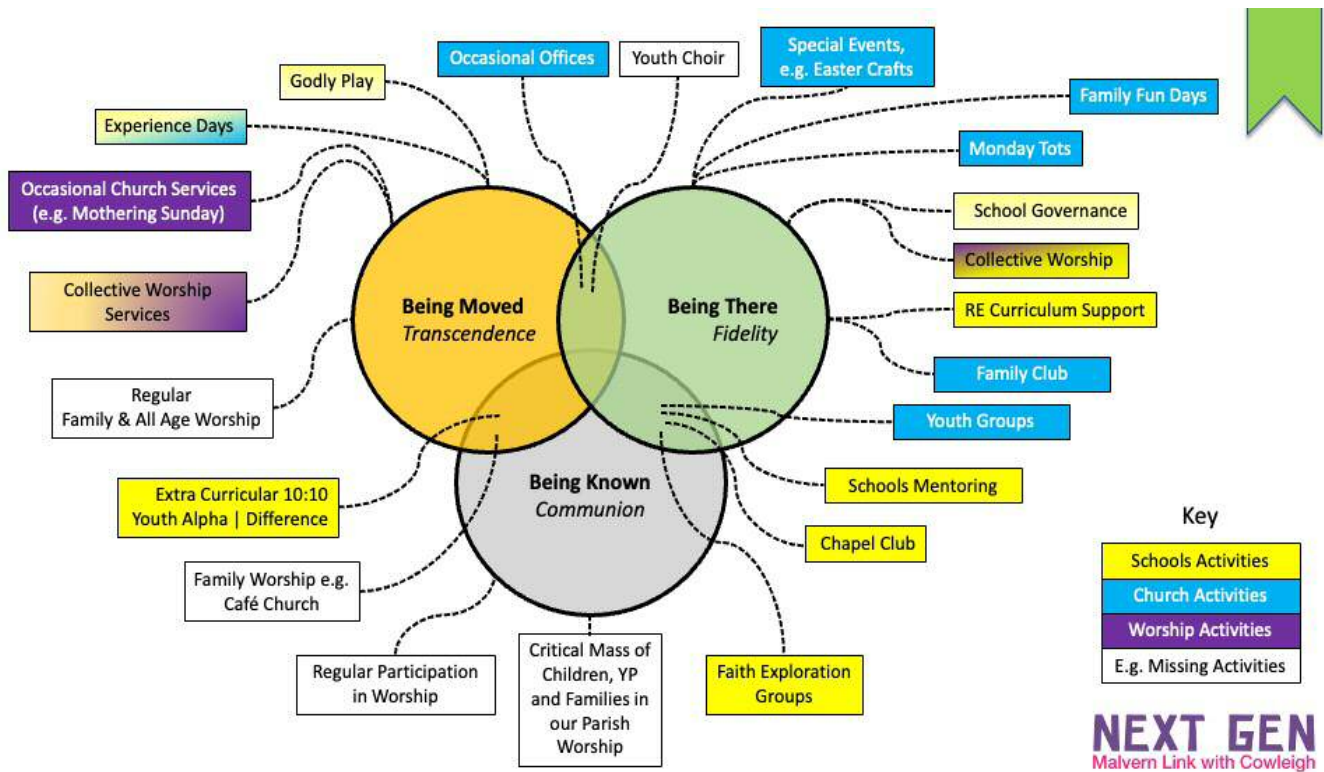
This year, we've seen a growing number of families joining us in worship — particularly at our Family Worship services on Mothering Sunday, Father's Day, Harvest, and Christmas. We've also welcomed pupils from our church schools into parish worship, helping to build confidence, participation, and a sense of belonging.

Sadly, after careful reflection, we made the decision to pause the Youth Choir in 2024. While this was not an easy choice, it has given us time to reflect on how we might better support young people in exploring choral ministry in future. This remains an area for prayer and planning.

None of what we've achieved this year would have been possible without the commitment of our volunteers. Their generosity, time, and care remain the backbone of Next Gen Ministry. As we look ahead, it's clear that we need to invest in growing this team and exploring how we can offer more regular and accessible worship and discipleship opportunities for families.

a. Visual Map of Next Gen Ministry

The diagram below presents our current map of Next Gen Ministry — outlining the breadth of activities and partnerships that support this vision and shape our work together:



b. Church Schools

Our relationships with local Church Schools remain one of the strongest and most fruitful aspects of our Next Gen Ministry. Throughout 2024, we have continued to invest time, care, and presence in these partnerships — through collective worship, classroom visits, school-led services, and pastoral support. These regular interactions build trust, visibility, and lasting connections between church, school, and home.

An often unseen but vital part of this work is the ministry of governance. Members of our parish have served faithfully on the governing bodies of all three Church Schools this year, helping to maintain a Christian presence at the heart of school life and offering support to headteachers and staff. The role of a school governor can often go unnoticed, but it is one of the quiet ways we fulfil our calling to *be there* — standing alongside our schools in prayer, encouragement, and practical support.

Our Church Schools continue to serve their communities with vision and care. We give thanks that each of them has received a *Good* rating from Ofsted in their most recent inspections — a real testament to the dedication of school leaders, staff teams, and governors alike.

c. Our Church Governors:

Special thanks to our Church Governors who have supported our schools and teachers to achieve Good Ofsted Results in 2024.

St Matthias C of E Primary School: Allen Hudson, Ness Everitt, Revd James Williams (Sep 2024)
 Ofsted 2024: Good

Northleigh Primary CE School: Revd James Williams (Sep 2024)
 Ofsted 2023: Good

Dyson Perrins C of E Academy:
Ofsted 2023:

Revd James Williams
Good

Serving as a school governor is a deeply rewarding way to contribute to the life and witness of our Church Schools. As we look to the future, further support will be needed in this area. We would warmly encourage those with relevant experience — or simply a heart for the wellbeing and formation of children — to consider whether this might be a ministry to explore.

d. Family Fun Days

On August 16th we held our Family Fun Day at the Church of the Ascension with a 'Beach Theme'. We welcomed children and families from across our community to enjoy a beach in the grounds, bouncy castle, crafts, water play and of course ice pops! We were joined by 'Severn Area Rescue' who shared their charity work and gave informal talks about water safety on the River Severn, Amelia K Dance Academy performers and Great Malvern Tae Kwon Do who gave demonstrations of their skills. We were really blessed with beautiful sunshine for all to enjoy the day. The day was well attended, and we were able to make good use of the church grounds and have conversations about our Family Club and other church activities



e. Assemblies and Collective Worship

We continue to play an active role in Collective Worship, having a presence in all our Church School's every week.

Secondary School: Ness continues to coordinate the collective worship at Dyson Perrins, producing daily morning reflections and leading worship for the entire school, with input from a small group of students.

During Advent the Year 7's again attended St Matthias for the second year to mark the first term of their secondary education. This has now become a regular event within the school calendar which strengthens ties between the school and parish.

Primary Schools: We continue to lead Collective Worship each week in our schools, encouraging the participation of young people in all that we do. Ness continues to work closely with Northleigh to support their Collective Worship ambassadors and enable student participation in all acts of worship.

f. Experience Events

We continue to aim to hold two Experience Events each academic year, one in the Autumn term and one in Spring. This year we explored Experience Church and Experience Eucharist which both schools fully engaged with.

A huge amount of preparation goes into these events, and volunteers from across our parish and beyond have supported them faithfully with resources and time.



g. Chapel Club

Over the last twelve months Chapel Club has evolved. In the summer term Ness ran Youth Alpha at lunchtimes which a number of students engaged with and from that a Faith on Fridays group has evolved. Worship Wednesdays continues and involves a smaller group of students who meet with Ness to share ideas around the collective worship. On the days where there is no specific activity, Chapel Club is open as an informal drop-in for all students at break and lunchtimes which provides a safe, inclusive space for them to get away from the noise of the rest of the school.

There are also opportunities for the whole school community to come together. On Friday mornings the chapel is open for prayer and every half term there is a Eucharist service which James leads

h. Extra-Curricular Activities

Every Tuesday Ness runs an extra-curricular activity using the 10:10 resources and also the Difference resources. This group is regularly attended by a small but enthusiastic group of students exploring ideas around happiness and reconciliation.

i. Godly Play

This year we have continue to support our primary schools when possible, with Godly Play, a wonderful resource that teaches the Christian story, by providing stimulating questions through the medium of play. Deb, who is also trained has also delivered sessions within school.

j. Family club

Family Club continues to be a space which local families value. It is a group designed to provide children and their parents with an opportunity to connect with each other after the school day. The club usually involves games and craft activities and is always accompanied by a hot meal and pudding. To ensure that we aim to meet the needs of all of our community, we will be reflecting on the possibility and viability to also offer sessions at St. Matthias, alternating between there and Ascension to ensure as many families as possible can access us.

One of our aims in establishing the Family Club was to elevate some of the hidden issues of poverty in our community. Although it is not operated on a needs basis we are aware that by providing a hot meal, we are responding to some of the coalface issues of the Cost of Living crisis and isolation.

We have seen a brilliant take up from parents from a variety of local schools in the community and have a sizable group of regular attenders. We are delighted that the Ukrainian community have found the sessions useful and have been blessed to learn more about their traditions and culture.



k. Youth Club

Our Monday night youth club, Resonate, continues to be very much valued by those who attend, most of whom are from Dyson Perrins and are connected in some way to the work Ness undertakes as school chaplain. A typical evening consists of games, snacks, karaoke and quizzes. We have also had workshops where members of the local congregation have offered special evenings which have included a drumming workshop and bell ringing at the Priory. Numbers of attendees has been steady, which has provided excellent conditions for the development of relationship and opportunities to support young people through the challenges of adolescence.

I. Monday Tots

Following Deb Cook's need to increase her working hours, Julia King kindly stepped into a leadership role at **Monday Tots**, supported by the wider team. She spent the autumn term familiarising herself with the group, while sessions were jointly covered by Ness and James.

Thanks to a generous donation from Cllr Karen Hanks, the group was able to restock toys and purchase new resources, including small world imaginative play sets, a tough tray for messy play, accessories for craft activities, new bikes, and toddler toys. Storage was also improved, enabling easier access and safer use of shared spaces.

Parents and carers were consulted about possible changes, and several ideas have since been trialled — including a more open layout for the room. Practical adjustments have been made, such as safely storing away the churchwarden's staves (which were proving too tempting as lightsabres!) And discouraging little fingers from resetting the sound desk.

Each session now opens with singing and a short story time, mostly based on Bible stories. This has been well received, with noticeable engagement and growth among the children. Special thanks to David and Hazel for leading these moments so brilliantly.

Julie McClusky has been a great help in the messy play area, supporting the introduction of popular activities such as seed planting and homemade slime.

The volunteer team — including Sandra, Alison, Kit, Olive, and others — continues to provide a warm welcome, refreshments, and conversation. Attendance has remained strong, with up to 23 toddlers and their carers joining in. Many families describe the group as a place of real fellowship and encouragement.

As always, the team remains mindful of future sustainability and would welcome younger volunteers to help carry the ministry forward. Plans are also in place to explore baptism conversations and publicise other family activities during school holidays.

The group gives thanks to God for His continued provision and protection and asks for the prayers of the church each Monday morning.

6. MLWC in our Community

a. Community Builder Programme

The Community Builder Programme is a district-wide initiative designed to strengthen resilience, reduce isolation, and support community wellbeing. Funded through the Government's Containment Outbreak Management Fund and the UK Shared Prosperity Fund, the programme was launched in response to the social and relational challenges highlighted during the COVID-19 pandemic.

At MLWC, the role of Community Builder is held by **Sarah Clark**, whose work in 2024 has been central to the church's wider outreach and community engagement. With a combination of creativity, strategic thinking, and deep relational care, Sarah has helped to connect people, grow partnerships, and develop projects that reflect the church's commitment to hospitality, justice, and presence.

Working collaboratively with the clergy, church staff, volunteers, and wider networks, she has played a vital role in key parish initiatives such as the Community Fridge, Family Club, and the DMC (Drop-in and Meal Community), while also supporting other occasional events and holiday activities. She leads on much of the parish's social media and community-facing communications, helping to raise the visibility of MLWC's mission across Malvern.

The role is not only operational but also relational and strategic — involving community partnership, grant discovery and application, project development, and volunteer mobilisation. The work is regularly reported to Malvern Hills District Council, local councillors, and the PCC, ensuring both transparency and shared learning.

b. Community Building in Practice

Throughout 2024, community engagement has included both the development of new initiatives and support for existing parish life. Many projects have had a shared aim: to build connection, reduce isolation, and promote dignity, inclusion, and joy.

Some of the year's key developments included:

- The restoration of the reredos at St Peter's Church, supported through a successful £4,000 grant application and a well-attended community craft and fundraising event.
- The launch of Sole Mates, a community walking group which offered four accessible walks through the year — attracting participants from both the church and the local neighbourhood.
- Two new initiatives in partnership with other Community Builders: the English Conversation Café, offering informal conversation for non-native speakers at Ascension Hall, and Bringo Bingo, a monthly social gathering tackling isolation in sheltered housing.
- A summer food support programme, funded by a £1,125 grant from John Lewis, which supported 21 households (including 41 children and 30 adults) with essential supplies during the holidays. Residual funds were used to pilot Family Brunch sessions in October half term, drawing around 45 families. Following their success, further funding was pledged for 2025 by a local councillor.
- A collaborative Family Fun Day in August, involving the church, MHDC, and local partners — strengthening local networks and offering a joyful celebration for all ages.



- Continued partnership with the PTA at St Matthias Primary School, resulting in a successful Christmas Fair. Through effective networking, additional support (including funding for a bouncy castle) was secured from ward councillor budgets.
- Ongoing support for seasonal events such as Christmas wreath-making workshops, community quizzes, and intergenerational creative sessions.



Behind each of these events lies significant planning, relationship-building, and coordination — all shaped by a desire to extend hospitality and create space for connection and belonging.

c. The Community Fridge

The Community Fridge continues to be a vital project, combining environmental sustainability with practical care and community building. Operating from Ascension Hall on Monday mornings and Wednesday afternoons, it redistributes surplus supermarket food — preventing around one tonne of waste from going to landfill each month.

The Fridge is open to all and serves a diverse group of households. On average, 28 households attend each session, with around half returning weekly. While food access is the primary purpose, the Fridge has also become a place of welcome, neighbourliness, and informal support.

2024 saw the arrival of four new volunteers who have also become involved in other aspects of parish life. Thanks to strengthened community links, the Fridge received a donated professional weighing scale from Positive Weighing Solutions in February — helping to improve record keeping and reporting. A new system for redistributing uncollected food has also been developed, ensuring that surplus stock now goes to The Foyer and St Mary's Community Fridge, rather than landfill.

Occasional donations of non-perishable goods are also received from Malvern Foodbank, with whom the team maintains a good working relationship. MLWC remains an active voice in the Food Action Network for the district, with regular representation at meetings and shared learning across similar projects.



d. Warm Space / Friendship Space

Running alongside the Community Fridge sessions, the Warm Space / Friendship Space offers free tea, coffee, and a chance to pause and connect. It is a simple but meaningful expression of welcome, providing a place where conversation flows easily and community can form.

Many participants have described it as one of the only places they feel known or listened to — particularly for those experiencing isolation. The space also allows the church to gently share information about services, groups, and upcoming events in a relaxed and relational way.

A highlight of the year was the emergence of the “Box of Joy”, an idea proposed by a regular attendee. The concept is straightforward: bring something to share that might bring someone else joy — be it a book, a household item, or a small gift. The box has become a much-loved feature of the Warm Space and reflects the parish's eco-ethos of reuse, sharing, and joyful simplicity.

7. SPARC

We continued to bring together a team of people who can combine to run the St Peter's arts programme as a team, going forward.

We held a small number of events the highlight of which was the Flatworld gig held in the Autumn which was in memory of Andrew Judd, our former churchwarden who specifically asked for them to play as one of his dying wishes.

The church continues to be used by several arts organisations in particular our friends the St Peter's Printmakers who held an exhibition weekend in the Summer that has become an annual event showcasing the talents of their members.

We owe an enormous amount of gratitude for Andrew, whose efforts have enabled St Peter's Church to be a resource for the community and continue to be a place of worship.

8. Malvern Link Dementia Meeting Centre 2024

Malvern Link Dementia Meeting Centre [DMC] is a parish resource offering ongoing warm, friendly and expert support to people and families affected by dementia. At the heart of the Meeting Centre is a social club where people meet to have fun, talk to others and get help that focuses on individual needs, all based on sound research evidence of what helps people to cope well in adjusting to living with the symptoms and changes that dementia brings. The focus of the Meeting Centre is on both the person living with dementia and their family.



The centre offers activities, information, support for carers, a discreet singing session and events to bring us into the wider community, raising the profile of people who live with dementia and supporting our community as a whole.

Open one day per week, 10.00am – 3.00pm, throughout the year, the centre is run by Manager, Es Hoyle with the support of a team of trained volunteers. All have a real understanding of the emotional and practical challenges being faced, drawing a community together to create networks between members who help support each other. We aim to respect people with dementia, to challenge in a non-confrontational way, to allow every member of the meeting centre to feel that their opinion is heard and counted and to thrive as a member of the meeting centre community.

The move to the Ascension Hall in September 2023, which provided a more informal, airy and homely space, as well as the opportunity for outdoor activities including gardening, has been very positive.

Numbers attending the weekly session have unfortunately remain low, despite the acknowledged number of people living with dementia and the support they require, although we have had one or two new members join us throughout the year. Limited/inappropriate referrals continue to be a concern for many dmcs across the country, including those that were flourishing and almost at waiting list stage, prior to the Covid pandemic. Sadly, this doesn't help us to meet the acknowledged local need or to become financially sustainable - but we are aware this is not just a concern for us, but a national problem and the issues of people not being referred/encouraged to attend a DMC as soon as they receive their diagnosis is currently being looked into and hopefully will be addressed by the Association of Dementia Studies [ADS] at Worcester University.

Originally funded by a successful bid to Worcestershire County Council working alongside the internationally renowned ADS, the aim is for the centre to be self-funding over time. The initial grant ended early this year and currently membership fees are insufficient to achieve a financial balance. Considerable effort has been put into marketing to ensure those recently diagnosed are aware of the centre and all it offers and we have been lucky to receive a significant donation from Malver Joggers who designated Malvern Link Dementia meeting Centre as their charity of the year 2024.

We go forward in faith, spreading the gospel of this much needed community service, as we continue to provide vital support to those at the beginning of their journey with dementia and their loved ones.

Es Hoyle
Dementia Meeting Centre Manager

Anne Hancox
Deputy Churchwarden

Jane James.
Churchwarden

9. Financial report 2024

a. Financial Report 2024

Total income for the year ended 31st December 2024 was £190,185 while expenditure totalled £160,165 resulting in a profit of £29,570 as detailed in the accounts. We are grateful for the very generous grants received during the year, which are listed on page 11 of the accounts. These have enabled us to continue our outreach to the parish, including a Community Builder grant and School Chaplain grant, as well as Community Fridge, Community Welfare and Families and Youth grants and indicate our confidence for future growth. Thanks to the help of A Ministry Fund grant from the Diocese, we were able to pay our Ministry Share in full. Energy costs remain high and continue to be challenging. Your regular giving and donations have enabled us to continue our mission we thank everyone who has been able to support us in this way, it is greatly appreciated.

b. Reserves Policy

The Operational Reserve Fund has been increased by £10,000 to £14,663. We aim to continue increase this, so representing three months of expenditure, designated for emergencies.

c. Restricted and Endowment Funds

The PCC holds and administers a number of these funds as detailed on the Balance sheet. Restricted funds totalled £57,772 as at 31st December 2024.

d. Designated Funds

The PCC designates additional unrestricted reserves to be retained for an agreed purpose. These are reviewed on an annual basis and returned to the general fund if no longer considered justified. Designated funds totalled £25,342 as at 31st December 2024 as detailed on the Balance sheet.

e. Investments

The PCC held investment assets at 31st December 2024 as detailed in the Statement of Assets and Liabilities. St Matthias Income Fund showed a small rise in value over the year while St Matthias Growth Fund had a small fall in value. St Matthias Deposit Fund also had a small rise in value.

f. Bank Accounts

During the year the PCC agreed that we should open a CAF Gold Account with surplus funds held in the CAF Cash Account to enable us to receive more interest. As at 31st December 2024 the balances were Cash Account £21,629 and Gold Account £60,663. There is also a small HSBC account with a balance of £230.

My thanks go to Anne Hancox and Jenny Purser for banking the collections and envelopes, also to Peter Edwards for reclaiming the gift aid on donations which brings in an invaluable source of income.

I would also like to thank Eileen Watson and Graham Anderson for their continuing help and advice also Luke Lucas who joined the finance Committee.

Tony Eberle
PCC Treasurer

10. Buildings and Churchyards: The Fabric, Goods and Ornaments of the Churches for the Year ending December 2024.

2024 was quite a challenging year for maintaining the four church buildings that the PCC has under its care to an acceptable state of repair as budgets needed to cut.

However, by prioritising works required on a needs must basis, we managed to maintain a reasonably stable ship but there will always be several issues which need to be addressed.

a. St. Matthias Church



St. Matthias Church being the largest Church in the Parish commands the vast majority of weddings, baptisms and funerals to take place. And so, a certain amount of responsibility is felt to keep on top of the legal requirements.

All gas heaters were serviced in January by HMS.

There is one heater which is not operational due a faulty fan motor but moves are now in place to have this repaired and I believe HMS now have the parts in stock to carry out the repair.

All fire extinguishers serviced in February with no issues.

The month of March saw the testing of the lightning conductors which unfortunately failed the test. The company tendered an estimate of £6,898.28 plus vat. For the repair. The PCC/standing committee decided not to go ahead with this at that stage.

Routine duties such as organ and piano tuning, link room kitchen hot water boiler filters replaced, bell tower clock service carried out.

One tap replaced to kitchen sink.

Electric fan heaters and wiring restored to vestry and sacristy during November which made a huge difference as there was no heating at all for quite some time.

The lighting throughout the church is in need of attention with several bulbs not working. Because of the location of the lights being so high and the difficulty of replacing bulbs (even if they are available) it was decided to explore the possibility of converting them all to L.E.D.s.

HMS provided an estimate for this work which came out at £8,133.00 plus vat.

If this work was to go ahead, I think it might be worth thinking about relocating the lights to a lower level. This would vastly improve the accessibility for general maintenance and also direct more light where it is needed. Obviously, this would be at extra cost.

2024 found us in a position where we could no longer sustain the cost of maintaining the churchyards to the present standard that J. G. Hall achieved due to spiralling costs and budget cuts.

However, Wayne Stimpson who runs a gardening business, and has family buried in the churchyard offered to volunteer (as and when he could) to mow and strim the grass which was gratefully accepted. This was a great help but the size of the task makes it far too much for spare time work to achieve a full mow and strim.

So an appeal was put out for volunteers to help out.

The response was very good and we give thanks to Ian Fairchild for organising working groups to come together and carry out all aspects of churchyard maintenance. And many thanks to all the volunteers.

b. Church of the Ascension



This Church, designed by Sir Walter Tapper, dedicated in 1903 has the added benefit of a hall where many community activities take place. The Church and hall are grade 2 listed as with the other Churches in the Parish.

In January 2024 all heaters in Church and hall were serviced with no issues.

Fire extinguishers also serviced in January, all good.

Lightning conductor test took place in February which produced a failure in ground resistance. This problem was addressed in May by the company who carried out the test PTSG at a cost of £1,380.48.

This was deemed necessary by the standing committee due to it being a single conductor.

Organ tuning took place in May with a few recommendations.

Due to a baffle board coming away, north side of the bell tower allowed a very cosy and warm nesting place for ferrule pigeons. This was producing a very unpleasant mess and damage to the fabric of the building. As the gutters were overdue for cleaning, Green Clean Hygiene cleaned the gutters and carried out a survey on the pigeon problem. This confirmed that that this was an urgent matter to deal with. And so, during August and September the gutters were cleaned, baffle board refitted to the bell tower to prevent further access for the pigeons, and the pigeons and all the mess/pollution cleaned.

A tree had taken root on the top of the gable end to the hall roof. This, at first was thought to be quite a straight forward matter which could be carried out at the same time as the gutter cleaning but further investigation proved it to be a far more extensive job as the root had grown in quite deep. This was eventually cleared by Chris Hopkin, Builder by extending the scaffolding

During the year 2024 it was discovered that an area of rendering was breaking away from the hall east facing wall. Applications were made for grant aid to contribute towards the cost of repairs and faculty List B applied for.

Works to be carried out during 2025.

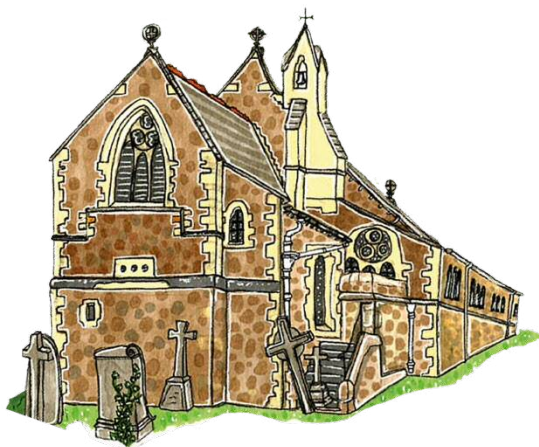
All appliances were serviced on schedule.

Church grounds maintained throughout the year to a reasonable standard.

Several run of the mill incidentals carried out as required.

Richard Tandy
Churchwarden

c. St Peter's Cowleigh



Lots has been going on at St Peters in 2024; weekly services with a steadily increasing congregation, termtime youth group attracting teenagers from Dysons, seasonal activities with the children from Northleigh primary school.

We have encouraged other activities and groups to St Peters, developing the relationship with the Printmakers, especially since the death of Andrew Judd in 2024. We have held several concerts and gigs , which will all make a good basis for the reincarnation of Sparc. (St Peters Arts Church).

The Reredos (hanging tapestry behind the alter) was taken away to be conserved, under Sheilah's watchful eye.

The churchyard is maintained by volunteers and the regular "Tidy Up the churchyard" sessions have proved successful in bringing in more volunteers. We have had some lovely social events such as the summer BBQ and barn dance and the harvest supper in the church. Look out for more fun coming to St Peters!

Jane James
Churchwarden

11. Safeguarding (Joy/Sue F)

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). They have duly read and adopted the Diocesan policy regarding the use of Social Media, the Diocesan Safeguarding policy, and the policy regarding safer recruitment.

There have been twenty-one DBS applications in the year under consideration, and all were successful. Of these only 1 person has not completed both Basic and Foundation levels of training. They have completed the Basic level and are being pressed to complete the Foundation. Failure to do so may mean that, reluctantly, I have to ask them to withdraw from their volunteer post until it is completed.

The Diocese has been asked for advice, or notified of safeguarding concerns in two instances, with the safeguarding team receiving good support, advice and guidance. Relevant groups / individuals in the Parish are conversant with both the issues and any action taken, and concerns have been recorded, monitored and reviewed.

I regularly attended the PSO network meetings and acted upon any changes necessary with the permission of the PCC, and Safeguarding features on the agenda of every PCC meeting. I also kept the Diocesan Dashboard updated on a regular basis, though it is a 'living' document and runs in real time, so that its current status does not necessarily reflect the activity of the year this report reflects upon. We have very good compliance overall, in line with the Diocese as a whole.

There were several activities running in the Parish including Monday Tots, Community Fridge, Warm Space, the Dementia Meeting Centre, junior and senior choir, bell ringers and Alongside Café [bereavement group]. The Pastoral team continues to support and visit isolated, vulnerable and incapacitated members of our community, including care homes. Role descriptions have been developed for leaders and volunteers and everyone worked hard to comply with the safer recruitment process, with not only leaders but also all volunteers completing applications, supplying references and being interviewed. New groups – including a youth group and an after-school club are planned for the near future, and job descriptions etc will be developed for them as needed.

I should like to thank all leaders, volunteers, the PCC and clergy for their ongoing support, encouragement and faith in me as their PSO.

Joy Black,
Parish Safeguarding Officer

12. Deanery Synod (Kit/Graham/Craig/Joy)

We continue to work closely with Deanery colleagues and have valued the ongoing support during a year of significant change during 2024. Formal meetings have occurred. Nominated representatives are James Williams, Joy Black, Graham Rowberry, Craig Jones and Kit Roberts. Meetings occurred throughout the year, both in person and via Zoom.

13. Reredos. 'Adoration of the Three Wise Men'

In November 2022 the Revd. Phillip Johnson asked me to look at the Reredos in St. Peter's Church with a view to its conservation and preservation.

As a researcher, writer and quilt historian, my research in 2023 established that it was a special appliquéd and embroidered work, linked to Madresfield Court and the Beauchamp family. Designed by Charles Gere, who designed the Altar Frontal for Madresfield Court Chapel. (Charles Gere was also an illustrator and designer for William Morris books.) Stitched by Edith and Margaret Munn c1900, daughters of the Vicar of Madresfield.

I submitted my research and my estimation to the PCC, that for future preservation the Reredos had to have substantial restoration. The PCC asked me to undertake the project.

I contacted the Textile Specialist Group of the Institute of Conservation to find a conservator and was recommended Wendy Toulson, accredited Member of ICON. She very kindly came and gave her time free, and estimated that the Reredos was worth preserving. She submitted a detailed proposal for the conservation and costs involved of £7,600, plus the cost of material for its restoration. Restoration is to prevent further damage and to maintain the historical and aesthetic value of the textile.

The PCC unanimously agreed that I could continue with the project.

I submitted grants and received grants of £4,000 from the Idlewild Trust and £3,500 from churchcare and Pilgrim Trust. A small committee was formed to raise the rest of the money.

Esther Partidge-Warner organised a 2024/5 calendar, mugs, and cushion covers to be sold. A workshop, barn dance, raffle and talk raised over £500. The church congregations from all three churches were very generous and supportive with both donations, and buying our Reredos goods. We now had the full amount for Wendy Toulson.

I then submitted the Statement of Significance to the Church of England Faculty which was granted 19/12/24 by the Worshipful (remove extra space) J.I.Humphreys. Chancellor of the Diocese and Official Principal of the Lord Bishop of Worcester, authorising the work as specified in the submission to be carried out. To be completed within twelve months of the signed date. The certificate is in St Peter's Church safe.

Wendy Toulson is to remove the Reredos to her workroom in Herefordshire in February 2025.



Sheilah Daughtree
PCC Member

14. Structure, governance, management and administration

There are three churches in the Parish:

- The Church of the Ascension
- St Matthias' Church
- St Peter's Church.

All have equal status and together constitute the Parish Church. Each church continues to be used for worship and for additional activities in ways which reflect their location and varying attributes.

Financial and administrative control of all three churches rests with the PCC which is the responsible legal body. The financial statements for the Parish are prepared on a cash basis in accordance with the Church Accounting Regulations and Charity Commission Financial Guidance

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll, members of which are the electors of the PCC. There were 105 people on the Roll, by the end of 2024 and a further revision will take place in Spring 2025. Members elected to the PCC have a three-year term of office so that a third of the membership retires each year. Apart from the elected lay members (which include the lay chair), the Council includes the Curate in Charge, the churchwardens, a licensed lay minister and four representatives from the Parish elected to serve on the Deanery Synod.

The Parochial Church Council is the responsible legal body and receives reports on finance, fabric and other general matters at each of its meetings. In 2024 there were six substantive meetings of the PCC. Between meetings PCC members were also asked to ratify proposals by email communication.

15. Administrative Information

Details of the three churches in the Parish of Malvern Link with Cowleigh, within the Diocese of Worcester are listed below:

- Church of the Ascension, Somers Park Avenue, WR14 1XA
- St Matthias Church, Church Road, WR14 1LX
- St Peter's, Cowleigh Bank, WR14 1QP

The principal contact address is The Malvern Link with Cowleigh Parish Office, The Church of the Ascension, Somers Park Avenue, Malvern, Worcestershire, WR14 1XA.

The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission – No 1133920.

The following served on the PCC in 2024:

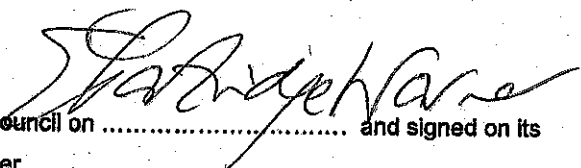
Chair:	Esther Partridge-Warner (Lay Chair)
Clergy:	James Williams (Curate in Charge Sept 2024), Alastair McKay (Associate Priest)
Licensed Lay Minister:	Allen Hudson
Churchwardens:	Mark Cook, Richard Tandy, Jane James
Depury Churchwarden:	Anne Hancox, Ian Fairchild
Deanery Synod Reps:	Joy Black, Kit Robers, Craig Jones, Graham Rowbery
Elected members:	Tony Eberle, Esther Partridge-Warner, Graham Anderson, Sue Tandy, Sue Fairchild, Sheilah Daughtree
Honorary Treasurer:	Tony Eberle
Honorary Secretary:	Kit Roberts
Parish Safeguarding Officer:	Joy Black
Deputy Safeguarding Officer:	Sue Fairchild

Parish of Malvern Link with Cowleigh

End of Year Financial Statements

Year ending 31st December 2024

Approved by the Parochial Church Council on and signed on its
behalf by Mrs Esther Partridge-Warner



Independent Financial Examiner's report to Malvern Link with Cowleigh Parochial Church Council

I report to the Parochial Church Council (PCC) of the Parish of Malvern Link with Cowleigh on my examination of the Financial Statements for the year ended 31st December 2024

Basis of Independent Examiner's Report

I have been requested to carry out an independent examination of the accounts by the PCC. An examination includes a review of the accounting records kept by the Parish and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the financial statements.

Independent Examiner's Report

In connection with my examination, no matter has come to my attention :

1. Which gives me reasonable cause to believe that in any material respect the requirements
 - a) To keep accounting records and
 - b) To prepare accounts with accord with the accounting records have not been met, or
2. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the financial statements to be reached.


.....
Ian Jarvis FCA

Date

24 March 2025.

Statement of Financial Activities

1st January to 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
INCOME FROM :							
Regular Income	2	93,508	-	866	2,041	96,415	90,511
Occasional Income	2	14,215	-	50,282	3,940	68,438	117,648
Lettings	2	10,752	-	-	-	10,752	3,538
Income from Profit Centres	2	-	-	5,411	9,168	14,580	26,591
TOTAL INCOME		118,475	-	56,560	15,150	190,185	238,289
EXPENDITURE ON :							
Administrative expenditure	3	44,457	-	28,004	4,350	77,411	138,549
Maintenance of Service	3	7,729	-	2,766	-	10,495	14,765
Mission	3	46,893	-	1,889	-	48,782	45,269
Profits Centre expenditure	3	-	-	1,024	9,580	10,604	28,539
Outreach costs	3	896	-	717	53	1,666	4,621
Parish Office costs	3	6,400	-	258	15	6,673	7,869
Governance	3	4,920	-	64	-	4,984	10,866
TOTAL EXPENDITURE		111,295	-	35,322	13,998	160,615	250,477
NET OPERATING INCOME		7,180	-	21,238	1,151	29,570	(12,188)
Revaluation of investments		-	-	-	231	231	1,599
Transfers between funds	8	(12,074)	-	184	11,890	-	-
NET MOVEMENT IN FUNDS		(4,894)	-	21,422	13,272	29,801	(10,589)
TOTAL FUNDS BROUGHT FORWARD		15,014	2,000	36,350	12,070	65,434	76,023
TOTAL FUNDS CARRIED FORWARD		10,120	2,000	57,772	25,342	95,234	85,434

Balance Sheet

As at 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset investments	4	-	-	-	8,800	8,800	8,569
Current Assets							
Cash at bank and in hand	4	10,797	2,000	57,772	16,541	87,111	59,214
Current Assets - total		10,797	2,000	57,772	16,541	87,111	59,214
Current Liabilities							
Amounts falling due within one year	5	676	-	-	-	676	2,350
Net Current assets less liabilities		10,121	2,000	57,772	16,541	86,434	56,864
Total Assets less current liabilities		10,121	2,000	57,772	25,342	95,234	66,434
Represented by							
Unrestricted							
General fund		10,121	-	-	-	10,121	15,014
Endowment		-	-	-	-	-	-
St Matthias Deposit		-	2,000	-	-	2,000	2,000
Restricted							
Monday Tots		-	-	799	-	799	286
Community Fridge Fund		-	-	4,266	-	4,266	1,959
Contemplation Fund		-	-	-	-	-	-
Dementia Fund		-	-	5,251	-	5,251	396
Music Fund		-	-	1,041	-	1,041	1,041
St M Churchyard maintenance		-	-	1,799	-	1,799	225
St Matthias Vestry		-	-	5,337	-	5,337	4,500
St Peter's Fabric Fund		-	-	7,878	-	7,878	50
Vicar's Discretionary Fund		-	-	776	-	776	776
Warm Space		-	-	1,568	-	1,568	1,998
Community Bulder		-	-	15,576	-	15,576	16,348
Ascension Community Grant		-	-	5,981	-	5,981	8,000
Community Welfare		-	-	322	-	322	850
Families and Youth		-	-	2,576	-	2,576	910
Reredos Fund		-	-	4,601	-	4,601	-
Designated							
Arts Fund		-	-	-	2,669	2,669	1,672
Dementia Fund		-	-	-	2,079	2,079	365
Fabric Fund		-	-	-	2,400	2,400	4,750
Mission Fund		-	-	-	719	719	719
Operational Reserve Fund		-	-	-	14,664	14,664	4,864
St Peter's Welcome Area		-	-	-	1,250	1,250	-
Projects Appeal		-	-	-	1,560	1,560	-
Funds of the Church		10,121	2,000	57,772	25,342	95,234	66,434

Note 1 – Accounting policies

Basis of Preparation

The financial statements are prepared under the Church Accounting Regulations and Charity Commission financial guidance. They are also prepared under the historical cost convention except for the valuation of investments, which are shown at market value at the year end.

The income of the Church has been under £250,000 for the last three years and these accounts have therefore been prepared on a cash basis. The one exception to this is the creditor balance of £676, which is included within "Current liabilities : Amounts falling due within one year". (2023 : £2,350). See note 5 for details.

Funds

Unrestricted funds represent the general funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC.

Funds that are designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided via PCC-specific notes where appropriate.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and fundraising

All income is accounted for on a receipts basis. Any funds raised by fêtes, garden parties and similar events are accounted for gross. Sales of books and magazines from the church are accounted for gross.

Other income

Rental income is recognised on a receipts basis.

Investment gains and losses

Realised gains and losses are recognised when the investment is sold. Unrealised gains and losses are accounted for on an annual basis with a year-end revaluation at 31st December.

Dividends and interest are accounted for on a receipts basis.

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

RESOURCES EXPENDED

Grants and donations are accounted for when paid over with a record being maintained of any binding obligations which exist prior to payment.

Activities directly relating to the work of the church

Parish Share is acknowledged by the Diocese as a request for voluntary payment with a record being maintained of any ongoing shortfall. In exceptional circumstances the Diocesan policy is to ask parishes to pay whatever they can. They do not expect churches to draw down on their reserves to pay Parish Share.

Governance costs

Governance costs include costs for the preparation and examination of the statutory accounts, the costs of trustees' meetings and the cost of any legal advice to trustees on governance or constitutional matters.

....Cont'd

Analysis of Income

1st January to 31st December 2024

Note 2	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Regular donations						
Gift aid - Standing Orders	65,612	-	80	-	65,692	61,506
Gift aid - Planned Giving	5,196	-	-	-	5,196	3,529
Loose plate collections	1,952	-	-	493	2,446	3,878
Tax recovered from HMRC	19,840	-	786	1,547	22,174	20,423
Bank interest	679	-	-	-	679	307
Dividends	229	-	-	-	229	868
Total	93,508	-	866	2,041	96,416	90,511
Income from charitable activities						
Fundraising events	113	-	4,364	600	5,076	2,301
Occasional GA donations	3,245	-	5,366	1,479	10,091	8,880
GASDS	94	-	227	76	397	1,015
Occasional Non GA donations	2,533	-	5,018	1,060	8,611	40,825
Service fees	7,121	-	-	-	7,121	8,878
Restricted Grants	-	-	-	-	-	30,975
VAT reclaim	230	-	2,368	725	3,314	-
Legacies	-	-	1,000	-	1,000	5,500
Restricted Donations	-	-	29,212	-	29,212	18,198
CYPF	-	-	2,648	-	2,648	98
Other income	880	-	90	-	969	999
Total	14,215	-	50,282	3,940	68,438	117,848
Lettings						
St Matthias - Link room	2,047	-	-	-	2,047	815
AS Hall	2,190	-	-	-	2,190	1,234
St Peter's	6,515	-	-	-	6,515	1,199
AS Church	-	-	-	-	-	260
Total	10,752	-	-	-	10,752	3,538
Income for Profit Centres						
DEM - Operational Grants	-	-	5,000	2,000	7,000	12,500
DEM - GA donations	-	-	-	20	20	-
DEM - Non GA donations	-	-	411	1,418	1,829	1,092
DEM - GA reclaim	-	-	-	-	-	240
DEM - User fees	-	-	-	4,384	4,384	8,846
SPARC - Operational Grants	-	-	-	-	-	650
SPARC - Ticket sales	-	-	-	920	920	2,364
SPARC - Hospitality income	-	-	-	426	426	900
Total	-	-	5,411	9,168	14,580	26,591
TOTAL INCOME	118,475	-	56,560	15,150	190,185	238,289

Analysis of Expenditure

1st January to 31st December 2024

Note 3	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Administrative expenditure						
Payroll costs	4,138	-	22,866	-	27,004	57,383
Clergy Working exps	-	-	-	-	-	6,096
Vicar's telephone	-	-	-	-	-	911
StM Electricity	6,829	-	-	-	6,829	5,841
StM Gas	4,073	-	-	-	4,073	5,870
StM Water	295	-	-	-	295	261
StM Phone & BB	-	-	-	-	-	202
ASC Church Electricity	1,687	-	-	-	1,687	2,646
ASC Church Gas	1,149	-	-	-	1,149	2,363
ASC Church Water	223	-	-	-	223	179
ASC Church Phone & BB	-	-	-	-	-	156
St P Electricity	1,061	-	-	-	1,061	972
St P Gas	2,771	-	-	-	2,771	5,533
St P Water	195	-	-	-	195	205
St P Phone & BB	-	-	-	-	-	197
AS Hall Electricity	779	-	777	-	1,557	1,187
AS Hall Gas	892	-	786	-	1,677	3,231
Insurance	7,284	-	-	-	7,284	6,941
Cleaning contracts	1,259	-	-	-	1,259	3,711
Churchyard upkeep	3,540	-	480	-	4,020	2,994
StM Planned Maintenance	948	-	-	-	948	1,380
ASC Planned Maintenance	698	-	1,659	-	2,357	24,511
St P Planned Maintenance	788	-	-	-	788	777
Building repairs & Maintenance	4,502	-	1,020	4,350	9,872	4,854
Equipment repairs & maintenance	901	-	-	-	901	151
Equipment purchase	1,446	-	1,016	-	2,462	185
Total	44,457	-	28,604	4,350	77,411	138,649
Maintenance of Service						
Printing	32	-	58	-	91	125
Sacristy	746	-	-	-	746	1,358
Organist fee	4,000	-	-	-	4,000	4,000
Choir expenses	281	-	-	-	281	127
Performance licences	846	-	-	-	845	875
Organ & piano tuning	772	-	-	-	772	925
Junior Choir - Gross Salaries	805	-	-	-	805	1,540
Video streaming equipment	111	-	-	-	111	96
Devotional Materials	136	-	-	-	136	278
Training	-	-	238	-	238	3,612
CYPF	-	-	2,470	-	2,470	1,828
Total	7,729	-	2,766	-	10,495	14,765

ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church inventory which can be inspected at any reasonable time.

For inalienable property acquired prior to 2000, there is insufficient cost information available and therefore such assets are not valued in these financial statements.

For items acquired since 1st January 2000, where the trustees consider these to have enduring economic value, these are capitalised at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1st January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings where individual items are under £1,000 or the repair of moveable church furnishings acquired before 1st January 2000, is written off.

Other fixtures, fittings and office equipment

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2024 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight-line basis. Acquisitions of items with a purchase price of £1,750 or less are treated as expenditure.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of Agency fees for services are shown as debtors. Short-term deposits include cash held on deposit either with CBF Church of England Funds or at the bank.

LIABILITIES

Liabilities are recognised only to the extent that amounts are due in respect of Agency fees for services.

Analysis of Expenditure

1st January to 31st December 2024

Note 3 - continued	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Mission						
Parish share	46,046	-	-	-	46,046	44,004
Donations to Relief & dev't agencies	-	-	30	-	30	4
Donations to Home mission	-	-	1,350	-	1,350	-
Hospitality	847	-	509	-	1,355	1,261
Total	46,893	-	1,889	-	48,782	46,269
Profits Centre expenditure						
DEM - Age UK Man't fees	-	-	-	-	-	1,556
DEM - Operational Materials	-	-	897	-	897	255
DEM - Operational Accomodation	-	-	-	-	-	9,986
DEM - Operational Misc	-	-	127	719	846	1,456
DEM - Operational Training	-	-	-	36	36	-
DEM - Operational Gross salaries	-	-	-	6,945	6,945	8,263
SPARC - Artists fees	-	-	-	1,399	1,399	3,913
SPARC - Hospitality	-	-	-	212	212	755
SPARC - Programmes and Misc	-	-	-	270	270	50
ASC - Development - Books etc	-	-	-	-	-	98
ASC - Dev't - Training course	-	-	-	-	-	2,210
Total	-	-	1,024	9,580	10,604	28,539
Outreach costs						
Website licence	246	-	216	53	515	783
Website maint	-	-	-	-	-	2,100
Banners & leaflets	185	-	-	-	185	223
Marketing development	426	-	-	-	426	1,507
Fetes and Events	40	-	501	-	541	8
Total	896	-	717	53	1,666	4,621
Parish Office costs						
Print Post Stat	616	-	201	-	817	588
Office Equip costs	438	-	-	-	438	651
Bank chgs	127	-	-	-	127	134
SumUp chgs	4	-	20	15	40	-
Software licences and subscriptions	2,325	-	-	-	2,325	4,031
Communication Expenses	2,890	-	36	-	2,926	2,565
Total	6,400	-	258	15	6,673	7,869
Governance						
Auditor fee	120	-	-	-	120	120
Accountancy support	2,606	-	-	-	2,606	4,023
HR Bureau Fee	-	-	-	-	-	1,188
Minor Admin exps - Misc	402	-	-	-	402	116
Cleaning and Hygiene Materials	572	-	64	-	636	44
Local Authority Licences	20	-	-	-	20	20
Governance Training	1,200	-	-	-	1,200	5,355
Total	4,920	-	64	-	4,984	10,866
Total Expenditures	111,295	-	35,322	13,998	160,615	250,477

Statement of Assets and Liabilities

As at 31st December 2024

Note 4	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset Investments						
St Matthias Income Fund	-	-	-	4,880	4,880	4,737
St Matthias Growth Fund	-	-	-	3,920	3,920	3,832
				8,800	8,800	8,569
Current Assets - Cash at bank and in hand						
CAF Current Account	(42,455)	-	57,542	6,541	21,629	54,238
CAF Gold Account	50,663	-	-	10,000	60,663	-
Total for CAF Accounts	8,209	-	57,542	16,541	82,292	54,238
HSBC St Matthias' Churchyard account	-	-	230	-	230	447
St Matthias CBF Deposit Fund	2,584	2,000	-	-	4,584	4,355
St Peter's CBF Deposit Fund	-	-	-	-	-	169
Cash in hand	5	-	-	-	5	5
Total Bank and Cash balances	10,797	2,000	57,772	16,541	87,111	59,214
Current Liabilities						
Amounts falling due within one year	676	-	-	-	676	2,350
Grand Total	10,121	2,000	57,772	25,342	95,234	65,434

Note 5 – Creditors

As noted in the Accounting policies, the financial statements were prepared on a cash basis in 2024. There are two minor exceptions to this as follows :

Amounts due in respect of PAYE	245.16
Amounts due to NEST pensions	98.35
Amounts due to Agents etc	452.80
<u>Amounts due from trade debtors</u>	<u>(120.00)</u>
Overall creditor balance	<u>676.31</u>

Note 6 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

Note 7 – Related Party Transactions

Four people were on the payroll in 2024, none having any connections to PCC Trustees

Note 8 - Fund transfers

Transfers between funds have arisen where previously endowed or designated funds are now being treated as part of the Unrestricted fund. There was also a transfer of £10,000 transferred to the Operational Reserve Fund in the year.

....Cont'd

Notes to the accounts - continued

Note 9 – Grants and Funding

We are extremely grateful for all the grants and funding received during 2024 which have been allocated across the funds as follows :

	FUNDS						
	St Mathias Churchyard Maintenance	Warm Space	Community Builder	Community Welfare	Families and Youth	Reredos	Fabric Fund
MHDC - Churchyard Maintenance	500						
MHDC - Warm Space		300					
Platform Housing - Warm Space		850					
MHDC - Community Builder			23,597				
MHDC - Community Welfare				250			
MHDC - Families and Youth					500		
John Lewis - Community Welfare				1,125			
Idlewild Trust - Reredos						4,000	
Seeds of Life - Malvern United Reform Church							300
	500	1,150	23,597	1,375	500	4,000	300
TOTAL							31,422

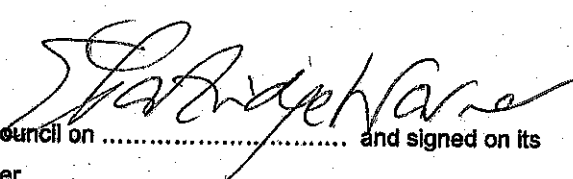


Parish of Malvern Link with Cowleigh

End of Year Financial Statements

Year ending 31st December 2024

Approved by the Parochial Church Council on and signed on its
behalf by Mrs Esther Partridge-Warner



Independent Financial Examiner's report to Malvern Link with Cowleigh Parochial Church Council

I report to the Parochial Church Council (PCC) of the Parish of Malvern Link with Cowleigh on my examination of the Financial Statements for the year ended 31st December 2024

Basis of Independent Examiner's Report

I have been requested to carry out an independent examination of the accounts by the PCC. An examination includes a review of the accounting records kept by the Parish and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the financial statements.

Independent Examiner's Report

In connection with my examination, no matter has come to my attention :

1. Which gives me reasonable cause to believe that in any material respect the requirements
 - a) To keep accounting records and
 - b) To prepare accounts with accord with the accounting records have not been met, or
2. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the financial statements to be reached.


.....
Ian Jarvis FCA

Date

24 March 2025.

Statement of Financial Activities

1st January to 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
INCOME FROM :							
Regular Income	2	93,508	-	866	2,041	96,415	90,511
Occasional Income	2	14,215	-	50,282	3,940	68,438	117,648
Lettings	2	10,752	-	-	-	10,752	3,538
Income from Profit Centres	2	-	-	5,411	9,168	14,580	26,591
TOTAL INCOME		118,475	-	56,560	15,150	190,185	238,289
EXPENDITURE ON :							
Administrative expenditure	3	44,457	-	28,004	4,350	77,411	138,549
Maintenance of Service	3	7,729	-	2,766	-	10,495	14,765
Mission	3	46,893	-	1,889	-	48,782	45,269
Profits Centre expenditure	3	-	-	1,024	9,580	10,604	28,539
Outreach costs	3	896	-	717	53	1,666	4,621
Parish Office costs	3	6,400	-	258	15	6,673	7,869
Governance	3	4,920	-	64	-	4,984	10,866
TOTAL EXPENDITURE		111,295	-	35,322	13,998	160,615	250,477
NET OPERATING INCOME		7,180	-	21,238	1,151	29,570	(12,188)
Revaluation of investments		-	-	-	231	231	1,599
Transfers between funds	8	(12,074)	-	184	11,890	-	-
NET MOVEMENT IN FUNDS		(4,894)	-	21,422	13,272	29,801	(10,589)
TOTAL FUNDS BROUGHT FORWARD		15,014	2,000	36,350	12,070	65,434	76,023
TOTAL FUNDS CARRIED FORWARD		10,120	2,000	57,772	25,342	95,234	85,434

Balance Sheet

As at 31st December 2024

	Notes	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset investments	4	-	-	-	8,800	8,800	8,569
Current Assets							
Cash at bank and in hand	4	10,797	2,000	57,772	16,541	87,111	59,214
Current Assets - total		10,797	2,000	57,772	16,541	87,111	59,214
Current Liabilities							
Amounts falling due within one year	5	676	-	-	-	676	2,350
Net Current assets less liabilities		10,121	2,000	57,772	16,541	86,434	56,864
Total Assets less current liabilities		10,121	2,000	57,772	25,342	95,234	66,434
Represented by							
Unrestricted							
General fund		10,121	-	-	-	10,121	15,014
Endowment		-	-	-	-	-	-
St Matthias Deposit		-	2,000	-	-	2,000	2,000
Restricted							
Monday Tots		-	-	799	-	799	286
Community Fridge Fund		-	-	4,266	-	4,266	1,959
Contemplation Fund		-	-	-	-	-	-
Dementia Fund		-	-	5,251	-	5,251	396
Music Fund		-	-	1,041	-	1,041	1,041
St M Churchyard maintenance		-	-	1,799	-	1,799	225
St Matthias Vestry		-	-	5,337	-	5,337	4,500
St Peter's Fabric Fund		-	-	7,878	-	7,878	50
Vicar's Discretionary Fund		-	-	776	-	776	776
Warm Space		-	-	1,568	-	1,568	1,998
Community Bulder		-	-	15,576	-	15,576	16,348
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Families and Youth		-	-	2,576	-	2,576	910
Reredos Fund		-	-	4,601	-	4,601	-
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Fabric Fund		-	-	-	2,400	2,400	4,750
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Operational Reserve Fund		-	-	-	14,664	14,664	4,864
St Peter's Welcome Area		-	-	-	1,250	1,250	-
Projects Appeal		-	-	-	1,560	1,560	-
Funds of the Church		10,121	2,000	57,772	25,342	95,234	66,434

Note 1 – Accounting policies

Basis of Preparation

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Other income

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Investment gains and losses

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Dividends and interest are accounted for on a receipts basis.

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

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Restricted Grants	-	-	-	-	-	30,975
VAT reclaim	230	-	2,368	725	3,314	-
Legacies	-	-	1,000	-	1,000	5,500
Restricted Donations	-	-	29,212	-	29,212	18,198
CYPF	-	-	2,648	-	2,648	98
Other income	880	-	90	-	969	999
Total	14,215	-	50,282	3,940	68,438	117,848
Lettings						
St Matthias - Link room	2,047	-	-	-	2,047	815
AS Hall	2,190	-	-	-	2,190	1,234
St Peter's	6,515	-	-	-	6,515	1,199
AS Church	-	-	-	-	-	260
Total	10,752	-	-	-	10,752	3,538
Income for Profit Centres						
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DEM - GA donations	-	-	-	20	20	-
DEM - Non GA donations	-	-	411	1,418	1,829	1,092
DEM - GA reclaim	-	-	-	-	-	240
DEM - User fees	-	-	-	4,384	4,384	8,846
SPARC - Operational Grants	-	-	-	-	-	650
SPARC - Ticket sales	-	-	-	920	920	2,364
SPARC - Hospitality income	-	-	-	426	426	900
Total	-	-	5,411	9,168	14,580	26,591
TOTAL INCOME	118,475	-	56,560	15,150	190,185	238,289

Analysis of Expenditure

1st January to 31st December 2024

Note 3	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Administrative expenditure						
Payroll costs	4,138	-	22,866	-	27,004	57,383
Clergy Working exps	-	-	-	-	-	6,096
Vicar's telephone	-	-	-	-	-	911
StM Electricity	6,829	-	-	-	6,829	5,841
StM Gas	4,073	-	-	-	4,073	5,870
StM Water	295	-	-	-	295	261
StM Phone & BB	-	-	-	-	-	202
ASC Church Electricity	1,687	-	-	-	1,687	2,646
ASC Church Gas	1,149	-	-	-	1,149	2,363
ASC Church Water	223	-	-	-	223	179
ASC Church Phone & BB	-	-	-	-	-	156
St P Electricity	1,061	-	-	-	1,061	972
St P Gas	2,771	-	-	-	2,771	5,533
St P Water	195	-	-	-	195	205
St P Phone & BB	-	-	-	-	-	197
AS Hall Electricity	779	-	777	-	1,557	1,187
AS Hall Gas	892	-	786	-	1,677	3,231
Insurance	7,284	-	-	-	7,284	6,941
Cleaning contracts	1,259	-	-	-	1,259	3,711
Churchyard upkeep	3,540	-	480	-	4,020	2,994
StM Planned Maintenance	948	-	-	-	948	1,380
ASC Planned Maintenance	698	-	1,659	-	2,357	24,511
St P Planned Maintenance	788	-	-	-	788	777
Building repairs & Maintenance	4,502	-	1,020	4,350	9,872	4,854
Equipment repairs & maintenance	901	-	-	-	901	151
Equipment purchase	1,446	-	1,016	-	2,462	185
Total	44,457	-	28,604	4,350	77,411	138,649
Maintenance of Service						
Printing	32	-	58	-	91	125
Sacristy	746	-	-	-	746	1,358
Organist fee	4,000	-	-	-	4,000	4,000
Choir expenses	281	-	-	-	281	127
Performance licences	846	-	-	-	845	875
Organ & piano tuning	772	-	-	-	772	925
Junior Choir - Gross Salaries	805	-	-	-	805	1,540
Video streaming equipment	111	-	-	-	111	96
Devotional Materials	136	-	-	-	136	278
Training	-	-	238	-	238	3,612
CYPF	-	-	2,470	-	2,470	1,828
Total	7,729	-	2,766	-	10,495	14,765

ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church inventory which can be inspected at any reasonable time.

For inalienable property acquired prior to 2000, there is insufficient cost information available and therefore such assets are not valued in these financial statements.

For items acquired since 1st January 2000, where the trustees consider these to have enduring economic value, these are capitalised at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1st January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings where individual items are under £1,000 or the repair of moveable church furnishings acquired before 1st January 2000, is written off.

Other fixtures, fittings and office equipment

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2024 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight-line basis. Acquisitions of items with a purchase price of £1,750 or less are treated as expenditure.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of Agency fees for services are shown as debtors. Short-term deposits include cash held on deposit either with CBF Church of England Funds or at the bank.

LIABILITIES

Liabilities are recognised only to the extent that amounts are due in respect of Agency fees for services.

Analysis of Expenditure

1st January to 31st December 2024

Note 3 - continued	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Mission						
Parish share	46,046	-	-	-	46,046	44,004
Donations to Relief & dev't agencies	-	-	30	-	30	4
Donations to Home mission	-	-	1,350	-	1,350	-
Hospitality	847	-	509	-	1,355	1,261
Total	46,893	-	1,889	-	48,782	46,269
Profits Centre expenditure						
DEM - Age UK Man't fees	-	-	-	-	-	1,556
DEM - Operational Materials	-	-	897	-	897	255
DEM - Operational Accomodation	-	-	-	-	-	9,986
DEM - Operational Misc	-	-	127	719	846	1,456
DEM - Operational Training	-	-	-	36	36	-
DEM - Operational Gross salaries	-	-	-	6,945	6,945	8,263
SPARC - Artists fees	-	-	-	1,399	1,399	3,913
SPARC - Hospitality	-	-	-	212	212	755
SPARC - Programmes and Misc	-	-	-	270	270	50
ASC - Development - Books etc	-	-	-	-	-	98
ASC - Dev't - Training course	-	-	-	-	-	2,210
Total	-	-	1,024	9,580	10,604	28,539
Outreach costs						
Website licence	246	-	216	53	515	783
Website maint	-	-	-	-	-	2,100
Banners & leaflets	185	-	-	-	185	223
Marketing development	426	-	-	-	426	1,507
Fetes and Events	40	-	501	-	541	8
Total	896	-	717	53	1,666	4,621
Parish Office costs						
Print Post Stat	616	-	201	-	817	588
Office Equip costs	438	-	-	-	438	651
Bank chgs	127	-	-	-	127	134
SumUp chgs	4	-	20	15	40	-
Software licences and subscriptions	2,325	-	-	-	2,325	4,031
Communication Expenses	2,890	-	36	-	2,926	2,565
Total	6,400	-	258	15	6,673	7,869
Governance						
Auditor fee	120	-	-	-	120	120
Accountancy support	2,606	-	-	-	2,606	4,023
HR Bureau Fee	-	-	-	-	-	1,188
Minor Admin exps - Misc	402	-	-	-	402	116
Cleaning and Hygiene Materials	572	-	64	-	636	44
Local Authority Licences	20	-	-	-	20	20
Governance Training	1,200	-	-	-	1,200	5,355
Total	4,920	-	64	-	4,984	10,866
Total Expenditures	111,295	-	35,322	13,998	160,615	250,477

Statement of Assets and Liabilities

As at 31st December 2024

Note 4	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset Investments						
St Matthias Income Fund	-	-	-	4,880	4,880	4,737
St Matthias Growth Fund	-	-	-	3,920	3,920	3,832
				8,800	8,800	8,569
Current Assets - Cash at bank and in hand						
CAF Current Account	(42,455)	-	57,542	6,541	21,629	54,238
CAF Gold Account	50,663	-	-	10,000	60,663	-
Total for CAF Accounts	8,208	-	57,542	16,541	82,292	54,238
HSBC St Matthias' Churchyard account	-	-	230	-	230	447
St Matthias CBF Deposit Fund	2,584	2,000	-	-	4,584	4,355
St Peter's CBF Deposit Fund	-	-	-	-	-	169
Cash in hand	5	-	-	-	5	5
Total Bank and Cash balances	10,797	2,000	57,772	16,541	87,111	59,214
Current Liabilities						
Amounts falling due within one year	676	-	-	-	676	2,350
Grand Total	10,121	2,000	57,772	25,342	95,234	65,434

Note 5 – Creditors

As noted in the Accounting policies, the financial statements were prepared on a cash basis in 2024. There are two minor exceptions to this as follows :

Amounts due in respect of PAYE	245.16
Amounts due to NEST pensions	98.35
Amounts due to Agents etc	452.80
<u>Amounts due from trade debtors</u>	<u>(120.00)</u>
Overall creditor balance	<u>676.31</u>

Note 6 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

Note 7 – Related Party Transactions

Four people were on the payroll in 2024, none having any connections to PCC Trustees

Note 8 - Fund transfers

Transfers between funds have arisen where previously endowed or designated funds are now being treated as part of the Unrestricted fund. There was also a transfer of £10,000 transferred to the Operational Reserve Fund in the year.

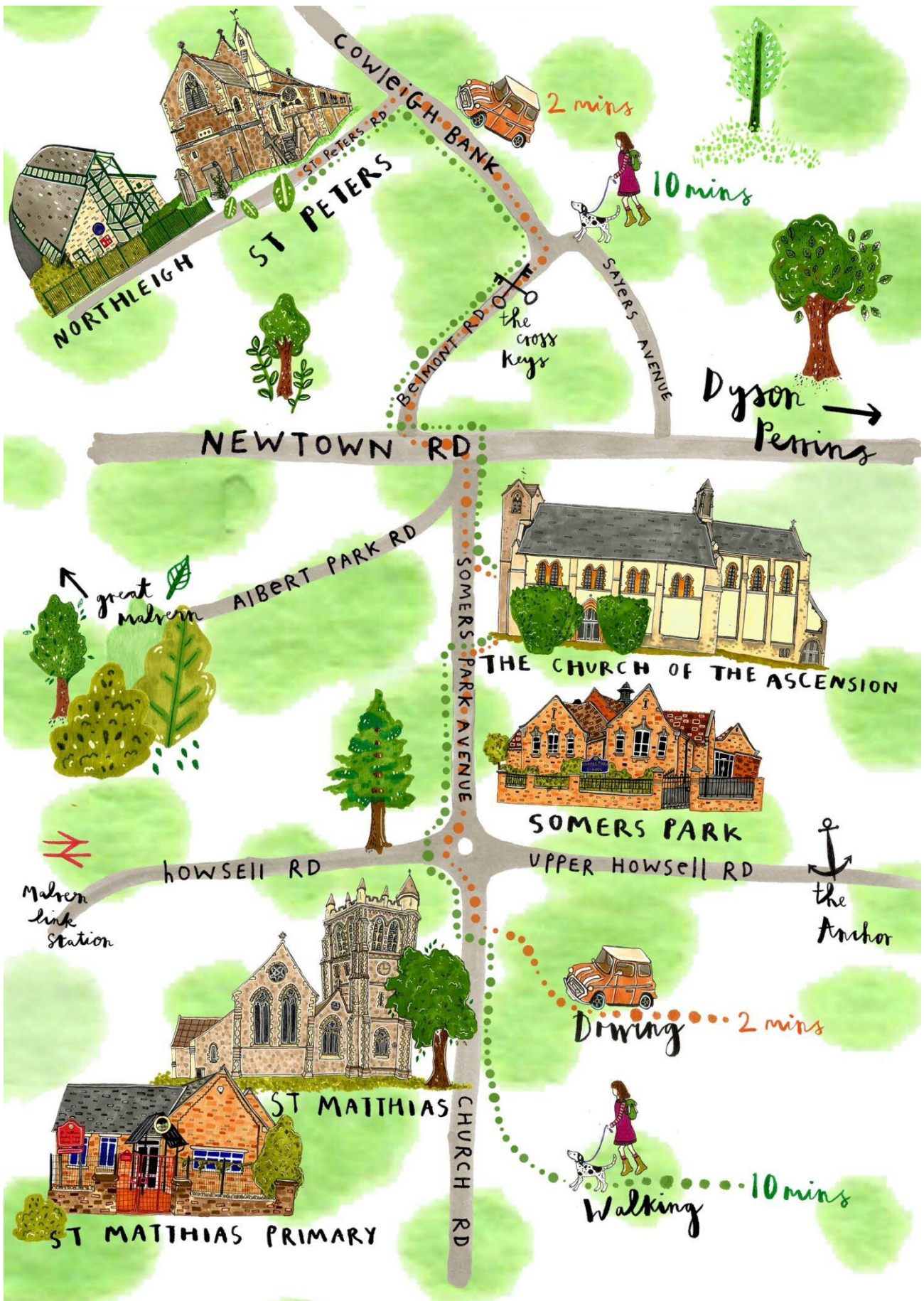
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Notes to the accounts - continued

Note 9 – Grants and Funding

We are extremely grateful for all the grants and funding received during 2024 which have been allocated across the funds as follows :

	FUNDS						
	St Mathias Churchyard Maintenance	Warm Space	Community Builder	Community Welfare	Families and Youth	Reredos	Fabric Fund
MHDC - Churchyard Maintenance	500						
MHDC - Warm Space		300					
Platform Housing - Warm Space		850					
MHDC - Community Builder			23,597				
MHDC - Community Welfare				250			
MHDC - Families and Youth					500		
John Lewis - Community Welfare				1,125			
Idlewild Trust - Reredos						4,000	
Seeds of Life - Malvern United Reform Church							300
	500	1,150	23,597	1,375	500	4,000	300
TOTAL							31,422



Accounts

**Annual Report and Financial Statements of the Parochial Church Council
for the year ending 31st December 2023**



Incumbent:

In vacancy

Bank:

CAF Bank Ltd.

Independent Examiner:

Mr Ian Jarvis

The Guesten 15 College Green

Worcester. WR1 2LH

2023 Annual Report and Financial Statements

1. Aim and purposes.

The primary object of all PCCs is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

The PCC (Powers) Measure 1956 states that the PCC 'is to cooperate with the incumbent', 'in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'. The parish moved into vacancy in November 2023 and have continued to promote the whole mission of the Church, working together with the assistant curate, the rest of the ministry team, the staff team and the congregations.

The PCC is also specifically responsible for the maintenance of the fabric of the church buildings, the associated churchyards at St Matthias' Church and St Peter's Church and the maintenance of the Hall attached to the Church of the Ascension.

When planning our activities for the year, the PCC have considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our focus is to enable people to live out their faith as part of our parish community through:

- Worship and prayer- learning about the Gospel and developing their knowledge of the Christian faith;
- Provision of pastoral care for people living in the parish;
- Working closely with the schools in our parish;
- Working with our local authorities and other public bodies, as well as our neighbours and wider community, in being of service to others.

To facilitate this work, it is important that we continue to invest in the maintenance and upgrade of the fabric of the three church buildings in our care and the associated Church Hall.

2. Objectives and Activities

2023 was a year when we saw ourselves addressing some acute issues, for example, the cost of utilities affecting our buildings, and then establishing firmer foundations, with strong shoots emerging in the Autumn, especially in our working with our community and with schools and young people in the parish. This momentum continues into 2024.

We should make special mention of Father Phillip, whose time with us came to an end, having led us through the COVID-19 pandemic, with several of the initiatives described in this report taking shape from his service among us.

We celebrated the ordination as a priest of our curate, James, and we are incredibly grateful to him and his wife Sarah, for their faithfulness to the parish, during this time of vacancy, when his care for the people is in a moment of flourishing.

We also said thank you to Sarah Maxwell-Phillips, who we are proud to support in her growth as an ordinand and we are delighted that she can pursue her calling, with the blessing of the National Church, at her studies and development at Ripon College Cuddesdon.

We are grateful for the backing of the Diocese of Worcester, in so many ways, but particularly worthy of mention is the enabling of the ministry of Ness (Vanessa Everitt) as Schools Chaplain, working with our church schools (Dyson Perrins, Northleigh and St Matthais'). We are very appreciative of the support of each of the schools' heads, staff and governing bodies, in this important ministry.

One of the innovations that we were able to instigate in 2023 was the parish's participation in the Community Builder programme led by Malvern Hills District Council, with Sarah Clark appointed as our own Community Builder. Making connections and enabling a groundswell of activity is a vital aspect of the ministry of any parish church, and this is a pathfinding example of what we are about.

This report is written by a collection of contributors drawn from the wide range of volunteers, staff and church leaders that have been brought together, we believe, by the Holy Spirit, in the name of Jesus, and watched over by God the Father, in service of our neighbours.

We are diverse in our backgrounds and outlooks, but we are united in our belief that we are all loved by God regardless of gender, age, ethnicity, ability, sexuality or creed.

In this report you will see the variety of worship and activities that we have been engaged in, with a continued willingness to try and succeed or fail in new things, as well as continuing the best of our traditions and generating new customs. This arises from our determination to be an inclusive parish offering a warm welcome to everyone who walks through our door.

3. Mission and Service

Worship

It has been a real privilege to support the parish in worship over the past year, which coincided with an unexpected vacancy and the addition of new and returning members to the ministry team. Worship in our parish would not be possible without the hard work and dedication of many faithful volunteers, we benefit from their ministry every time we meet together, it is difficult to express our gratitude in so few words.

During the vacancy we have tried as much as possible to maintain a stable pattern of worship for all our congregations, which have been ably supported by our ministry team.

Capacity

Decreased capacity in the clergy team has limited our ability to continue the following services:

- 8am Said Eucharist: 1st and 3rd Sunday
- Monthly 5pm Evening Services:
 - Choral Evensong
 - Compline

Pausing these services will allow our new incumbent time to consider the viability and missional opportunities of these times of worship, with the hope that new patterns for worship can be devised in the near future.

Current Pattern of Worship

We have seen good participation in worship this year. Although numbers of attendances at the 9:45 service are down on pre-COVID figures, the total average attendance for both congregations remains consistent, which demonstrates a healthy platform for growth and mission. All the churches have their main Sunday services live-streamed on Facebook.

- 9:45am Parish Eucharist: A traditional sung eucharist.
 - St Matthias Church: 1st and 3rd Sundays
 - The Church of the Ascension: 2nd, 4th and 5th Sundays.
- 11:15am Sunday Worship at St Peter's Church: A contemporary service with band led music and conversational Q&A sermons.
 - Contemporary Service of the Word: 1st, 2nd, 3rd and 5th Sundays
 - Contemporary Eucharist: 4th Sunday.
- 5pm Taizé Contemplative Worship at The Church of the Ascension: a contemplative service with music from the Taizé community. Every 3rd Sunday.
- 10:30am Thursday Said Eucharist at St Matthias Church: a said Eucharist with refreshments and conversation after the service.

Seasons and Highlights

While it is not possible to mention all the heights of our year here, there are perhaps some events we should mention below.

Holy Week and Easter 2023

We began Holy Week with a celebration and procession from St Peter's to the Ascension on Palm Sunday, which marked the beginning of our Easter programme. It was important to provide space that would enable everyone to enter the story of Holy Week. We held services on each day, including Stations of the Cross, Taizé Worship and Evening Prayer. The Triduum began on Maundy Thursday with a celebration of the initiation of the Eucharist followed by the Watch. On Good Friday we included reflections on poetry, which was followed by receiving the reserved sacrament. On Easter Eve we marked the first Eucharist of Easter with a Vigil service. Easter Day began with a Dawn service at the church of the Ascension, followed by a Festival Eucharist at St Matthias.

Advent & Christmas

During Advent we were able to maintain a significant programme of worship including Advent, Contemporary, Outdoor and 9 Lessons Carol Services. Midnight Mass attendance was slightly down from previous years; however, our Family Service on Christmas Eve was well attended. This was largely affected by the days that Christmas fell on this year.



Outdoor carol singing at the Church of the Ascension, 23rd December 2023

Experimental Family Worship

We continued our experiments into All Age and Family Worship, with service held at Pentecost, Harvest and Christmas Eve and Mothering Sunday. These have enabled us to learn important lessons on how we are able to invite our schools and families to participate in worship, bringing our congregations together and enabling us to share hospitality and fellowship. Each of these services have demonstrated higher than average attendance figures, leaving a positive impact on those who attended, with our wider community of parents and teachers feeling comfortable in our church setting.

Doing church differently

We also experimented with two different offerings initiated by Alastair: a 'Breaking Bread' simple meal with non-liturgical eucharist; and a 'Spiritual Space' which used a light liturgical frame, with an adapted version of Night Prayer, and was centred around a group Lectio Divina process of meditative reflection on a Bible text, along with some simple chants (Taizé, Iona, etc.) that could be sung without musical accompaniment.

Ministry Team

We are enormously blessed by a wide variety of talented and gifted people who support our worshipping life, without whom the richness and diversity of our services would be diminished:

Clergy: Revd James Williams (Curate), Revd Dr Alastair McKay (Associate Priest); Revd Sue Beverly (PTO), Revd Mary Nobles (PTO), Revd Ted Stokes (PTO), Revd Ian Prior (PTO);

LLMs: Allen Hudson, Jacqui Green, Mike Hancox, Eileen Tomlin;

ALM: Deb Cook

Employed: *Vanessa Everitt (Schools Chaplain)*

Pastoral

Pastoral ministry remains at the core of our Parish life.

Pastoral Team

Over the past year we have made good progress in organising our pastoral team, with regular team meetings being held and critical information sharing taking a much more prominent role in our discussions. Eileen Tomlin and Olive Wickens have faithfully continued to support those who can no longer attend worship in person with Home and Care Home communions.

We have walked with people through difficult seasons of life and have been able to welcome new people into our faith.

This year we remember those departed into the presence of Almighty God, including:



Lis Wilson,
Mike (Boz) Brown,
Nick Maxwell-Phillips,
all of whom shared fellowship with and gave service to us in recent years.

Occasional Offices

2023 has marked an increase in those approaching us for baptism, wedding, and funeral ministry. It has been a particular highlight to have baptised people in each of our churches which demonstrates a growing association of place in the Parish. In addition to our own parish, we have supported Christ Church with occasional offices, which has meant that we have had the opportunity to provide ministry to the wider population of our town.

Pastoral Outreach

Alongside Bereavement Café

In spring we established the Alongside Café to support those for whom loss and bereavement. This has enabled us to build relationship with people in our community who have valued sharing their journey of loss. We are hopeful that this important aspect of our pastoral ministry continues to grow in the coming year.

Care Home Services

Eileen has continued to offer Care Home communion and services at important times of the year such as Christmas and Remembrance. It has been wonderful to hear the good reports of this work from home managers. We hope to strengthen this work in the future and increase the number of volunteers who minister in this area.

Next Gen: Children, Young People, Families and Schools

It has been a delight to see our Next Gen ministry climb to new heights after many years of faithful service in some areas. Each week the Parish engages more than 1000 tots, children, and young people through our various ministries, none of which could have been achieved without the faithful volunteering of parishioners.

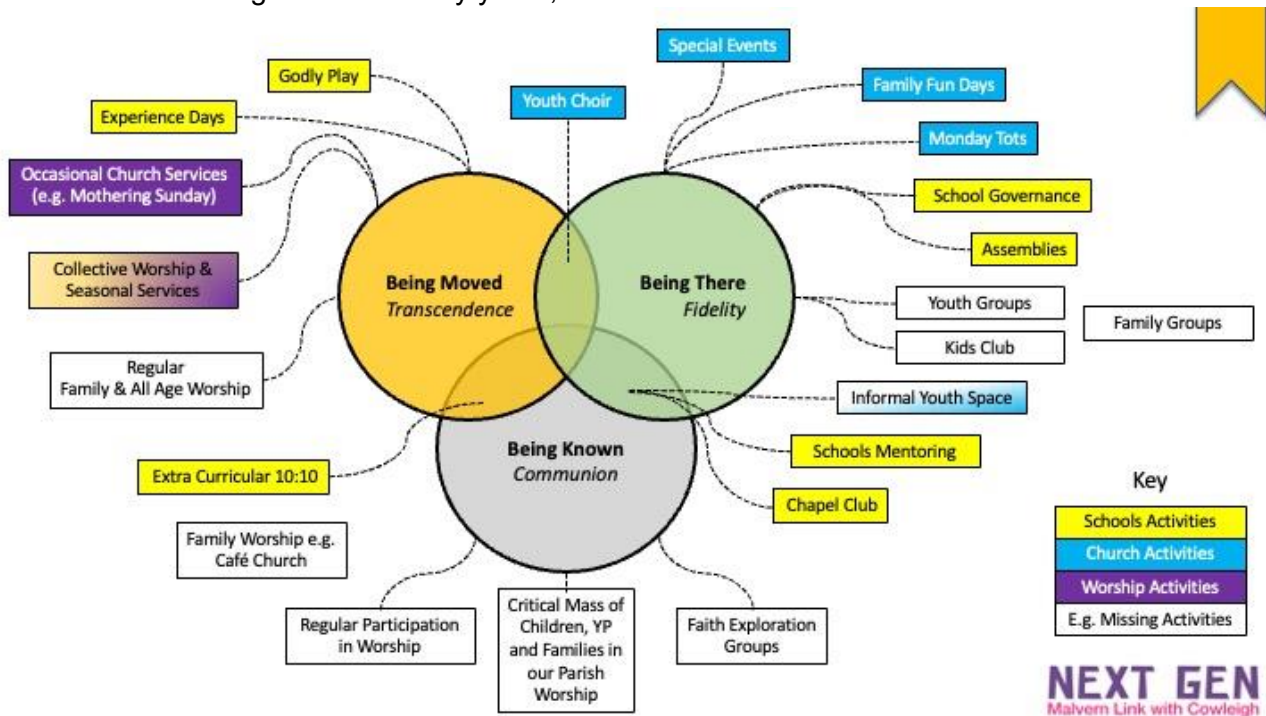
Next Gen Strategy

At the beginning of 2023 the parish met to help shape and develop our Next Gen strategy, taking the opportunity to pray and think through the opportunities ahead of us. In April we took time to consider some of the national and diocesan research that has been conducted in recent years, and identified the ways in which the parish was either already engaged or had the capacity to develop in these areas.

We adopted our three stranded strategy that allowed us to identify how each of our activities enable Next Gen participants to discover faith and belong to the life of our parish.

Divine Passion:	Visible in the church as	Forms of practice	Leadership
<i>Fidelity</i> "being there"	<i>A sacred solidarity</i> (e.g., the practice of exhortation)	<i>Compassion</i> <i>Youth Clubs</i>	<i>Coaches</i>
<i>Transcendence</i> "being moved"	<i>Holy moment</i> (e.g. the practice of pilgrimage)	<i>Play</i> <i>Praise and lament</i>	<i>Trail guides</i>
<i>Communion</i> "being known"	<i>The sacrament of one another</i> (e.g., the practice of friendship)	<i>Prayer</i>	<i>Mentors</i>

We mapped all the areas we are currently engage in Next Gen activities, dividing them into Church, Schools and Worship based activities. This enabled us to pinpoint the gaps that we had the potential to develop new missional activities and strengthen our existing work with early years, schools.



Next Gen: Church Activities

From the perspective of Sunday Worship, it is hard to get a full picture sheer scale of activity that occurs within our Next Gen ministry, however it is by far one of our strongest areas of mission and ministry. Over the past year, through the dedication and hard work of our volunteers and team we have seen tremendous growth in this

area and are now in the blessed position to have one of the healthiest ministries to Tots, Children, Families and Young People in the Diocese of Worcester, and we suspect much further beyond.

From the feedback we receive, we know that this is having a huge impact, not only in the positive perceptions people have towards our Parish, but in revitalising our confidence in reaching out to those in our community.

As we look to the future, the Parish will consider how this ministry might be sustained, nurtured, and grown, so that we are able to continue sharing our faith, and being a positive Christian presence for the long term.

Monday Tots

Thanks to a small but dedicated team of volunteers, Monday Tots has continued to welcome very young children and their parents/carers throughout the year.

Most families arrive for the first part of the session which takes place in the church itself and includes mainly faith-based songs enlivened with actions, dance scarves or musical instruments followed by an opportunity for prayer and finishing with bubbles.



Although voluntary contributions towards the cost of the refreshments are welcomed, the service is provided freely for the community by the parish and average attendance between January and December 2023 was 21 children and 18 carers at each session.

Families then move into the Link room to enjoy playing and talking together. Activities include sensory play with water or sand, creative play with painting or play dough, books and puzzles, imaginative play with a pretend shop and kitchen and miniature animals and vehicles and physical play using the climbing frame or our much-appreciated roller coast ride.



Particular thanks to Alison and David, Olive, Kit, Julie and Ursula for all their help in 2023.

Deb Cook

Family Fun Days

In October we held our second Family Fun Day this time at the Church of the Ascension, and welcome children, families, and local groups from across our community. The day was well attended, and we were able to make good use of the church grounds. During the event we were able to do a small-scale consultation, which enabled us to refine our thinking around our new Next Gen activities. A special note of thanks to Ness and Sarah who worked hard to bring the day together.

Youth Choir

We continue to run our Youth Choir sessions and have been delighted to be able to award RSCM medals to young people who have put in a tremendous effort to learn the art of choral singing and sing in our church choir. Numbers have peaked and troughed for the session, and further promotion and activities have been suggested to help bolster these sessions.

Next Gen: Schools Activities

School Governance

We have strong relationships with all our Church Schools, and this is partly due to the dedication and hard work volunteer governors, an important aspect of our school's ministry that is often overlooked. During 2023 members of our parish have been representative in all our church school's governing bodies, providing support to school leaders and maintaining a Christian presence.

Special thanks to those who have served in these positions:

St Matthias' C of E Primary School:	Allen Hudson, Janette Sharp
Northleigh Church of England School:	Revd Phillip Johnson (Resigned 2023)
Dyson Perrins C of E Academy: (Resigned 2023)	Revd James Williams, Tony Eberle

Now that we are in vacancy there are a number of positions that have become open, which with prayerful consideration need to be filled.

Assemblies and Collective Worship

We continue to play an active role in Collective Worship, having a presence in all our Church School's every week.

Secondary School: This year Ness has been coordinating collective worship at Dyson Perrins, producing a 'thought for the week' and leading worship for the entire school, developing a small group of young people who support her in compiling acts of worship.

During Advent Year 7 attended St Matthias' to mark the first term of their secondary education. We are hopeful this will become a tradition that strengthens ties between the school and parish.

Primary Schools: We continue to lead Collective Worship each week in our schools, encouraging the participation of young people in all that we do. In particular, Ness has been working closely with Northleigh to support their Collective Worship ambassadors and enable student participation in all acts of worship.

Experience Events

We have held two Experience Events this year, enabling both our schools to learn more about important seasons in the Church calendar. In spring we held Experience After Easter and in the autumn Experience Harvest at St Peter's and St Matthias. A huge amount of preparation goes into these events, and volunteers from across our parish and beyond have supported them faithfully with resources and time. A special thanks to Ness and Sarah who coordinated these activities.

Chapel Club

Every day at Dyson Perrins there is Chapel Club which is an informal drop-in for students at break and lunchtimes that provides a safe, inclusive space for them to get away from the noise of the rest of the school. It is a space in which they can talk, hang out, play games and have the opportunity to ask questions about faith and prayer.

On Wednesdays there is Worship Wednesday which is a time set aside during lunch specifically for those students who would like to engage more fully in collective worship.

There are also opportunities for the whole school community to come together. On Friday mornings the chapel is open for prayer and every half term we have a Eucharist service.

Extra-Curricular Activities

For a term, both James and Ness went into school and delivered 10:10, a course that explores well-being. In addition. In September we were part of the pilot for the Archbishop of Canterbury's Difference programme for schools and youth clubs.

Godly Play

This year we have continue to support our primary schools with Godly Play, a wonderful resource that teaches the Christian story, by providing stimulating questions through the medium of play. Until the autumn Sarah Maxfield-Philips lead in this area, and her departure to theological college has meant a reduction in our ability to offer them on a frequent basis.

Next Gen: Worship Activities

Children and Family Services

We have continued to develop our experimental family services and look forward organising 4 more services in 2024.

Seasonal Worship Activities

All our Schools have attended our churches this year to celebrate important Christian festivals. These have been a wonderful opportunity to connect with parents and enable our schools to feel welcome in church.

Next Gen: New Activities

Responding to our strategy and consultation data we have been delighted to launch two new weekly activities that reflect our desire to connect with children, families and young people. We have been blown away with the positivity in which the parish has responded to these, both through giving and by volunteering their time to see them established.

Family Club

In October we launched our Thursday Family Cub, a group designed to provide children and their parents with an opportunity to connect with each other after the school day. The club usually involves a game and a craft activity and is always accompanied by a hot meal. We were able to set up the club after receiving funding from the National Lottery which has enabled us to purchase resources and promote the club to the wider community.

One of our aims in establishing the Family Club was to elevate some of the hidden issues of poverty in our community. Although it is not operated on a needs basis we are acuity aware that by providing a hot meal, we are responding to some of the coalface issues of the Cost of Living crisis.

We have seen a brilliant take up from parents from a variety of local schools in the community and have a sizable group of regular attenders. We are delighted that the Ukrainian community have found the sessions useful and have been blessed to learn more about their traditions and culture.



Youth Club

In the same month we also opened St Peter's Church to young people on a Monday evening. Most of the attendees come from Dyson Perrins and are connected in some way to the work Ness undertakes as school chaplain. Numbers of attendees has been steady, which has provided excellent conditions for the development of relationship and opportunities to support young people through the challenges of adolescence.

Team and Volunteers

We are extremely grateful to our team of dedicated volunteers, without whom we would not be able to develop these new activities.

Volunteers: Sue Fairchild, Ian Fairchild, Jacqui Green, Julia King, Rosemary Speck, Kit Roberts, Joe Everitt, India Parish, Craig Jones

The parish is blessed to have passionate, dedicated and faithful leaders whose vision and hard work has meant that we now have one of the healthiest Next Gen ministries in the diocese. Their commitment, in training, planning, and going beyond the call of duty should not go unnoticed in this report.

Team: Vanessa Everitt (Schools Chaplain)

Sarah Clark (Community Builder)

Sarah Maxfield-Philips (Ministry Lead – until September 2023)

If you would like to find out more about our Next Gen ministry, please take time to speak with one of our volunteers or team members who will be able to share more detail. Offers for help will be gratefully received.

MLWC in our Community

Community Builder Programme

The 'Community Builder Programme' has the purpose to support communities to be strong, resilient and sustainable. When people are given the opportunity to shape the outcomes of their community and make changes to things that matter to them, they lead more fulfilling lives. Funding for Community Builders comes from the Government's Containment Outbreak Management Fund and UK Shared Prosperity Fund, following the COVID-19 pandemic.

Across the Malvern Hills District there are around nine Community Builders working in different settings, all working with residents and partners across the Malvern Hills District to strengthen community connections, reduce isolation and improve health and wellbeing.

MLWC took on a Community Builder, Sarah Clark, who started work in August 2023. Sarah has spent time working within many of the existing groups that we have within MLWC, particularly The Community Fridge. Sarah has supported Es Hoyle with the DMC social media and marketing. Sarah works collaboratively with Ness Everitt in the new Family Club and Youth Club, both new ventures that began in the Autumn of 2023.

Sarah worked with Es with the running of the DMC Fete on September 5th 2023 and with Ness and James (and wider team) in the planning and running of the Family Fun Day on October 7th.

Sarah has supported a member of the community to run a wreath making workshop on December 8th – this event strongly fulfilling the aims of the Community Builder Programme.

Sarah ran a quiz on November 18th which brought many of the church and wider community together.

Sarah has gained 2 small pots of funding for groups since August 2023 that will benefit those groups through into early 2024.

Sarah meets regularly with other Community Builders and has to regularly report to MHDC and local councillors on her role.

Community Fridge

The Community Fridge runs on Monday morning and Wednesday afternoon from the Ascension Hall. The purpose is to save supermarket food waste from landfill by redistributing food to anyone attending, and there is no cost. The food is either at its 'sell by' or 'best before' date and hence the supermarket have to dispose of it. We have an average redistribution of one tonne each month that is saved from landfill. The sessions have a really strong community feel with volunteers from both the church congregation and the wider community assisting with supermarket collections and the sorting of food at the Community Fridge itself. We have an average of around 28 households attending each session, with around 35% attending both sessions. Although its purpose is to save food from landfill, open to anyone to attend, we do have a high proportion of people attending who are on low income and who really value the service to save on their household expenditure.



Warm Space/Friendship Group

The 'Warm Space/ Friendship Space' offers free tea, coffee and conversation run from The Ascension Hall. During the start of the Winter of 2023 it was run on Monday and Wednesday afternoons with support from 'Warm Space' funding via MHDC. Initially run by staff and volunteers from the church congregation towards the latter part of 2023 there saw additional members of the wider community volunteering their time. From the summer of 2023 the sessions altered slightly to run prior to and



alongside the Community Fridge sessions – many people attend both sessions, so it made sense to combine the two.

People attending the sessions have expressed how valuable they find them in building friendships and that for many people, it's one of the few places they go to mix with others. It is also a space where we can share church activities/ wider community information in an informal friendly way.

Open Gardens

We held a repeat of our “Love your neighbours’ gardens!” on the weekend of 17th and 18th June with six gardens open three of which were new contributors drawn from the community. It was fantastic to have such a wide array of gardens to have a wander around, and although the numbers were not what might have been possible, there was a good spirit around all those who visited.

3 new folk who were visitors this year said they would be interested in hosting next year - the one possible change is not to hold the Open Gardens on the same weekend as the 3 Counties Show, but the following weekend in 2024, if there is the appetite and capacity to do so.

As well as it being a good community event, we raised £653.71 to go towards the facilities in the Ascension Hall that enable us to host the Community Fridge, Warm Space and our bereavement café amongst other forms of service in our neighbourhood.

SPARC

We continued to host Live & Local events and a number of other events in 2023 and began to bring together a team of people who can combine to run the St Peter’s arts programme as a team, going forward. We are grateful to Sarah Maxwell-Phillips for all the work she did organising them, and the assistance given by Nick and Sue.

The church continues to be used by several arts organisations in particular our friends the St Peter’s Printmakers who held an exhibition weekend in the Summer that has become an annual event showcasing the talents of their members.

MLWC Choir Report 2023

The regular choir sang services in all but three Sundays of the year, with three additional services in Holy Week and, with the Extended Choir, two carol services and six Choral Evensongs. We were sad to lose John, Sue and Nancy during the year, all for personal reasons, and we very urgently need new recruits. With Es's help, we have worked to encourage young singers to join us, though as yet with no success. Nonetheless, our small group of dedicated singers continues to provide a high standard of music to support and enhance our congregational worship.

The Extended choir comprises some 25 experienced singers, some travelling from Worcester, Gloucester, Tewkesbury and Hereford. These services follow the 1662 cathedral Evensong format and provide our regular choir with an opportunity to sing larger-scale repertoire of church music. We were lucky to have the services of Paul Charman (from Tewkesbury Abbey) as organist for most of these services. In July we joined the extended choir of Holy Trinity for a combined Evensong at that church. Sadly, the regular monthly choral evensong was discontinued from July, and choral evensongs are now only occasional events.

I would like to thank all those who have supported and encouraged our church music in Malvern Link, and especially our wonderful regular choir members, Eileen, Es, Liz, Joy, David and Martin.

Lunchtime Concerts at St. Matthias

At St. Matthias, we continued our regular series of Thursday lunchtime concerts until July, after which they moved to Christ Church. At St. Matthias. At St. Matthias these attracted audiences of around 60, with programmes usually featuring skilled local musicians. Thanks to all those who helped provide the popular hot potato lunches!

Peter Johnson, Director of Music

Malvern Dementia Centre



Malvern Link Dementia Meeting Centre is a parish resource offering ongoing warm, friendly and expert support to people and families affected by dementia. At the heart of the Meeting Centre is a social club where people meet to have fun, talk to others and get help that focuses on individual needs, all based on sound research evidence of what helps people to cope well in adjusting to living with the symptoms and changes that dementia brings. The focus of the Meeting Centre is on both the person living with dementia and their family.

The centre offers activities, information, support sessions for carers, a discreet singing session and events to bring us into the wider community, raising the profile of people who live with dementia and supporting our community as a whole.

In September, with the Ascension Hall becoming available, the centre was able to move from the Link Room to a more informal, airy and homely space, which also provides the opportunity for outdoor activities including gardening.

The centre, open one day per week throughout the year, 10.00am – 3.00pm, is run by two members of staff with the support of a team of trained volunteers. All have a real understanding of the emotional and practical challenges being faced, drawing a community together to create networks between members who help support each other. We aim to respect people with dementia, to challenge in a non-confrontational way, to allow every member of the meeting centre to feel that their opinion is heard and counted and to thrive as a member of the meeting centre community.

Originally funded by a successful bid to Worcestershire County Council working alongside the internationally renowned Association of Dementia Studies at Worcester University, the aim is for the centre to be self-funding over time. The initial grant ends early 2024 and currently membership fees are insufficient to achieve financial balance. Considerable effort has been put into marketing to ensure those recently diagnosed are aware of the centre and all it offers. Future plans are exciting, and we go forward in faith, spreading the gospel of this much needed community service, as we continue to provide this vital support to both those at the beginning of their journey with dementia and their loved ones.

Es Hoyle [Dementia Meeting Centre Manager], Jane James and Anne Hancox.

Report from the Bell Tower

It is quite some years since I last reported on the activities from the bell tower and a lot has happened in that time. The most significant being the COVID 19 pandemic and the enforced suspension of all tower bell ringing for almost a year. That event severely disrupted ringing and some previously competent ringers were lost, while others lost confidence in their ability to ring satisfactorily. When it was possible to resume ringing the restrictions regarding ventilation and spacing made normal ringing impossible; you may have noticed us ringing in 'thirds' at times rather than in the diatonic scale of F sharp – we could not ring adjacent bells as the ropes hang too close together.

Thankfully we are now back to normal ringing, and when at full strength, are capable of producing some very good ringing. Unfortunately, we are often not at full strength as some of our members are retired and may be away on holiday or visiting families. The latter has a tendency to coincide with the Church's major festivals of Christmas and Easter leaving us short of ringers on those occasions.

Before 'Lockdown' we had two young boys learning, but the year's stoppage saw them move to senior school and bellringing does not hold a lot of 'street cred' for teenagers, they have not returned. Other younger members are now at university reducing our numbers still further.

We do our best to ring for the 9:45 services at St Matthias' but it becomes difficult when the service is moved to 10:30 as some of our band move on to ring at The Priory for the 10:30 service there, or to attend church elsewhere.

On the positive side we have welcomed one new member - Stella Tew who has moved to Malvern from Birmingham; she is now a regular member of our band.

Ringling at St Matthias' is unfortunately out-of-sight of the congregation, and mostly, out of mind. That is not the case for some churches where it is carried out from the ground floor or a gallery. With current technology it is possible to overcome that by the use of cameras in the ringing room and belfry and screens in church, as has been done at towers such as The Priory and Ledbury and Bromyard, albeit as part of major works to rehang and augment their peals. Obviously, it would require some investment, but it is one thing I would like to see at St Matthias' at some stage in the future.

For those of us who do comprise the team of ringers at St Matthias' it is an activity that we enjoy as well as a service to the church. We are keen to see it continue and are happy to show people what goes on up the tower and teach anyone who may be interested.

Ian Panton – Ringing Master

4. Financial report 2023

Financial Report

Total income for the year ended 31st December 2023 was £238289 while expenditure totalled £250477 resulting in a deficit of £12188 as detailed in the accounts. We are grateful for the very generous grants received during the year, which are listed on page 11 of the accounts. These have enabled us to continue our outreach to the parish, including a Community Builder grant and School Chaplain grant, as well as Community Fridge and Dementia Centre grants and indicate our confidence for future growth. Thanks to the help of A Ministry Fund grant from the Diocese, we were able to pay our Ministry Share in full. Energy costs remain high but, thanks to an emergency appeal we raised sufficient funds to cover this. With the help of a stewardship campaign, our regular giving has increased and we thank everyone who has been able to support us in this way, it is greatly appreciated.

Reserves Policy

The Operational Reserve Fund contains £4663 following continued withdrawals from investments. We aim to increase this, so representing three months of expenditure, designated for emergencies.

Restricted and Endowment Funds

The PCC holds and administers a number of these funds as detailed on the Balance sheet. Restricted funds totalled £38351 as at 31st December 2023. The St Matthias Churchyard and Ecclesiastical Endowment Funds were sold this year, raising £19,473 and £19,031 respectively, to fund specific projects.

Designated Funds

The PCC designates additional unrestricted reserves to be retained for an agreed purpose. These are reviewed on an annual basis and returned to the general fund if no longer considered justified. Designated funds totalled £7406 as at 31st December 2023 as detailed on the Balance sheet.

Investments

The PCC held investment assets at 31st December 2023 as detailed in the Statement of Assets and Liabilities. St Matthias Income Fund showed a small rise in value over the year while St Matthias Growth Fund fell in value due to a withdrawal earlier in the year to top up funds. St Matthias Deposit Fund also fell due to a withdrawal to cover energy costs. With PCC approval, it is hoped to transfer some funds back to these as the dividends and interest they generate provide a valuable income.

My thanks go to Susan Maxfield-Phillips for entering all the figures onto QuickBooks over the year, Anne Hancox and Jenny Purser for banking the collections and envelopes, also to Peter Edwards for reclaiming the gift aid on donations which brings in an invaluable source of income.



I would also like to thank Eileen Watson and Graham Anderson for their help and advice since I took on the role as Treasurer.

Tony Eberle
PCC Treasurer

5. Buildings and churchyards - the fabric goods and ornaments of the churches

The Parish of Malvern Link with Cowleigh

MLWC PCC have four buildings in their charge, all of which are ageing but generally in a reasonable state of repair although there are some major issues with them all, as with all old buildings there is always maintenance and repairs to keep them functioning.

Church of the Ascension

This is the youngest Church in the Parish which also boasts a separate Church Hall where many community activities take place. Within 2023 the hall interior has benefited from repainting of the walls and ceiling giving it a light fresh feel, plus the laying of a new carpet to complete the warm comfortable space it now offers.

A jewel in the crown is the installation of a new kitchen which includes all mod. cons. eg dishwasher, on tap boiling water, lots of storage space etc. This now provides us with the charitable facilities we offer to the public.

Both Church and hall have had new security lights fitted over the front doors, all fire extinguishers and heaters serviced, all in good working order. The Church tower (which originally housed two bells, so it could still be known as a bell tower) has baffle boards missing on the north side. Further investigation is required to ascertain why this is. Otherwise, the Church building itself had no urgent issues. The biggest issue with the Church Hall is the exterior rendering which is coming away from the brickwork to the east facing gable end and the south facing walls. There is a tree which has taken root and growing from the apex of the east facing gable end of the hall.

Churchyard

The Church grounds were maintained and mown by myself so there is no great financial burden on the PCC. Although there may be an odd occasion where a contractor might be required. Fortunately there is no graveyard which reduces any possible complications.

St. Matthias'

St. Matthias' Church is the largest of the three churches and where the vast majority of weddings, baptisms and funerals take place. Fire extinguishers and heaters have been serviced. There is a heater on the south side of the church which is switched off due to a very noisy fan motor. The engineer could not provide an approximate cost for a repair as the bolts are very rusty and are very unlikely to be undone without causing more problems.

The other issue is the lighting or lack of it as there are several lights not working, I think around ten. We will investigate how we fix our lights in the short term, Fr Phillip having had a quotation for a complete replacement that is currently unaffordable.

The Link room heating is now very efficient and low maintenance. There are some negligible issues with the lighting which should be easily sorted.

Churchyards

There are two graveyards at St. Matthias both are at capacity level which are in debate as to what we do with them. The most favourable option is to close them and request that the Council take them over, and the PCC create a `garden of remembrance.` This is in very early stages of discussion.

St. Peter's Church

This Church now has the benefit of a modern audio and video system which has attracted a new congregation by providing contemporary worship. The Church also provides space for SPARC and the Printmakers, as well as schools and youth activities.

The fire extinguishers and heaters serviced with one heater previously condemned/switched off but heating seems sufficient as it stands. The organ is out of order and is not up for repair as the worship etc. functions very well by alternative means.

There is a problem with the roof leaking on the south side of the building during heavy rain which is under investigation as to the best way forward, which will be addressed in 2024. The toilet and kitchen areas need updating.

Churchyard

There have several complaints about the overgrown state of the churchyard. One of the complainants has a young daughter interred there and was particularly upset about the overgrowth encroaching on the grounds. After I explained that the cost was becoming very expensive to maintain the grounds fully, she very kindly offered to contribute half the cost for the clearance. We gladly accepted her proposals and plans were put in place for the work to be carried out. This should make the grounds appear more cared for and create a greater chance of the Council adopting it so the PCC can close it.

Summary

Our buildings constitute a very important part of our ministry and without them we could not offer the community/public the services we provide. Hopefully we can budget accordingly to keep them in as good a condition as we can. We have a good team and I am confident we can achieve this.

Richard Tandy Churchwarden

Sacristans' report for 2023

We have two sacristans in the parish of MLWC serving the three churches.

Alison Sheehan-Hunt for St Matthias' and Susan Tandy for The Church of the Ascension and St Peter's.

The sacristans' role is to prepare all the necessities for the services, particularly Holy Communion.

They also care for the churches sacred vessels, vestments and altar frontals.

A lot of the vestments and frontals in all three churches are in need of some TLC, on this matter Alison raised concerns several times last year regarding the lack of heating in St Matthias' sacristy as it not conducive for vestments to be kept in this atmosphere.

Ordering for Sacristy supplies for all three churches is now done by Susan Tandy.

Alison would like to thank those who help her with moving the frontals/ cleaning brass etc.

Susan Tandy

6. Plans for 2024 and beyond

We are now in vacancy, which means that we are going through a period of reflection and development to prepare us to listen to what plans God has for us, following Fr Phillip's ministry with us. But we have much to do and plenty to be in 2024 as we continue to:

- follow Jesus in the many ways that He speaks with each of us;
- strive to share in life-building worship and contemplation of the love that we receive from God;
- seek to be a prayerful community that listens to God, to each other and our neighbours;
- discover and release talents as we get to know each other even better;
- offer a welcome that accepts all people for who they are without assumption or judgement;
- find ways of working together with others in meeting the needs of our communities;
- undertake the many initiatives that we have and put them on a sustainable footing;
- secure a strong financial base, with good reserves and an income stream that pays our way in the Diocese;
- grow a robust cohort of volunteers;
- ensure that we have refreshed ministers and staff all able to fulfil their callings;
- hope to be abundant in generosity, gratitude, humility, peace, beauty and truth.

7. Safeguarding

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). They have duly read and adopted the Diocesan policy regarding the use of Social Media, the Diocesan Safeguarding policy, and the policy regarding safer recruitment.

There have been twenty-one DBS applications in the year under consideration, and all were successful. Of these only 1 person has not completed both Basic and Foundation levels of training. They have completed the Basic level and are being pressed to complete the Foundation. Failure to do so may mean that, reluctantly, I have to ask them to withdraw from their volunteer post until it is completed.

The Diocese has been asked for advice, or notified of safeguarding concerns in two instances, with the safeguarding team receiving good support, advice and guidance. Relevant groups / individuals in the Parish are conversant with both the issues and any action taken, and concerns have been recorded, monitored and reviewed.

I regularly attended the PSO network meetings and acted upon any changes necessary with the permission of the PCC, and Safeguarding features on the agenda of every PCC meeting. I also kept the Diocesan Dashboard updated on a regular basis, though it is a 'living' document and runs in real time, so that its current status does not necessarily reflect the activity of the year this report reflects upon. We have very good compliance overall, in line with the Diocese as a whole.

There were several activities running in the Parish including Monday Tots, Community Fridge, Warm Space, the Dementia Meeting Centre, junior and senior choir, bell ringers and Alongside Café [bereavement group]. The Pastoral team continues to support and visit isolated, vulnerable and incapacitated members of our community, including care homes. Role descriptions have been developed for leaders and volunteers and everyone worked hard to comply with the safer recruitment process, with not only leaders but also all volunteers completing applications, supplying references and being interviewed. New groups – including a youth group and an after-school club are planned for the near future, and job descriptions etc will be developed for them as needed.

I should like to thank all leaders, volunteers, the PCC and clergy for their ongoing support, encouragement and faith in me as their PSO.

Joy Black, Parish Safeguarding Officer

8. Deanery Synod

This year has seen significant changes in the deanery as Malvern and Upton seek to work together to build God's Kingdom across town and rural parishes. Our Area Dean, Mark Badger has become the Archdeacon of Worcester. The new Area Dean is Gary Crellin, vicar of the Old Hills group. Sarah Kelsey, Sarah Maxfield-Phillips and Fr Philip all ceased to be in the Deanery Leadership Team. Maria Toman remains as Lay Chair, Derek Valentine as DLT Treasurer with Trish Mullins joining as DLT Secretary

We were pleased to welcome the Deanery Synod to the Ascension Church Hall for its meeting on 18th September 2023. Damian Herbert, from the Diocese Transformation Programme came as guest speaker to talk about Diocese Strategic Aims and was given a thorough grilling by those attending.

Mark Cook, who attended the meeting on 18th September as churchwarden

9. Structure, governance, management and administration

There are three churches in the Parish:

- The Church of the Ascension
- St Matthias' Church
- St Peter's Church.

All have equal status and together constitute the Parish Church. Each church continues to be used for worship and for additional activities in ways which reflect their location and varying attributes.

Financial and administrative control of all three churches rests with the PCC which is the responsible legal body. The financial statements for the Parish are prepared on a cash basis in accordance with the Church Accounting Regulations and Charity Commission Financial Guidance

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll, members of which are the electors of the PCC. There were 111 people on the Roll, revised in March 2023. Members elected to the PCC have a three-year term of office so that a third of the membership retires each year. Apart from the elected lay members (which include the lay chair), the Council includes the incumbent (the Chair) until October 2023 when he departed, the curate, the churchwardens, a licensed lay minister and one representative from the Parish elected to serve on the Deanery Synod. (This has been increased to four in 2024).

The Parochial Church Council is the responsible legal body and receives reports on finance, fabric and other general matters at each of its meetings. In 2023 there were five substantive meetings of the PCC. Between meetings PCC members were also asked to ratify proposals by email communication.

Administrative Information

Details of the three churches in the Parish of Malvern Link with Cowleigh, within the Diocese of Worcester are listed below:

- Church of the Ascension, Somers Park Avenue, WR14 1XA
- St Matthias Church, Church Road, WR14 1LX
- St Peter's, Cowleigh Bank, WR14 1QP

The principal contact address is The Malvern Link with Cowleigh Parish Office, The Church of the Ascension, Somers Park Avenue, Malvern, Worcestershire, WR14 1XA.

The PCC is a body corporate (PCC Powers Measures 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission – No 1133920.

The following served on the PCC in 2023:



Vicar and Chair: Revd Phillip Johnson (until October 2023)

Curate: James Williams

Licensed Lay Minister: Allen Hudson

Church Wardens: Mark Cook, Richard Tandy

Deanery Synod Representative: Joy Black

Elected members: Tony Eberle, Jane James, Esther Partridge-Warner (Chair from October 2023), Graham Anderson, Sue Tandy, Sue Fairchild (coopted from October 2023), Sheilah Daughtree (coopted from October 2023)

Honorary Treasurer: Eileen Watson (until May 2023) then Tony Eberle

Honorary Secretary: Susan Maxfield-Phillips (until May 2023) then Kit Roberts

Safeguarding Officer: Joy Black

Communications and social media

In September 2023 we established a group tasked with keeping our website and other social media refreshed and up to date and with making sure that we make the best use of the technology and software held by the parish. This includes maintaining our internet and live streaming equipment. The website has now been improved and a lot of out of date and inaccurate information removed - and content is in a much better place.

Parish of Malvern Link with Cowleigh

End of Year Financial Statements

Year ending 31st December 2023

Approved by the Parochial Church Council on 12th March 24 and signed on its
behalf by Mrs Esther Partridge-Warner



Independent Financial Examiner's report to Malvern Link with Cowleigh Parochial Church Council

I report to the Parochial Church Council (PCC) of the Parish of Malvern Link with Cowleigh on my examination of the Financial Statements for the year ended 31st December 2023

Basis of Independent Examiner's Report

I have been requested to carry out an independent examination of the accounts by the PCC. An examination includes a review of the accounting records kept by the Parish and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the PCC concerning such matters. The procedures undertaken to not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the financial statements.

Independent Examiner's Report

In connection with my examination, no matter has come to my attention :

1. Which gives me reasonable cause to believe that in any material respect the requirements
 - a) To keep accounting records and
 - b) To prepare accounts with accord with the accounting records have not been met, or
2. To which, in my opinion, attention should be drawn, in order to enable a proper understanding of the financial statements to be reached.


.....
Ian Jarvis FCA

Date

25 March 2024 .

Statement of Financial Activities

1st January to 31st December 2023

	Notes	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
INCOME FROM :							
Regular Income	2	89,592	-	920	-	90,511	75,021
Occasional Income	2	26,330	-	90,892	427	117,648	56,037
Lettings	2	3,538	-	-	-	3,538	5,532
Income from Profit Centres	2	347	-	13,640	12,604	26,591	40,237
TOTAL INCOME		119,806	-	105,452	13,031	238,289	176,827
EXPENDITURE ON :							
Administrative expenditure	3	73,457	-	63,992	1,100	138,549	95,014
Maintenance of Service	3	13,612	-	1,152	-	14,765	12,037
Mission	3	45,007	-	262	-	45,269	49,355
Profits Centre expenditure	3	2,326	-	12,714	13,499	28,539	28,658
Outreach costs	3	2,420	-	2,057	144	4,621	8,972
Parish Office costs	3	7,869	-	-	-	7,869	6,375
Governance	3	10,828	-	38	-	10,866	6,880
TOTAL EXPENDITURE		155,518	-	80,215	14,743	250,477	207,291
NET OPERATING INCOME		(35,713)	-	25,237	(1,712)	(12,188)	(30,464)
Revaluation of investments		-	853	-	746	1,599	(7,959)
Sale of investments	8	38,504	(38,504)	-	-	-	-
Transfers between funds	8	7,909	-	-	(7,909)	-	-
NET MOVEMENT IN FUNDS		10,701	(37,652)	25,237	(8,875)	(10,589)	(38,423)
TOTAL FUNDS BROUGHT FORWARD		4,314	39,652	11,113	20,945	76,023	114,446
TOTAL FUNDS CARRIED FORWARD		15,014	2,000	36,350	12,070	65,434	76,023

Balance Sheet

As at 31st December 2023

	Notes	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset Investments	4	-	-	-	8,569	8,569	49,475
Current Assets							
Cash at bank and in hand	4	17,364	2,000	36,350	3,500	59,214	26,323
Debtors		-	-	-	-	-	-
Current Assets - total		17,364	2,000	36,350	3,500	59,214	75,798
Current Liabilities							
Amounts falling due within one year	5	2,350	-	-	-	2,350	(225)
Net Current assets less liabilities		15,014	2,000	36,350	3,500	56,864	26,548
Total Assets less current liabilities		15,014	2,000	36,350	12,070	65,434	76,023

Represented by

Unrestricted

General fund	15,014	-	-	-	15,014	4,313
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Endowment

St Matthias Deposit	-	2,000	-	-	2,000	39,652
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Restricted

Monday Tots	-	-	295	-	295	76
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Community Fridge Fund	-	-	1,959	-	1,959	3,177
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Contemplation Fund	-	-	-	-	-	-
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Dementia Fund	-	-	396	-	396	832
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Music Fund	-	-	1,041	-	1,041	1,041
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St M Churchyard maintenance	-	-	225	-	225	-
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St Matthias Vestry	-	-	4,500	-	4,500	-
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St Peter's Fabric Fund	-	-	50	-	50	50
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Vicar's Discretionary Fund	-	-	776	-	776	776
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Warm Space	-	-	1,998	-	1,998	5,160
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Community Builder	-	-	15,349	-	15,349	-
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Ascension Community Grant	-	-	8,000	-	8,000	-
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Community Welfare	-	-	850	-	850	-
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Families and Youth	-	-	910	-	910	-
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Designated

Arts Fund	-	-	-	1,572	1,572	2,549
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Dementia Fund	-	-	-	365	365	-
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Fabric Fund	-	-	-	4,750	4,750	5,850
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Mission Fund	-	-	-	719	719	719
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Operational Reserve Fund	-	-	-	4,663	4,663	11,827
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Funds of the Church		15,014	2,000	36,350	12,070	65,434	76,023
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Note1 – Accounting policies

Basis of Preparation

The financial statements are prepared under the Church Accounting Regulations and Charity Commission financial guidance. They are also prepared under the historical cost convention except for the valuation of investments, which are shown at market value at the year end.

The accounts for 2021 were prepared on an accruals basis but, with the income falling under the £250,000 limit which requires that basis, the accounts for 2023 have largely been prepared on a cash basis. The Balance sheet and Statement of Assets and Liabilities carry the comparative figures for debtors and creditors that appeared in the 2021 accounts. The only debtor or creditor balance in the 2023 accounts arises out of the timing differences on the Agent accounts used to keep track of amounts due to and from undertakers etc. These accounts are included within liabilities in QuickBooks and at 31st December 2023 the overall balance is a debtor of £255. This amount therefore appears under Creditors : Amounts falling due within one year as a negative figure.

Funds

Unrestricted funds represent the general funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC.

Funds that are designated for a particular purpose by the PCC are also unrestricted.

Restricted fund are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided via PCC-specific notes where appropriate.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and fundraising

All income is accounted for on a receipts basis. Any funds raised by fêtes, garden parties and similar events are accounted for gross. Sales of books and magazines from the church are accounted for gross.

Other income

Rental income is recognised on a receipts basis.

Investment gains and losses

Realised gains and losses are recognised when the investment is sold. Unrealised gains and losses are accounted for on an annual basis with a year-end revaluation at 31st December.

Dividends and interest are accounted for on a receipts basis.

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

RESOURCES EXPENDED

Grants and donations are accounted for when paid over with a record being maintained of any binding obligations which exist prior to payment.

Activities directly relating to the work of the church

Parish Share is acknowledged by the Diocese as a request for voluntary payment with a record being maintained of any ongoing shortfall. In exceptional circumstances the Diocesan policy is to ask parishes to pay whatever they can. They do not expect churches to draw down on their reserves to pay Parish Share.

Governance costs

Governance costs include costs for the preparation and examination of the statutory accounts, the costs of trustees' meetings and the cost of any legal advice to trustees on governance or constitutional matters.

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ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church inventory which can be inspected at any reasonable time.

For inalienable property acquired prior to 2000, there is insufficient cost information available and therefore such assets are not valued in these financial statements.

For items acquired since 1st January 2000, where the trustees consider these to have enduring economic value, these are capitalised at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1st January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings where individual items are under £1,000 or the repair of moveable church furnishings acquired before 1st January 2000, is written off.

Other fixtures, fittings and office equipment

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2023 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight-line basis. Acquisitions of items with a purchase price of £1,750 or less are treated as expenditure.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of Agency fees for services are shown as debtors.

Short-term deposits include cash held on deposit either with CBF Church of England Funds or at the bank.

LIABILITIES

Liabilities are recognised only to the extent that amounts are due in respect of Agency fees for services.

Analysis of Income

1st January to 31st December 2023

Note 2	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Regular donations						
Gift aid - Standing Orders	61,436	-	70	-	61,506	54,330
Gift aid - Envelopes	-	-	-	-	-	1,645
Gift aid - Planned Giving	3,529	-	-	-	3,529	1,658
Loose plate collections	3,878	-	-	-	3,878	3,718
Tax recovered from HMRC	19,574	-	850	-	20,423	11,989
Bank interest	307	-	-	-	307	98
Dividends	868	-	-	-	868	1,584
Total	89,592	-	920	-	90,511	75,021
Income from charitable activities						
Fundraising events	1,323	-	757	221	2,301	2,679
Occasional GA donations	8,770	-	90	-	8,860	8,081
GASDS	632	-	177	206	1,015	414
Occasional Non GA donations	4,788	-	36,038	-	40,825	26,624
Service fees	8,878	-	-	-	8,878	8,076
VAT reclaim	-	-	30,975	-	30,975	-
Legacies	1,000	-	4,500	-	5,500	6,884
Restricted Donations	-	-	18,198	-	18,198	705
CYPF	-	-	98	-	98	364
Other Income	939	-	60	-	999	840
Book sales - TAML	-	-	-	-	-	1,371
Total	26,330	-	90,892	427	117,648	56,037
Lettings						
St Matthias - Link room	815	-	-	-	815	1,093
AS Hall	1,234	-	-	-	1,234	1,059
St Peter's	1,199	-	-	-	1,199	3,210
AS Church	290	-	-	-	290	170
Total	3,538	-	-	-	3,538	5,532
Income for Profit Centres						
DEM - Operational Grants	-	-	12,500	-	12,500	20,000
DEM - Non GA donations	-	-	977	115	1,092	4,020
DEM - GA reclaim	-	-	164	77	240	-
DEM - User fees	317	-	-	8,529	8,846	7,129
SPARC - Development Grant	-	-	-	-	-	566
SPARC - Operational Grants	-	-	-	650	650	2,634
SPARC - Ticket sales	-	-	-	2,364	2,364	4,391
SPARC - Hospitality income	5	-	-	870	875	1,421
SPARC - Misc income	-	-	-	-	-	77
ASC Course fee income	25	-	-	-	25	-
Total	347	-	13,640	12,604	26,591	40,237
TOTAL INCOME	119,806	-	105,452	13,031	238,289	176,827

Analysis of Expenditure

1st January to 31st December 2023

Note 3	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Administrative expenditure						
Payroll costs	22,620	-	34,763	-	57,383	37,545
Clergy Working exps	6,096	-	-	-	6,096	8,344
Vicar's telephone	911	-	-	-	911	1,029
StM Electricity	5,641	-	-	-	5,641	1,169
StM Gas	5,870	-	-	-	5,870	725
StM Water	261	-	-	-	261	139
StM Phone & BB	202	-	-	-	202	542
ASC Church Electricity	2,646	-	-	-	2,646	902
ASC Church Gas	2,363	-	-	-	2,363	1,373
ASC Church Water	179	-	-	-	179	286
ASC Church Phone & BB	156	-	-	-	156	417
St P Electricity	972	-	-	-	972	460
St P Gas	5,533	-	-	-	5,533	1,968
St P Water	205	-	-	-	205	183
St P Phone & BB	197	-	-	-	197	530
AS Hall Electricity	1,111	-	77	1,111	1,187	488
AS Hall Gas	1,775	-	1,456	-	3,231	1,285
Insurance	6,941	-	-	-	6,941	6,554
Cleaning contracts	3,711	-	-	-	3,711	6,193
Churchyard upkeep	2,976	-	-	-	2,976	8,412
Parsonage Hse Exps	18	-	-	-	18	415
StM Planned Maintenance	1,202	-	188	-	1,390	3,648
ASC Planned Maintenance	727	-	23,785	-	24,511	1,176
St P Planned Maintenance	777	-	-	-	777	722
Building repairs & Maintenance	114	-	3,640	1,100	4,854	5,169
Equipment repairs & maintenance	151	-	-	-	151	2,500
Equipment purchase	101	-	84	-	185	2,840
Total	73,457	-	63,992	1,100	138,549	95,014
Maintenance of Service						
Printing	125	-	-	-	125	409
Sacristy	1,358	-	-	-	1,358	583
Music	-	-	-	-	-	240
Organist fee	4,000	-	-	-	4,000	4,000
Choir expenses	127	-	-	-	127	520
Performance licences	875	-	-	-	875	1,206
Organ & piano tuning	925	-	-	-	925	333
Junior Choir - Gross Salaries	1,540	-	-	-	1,540	210
Video Streaming equip purchase	96	-	-	-	96	586
Video Streaming equip repair/maint	75	-	-	-	75	44
Devotional Materials	203	-	-	-	203	876
Training	3,612	-	-	-	3,612	1,489
CYPF	676	-	1,152	-	1,828	1,541
Total	13,612	-	1,152	-	14,765	12,037
Mission						
Parish share	44,004	-	-	-	44,004	42,529
Donations to Missionary societies	-	-	-	-	-	1,524
Donations to Relief & dev't agencies	4	-	-	-	4	-
Donations to Home mission	-	-	-	-	-	3,210
Donations to Secular charity	-	-	-	-	-	448
VICAR'S Discretionary Giving	-	-	-	-	-	407
Hospitality	999	-	262	-	1,261	1,237
Total	45,007	-	262	-	45,269	49,355

Profits Centre expenditure

DEM - Age UK Man't fees	-	-	1,556	-	1,556	12,796
DEM - Operational Materials	-	-	255	-	255	810
DEM - Operational Accomodation	-	-	9,986	-	9,986	5,682
DEM - Operational Misc	20	-	917	519	1,456	993
DEM - Operational Gross salaries	-	-	-	8,263	8,263	1,190
SPARC - Development Kitchen	-	-	-	-	-	44
SPARC - Development Electronics	-	-	-	-	-	2,034
SPARC - Artists fees	-	-	-	3,913	3,913	2,782
SPARC - Hospitality	-	-	-	755	755	772
SPARC - Programmes and Misc	-	-	-	50	50	180
ASC - Development - Books etc	96	-	-	-	96	120
ASC - Development - Training	2,210	-	-	-	2,210	1,213
ASC - Operational - leaders fees	-	-	-	-	-	44

Total	2,326	-	12,714	13,499	28,539	28,658
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Outreach costs

Website licence	495	-	144	144	783	1,812
Website maint	300	-	1,800	-	2,100	3,300
Social media	-	-	-	-	-	206
Banners & leaflets	131	-	92	-	223	909
Marketing development	1,494	-	13	-	1,507	2,574
Fetes and Events	-	-	8	-	8	171

Total	2,420	-	2,057	144	4,621	8,972
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Parish Office costs

Print Post Stat	588	-	-	-	588	806
Office Equip costs	551	-	-	-	551	2,008
Bank chgs	134	-	-	-	134	169
Software licences - Accounting etc	4,031	-	-	-	4,031	3,392
Communication Expenses	2,565	-	-	-	2,565	-

Total	7,869	-	-	-	7,869	6,375
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Governance

Auditor fee	120	-	-	-	120	120
Accountancy support	4,023	-	-	-	4,023	3,942
HR Bureau Fee	1,188	-	-	-	1,188	2,376
Minor Admin exps - Misc	78	-	38	-	116	201
Cleaning and Hygiene Materials	44	-	-	-	44	221
Local Authority Licences	20	-	-	-	20	20
Governance Training	5,355	-	-	-	5,355	-

Total	10,828	-	38	-	10,866	6,880
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Total Expenditures

155,518	-	80,215	14,743	250,477	207,291
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Statement of Assets and Liabilities

As at 31st December 2023

Note 4	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset Investments						
St Matthias Income Fund	-	-	-	4,737	4,737	4,487
St Matthias Growth Fund	-	-	-	3,832	3,832	7,336
St Matthias Churchyard	-	-	-	-	-	19,052
St Matthias Ecclesiastical	-	-	-	-	-	18,599
	-	-	-	8,569	8,569	49,475
Current Assets - Cash at bank and in hand						
CAF Current Account	14,388	-	36,350	3,500	54,238	16,313
HSBC St Matthias' Churchyard account	447	-	-	-	447	746
St Matthias CBF Deposit Fund	2,355	2,000	-	-	4,355	9,091
St Peter's CBF Deposit Fund	169	-	-	-	169	169
Cash in hand	5	-	-	-	5	5
	17,364	2,000	36,350	3,500	59,214	26,323
Current Liabilities						
Amounts falling due within one year	2,350	-	-	-	2,350	(225)
Grand Total	15,014	2,000	36,350	12,070	65,434	76,023

Note 5 – Creditors

As noted in the Accounting policies, the financial statements were prepared on a cash basis in 2023. There are two minor exceptions to this as follows :

Amounts due in respect of PAYE	532.30
Amounts due to NEST pensions	144.58
Amounts due to Agents etc	<u>1,672.83</u>
Overall creditor balance	<u>2,349.71</u>

Note 6 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

Note 7 – Related Party Transactions

Four people were on the payroll in 2023, none having any connections to PCC Trustees

Note 8 - Fund transfers

Transfers between funds have arisen where investment have been sold during the year and previously endowed or designated funds are now being treated as part of the Unrestricted fund.

....Cont'd

Notes to the accounts - continued

Note 9 – Grants and Funding

We are extremely grateful for all the grants and funding received during 2023 which have been allocated across the funds as follows :

	FUNDS								
	Monday Tots	Comm' Fridge	Dem Centre	Warm Space	Comm' Builder	ASC Comm'	Comm' Welfare	Families & Youth	Film Hub
B&Q - redecoration - Community Fridge		4,820							
Co-op - Community Fridge		4,304							
Crowdfunder Limited - Warm Space				3,794					
Film Bank Midlands									650
MHDC - Community Builder					24,725				
MHDC - Community Fridge		1,000							
MHDC - Community Welfare							1,000		
National Lottery - Ascension Community						10,000			
Platform Housing - Warm Space				450					
Sainsbury - Neighbourly Foundation		5,200							
Spacehive - Community Fridge		9,779							
University of Worcester - Dementia Centre			16,500						
WCC - Community Fridge		2,822							
Worcester Diocese - Families and Youth								7,500	
Worcester Diocese - Healthy Churches		1,400							
Worcester Diocese - Monday Tots	7,500								
	7,500	29,326	16,500	4,244	24,725	10,000	1,000	7,500	650
TOTAL									101,445



Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Parish of Malvern Link with Cowleygh.

On accounts for the year
ended

31 December 2023

Charity no
(if any)

1133920

Set out on pages

3 to 11. (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.

**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.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

16 March 2024.

Name:

IAN JARVIS FCA MBA

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

**Institute of Chartered Accountants in
England + Wales.**

Address:

**Independence House
16 Queen Street
Worcester. WR1 2PL**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

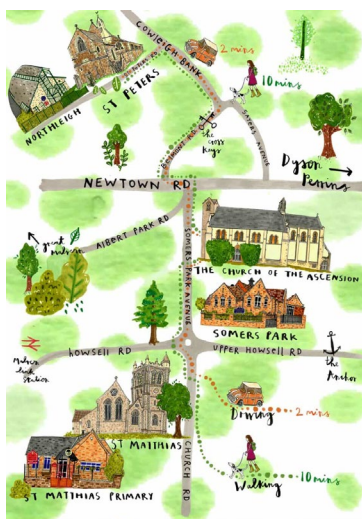
Give here brief details of any items that the examiner wishes to disclose.

No issues or concerns to report.

Accounts



**Annual Report and Financial Statements of the Parochial Church Council
for the year ending 31st December 2022**



Incumbent:

The Revd Phillip Johnson
The Vicarage
12 Lambourne Ave
Malvern WR14 1NL

Bank:

CAF Bank Ltd.

Independent Examiner:

Mr Ian Jarvis
The Guesten
15 College Green
Worcester. WR1 2LH

17th May 2023

2022 Annual Report and Financial Statement

1. Aim and purposes.

The primary object of all PCCs is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that the PCC 'is to cooperate with the incumbent', the Reverend Phillip Johnson, 'in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'.

The PCC is also specifically responsible for the maintenance of the fabric of the church buildings, the associated churchyards at St Matthias' Church and St Peter's Church and the maintenance of the Hall attached to the Church of the Ascension.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our focus is to enable people to live out their faith as part of our parish community through:

- Worship and prayer - learning about the Gospel and developing their knowledge of the Christian faith.
- Provision of pastoral care for people living in the parish.
- Working closely with the schools in our parish (three church schools and one state)

To facilitate this work, it is important that we continue to invest in the maintenance and upgrade of the fabric of the three church buildings in our care and the associated Church Hall.

2022 Annual Report and Financial Statement

2. Objectives and Activities

The PCC began 2022 with the hope of completing the plans we had for 2020 / 2021 which had been disrupted by the pandemic and developing new initiatives.

- To provide pastoral care and connection to those living in our parish.
- To continue to provide high quality Worship in our churches.
- To continue to place a significant focus on our work in and for local schools, including weekly assemblies, leading Godly play sessions and providing Christian festival experiences for them and our Families' ministry, completing our St. Matthias' 175 Celebrations by running family fun days in July.
- To consolidate Christmas worship and outreach.
- To open a community fridge in the Ascension Hall in March.
- To launch The Ascension Centre for Contemplation and Reconciliation and be able to build further on our plans for SPArC (St. Peter's Arts Church).
- To continue to offer on-line services and events for those who do not wish to or cannot attend our churches in person.
- To find ways of heightening public awareness of the Dementia Meeting Centre and work towards making it sustainable.
- To begin to look for ways of reducing our carbon footprint and prepare a maintenance plan for the historic buildings in our care.

3. Achievements and Performance

Worship

In 2022 we continued the pattern of worship begun in 2021:

Sundays:

8am Said Eucharist service at St. Matthias' (1st and 3rd Sundays)

9:45am Sung Eucharist service – St. Matthias' (1st, 3rd and 5th Sundays) when it was also live-streamed – The Church of The Ascension (2nd and 4th Sundays).

11:15 am Contemporary Worship – St. Peter's.

5pm – Our services include monthly Choral Evensong (St. Matthias'), Compline (The Ascension) and Taizé (The Ascension) services.

Thursday:

10:30am Said Eucharist

We held a full range of services at Easter and Christmas. As well as the Triduum at Easter there was a theatre production (The Passion), a film (Jesus of Montreal) and The Station of The Cross. At Christmas the crib services and outside carol (except one very wet one) were again well received. We had increased congregations at midnight mass and Christmas morning.

The Church of The Ascension hosted The Deanery Ascension Day Service.

We moved all the 9:45am services to St. Matthias' in December in order to reduce winter heating costs.

Fridays in Lent

12 Noon

St. Matthias' Church
Church Road, Malvern

A short reflection followed
by a simple lunch



Regular informal services were also led by our LLM Eileen, particularly for those who would find our regular Worship difficult to access.

Members of the congregation attended the Deanery online Lent Course. The Introduction to Christianity, Bishop Certificate Course, is running for the second year in a row.

In July we welcomed Revd. James Williams as our curate and in the autumn The Revd. Dr Alastair McKay became our associate priest.

Our grateful thanks go to our Licensed Lay Ministers: Mike Hancox, Allen Hudson and Eileen Tomlin, Fr Ted Stokes, Revd Mary Nobles, Fr Ian Prior and Fr Anthony Gann, for all they do to support Phillip, James and Alastair. We are particularly grateful for the support Mary and Ted and other clergy gave during Fr Phillip's sabbatical.

2022 Annual Report and Financial Statement

Pastoral

Our services of occasional offices are still reduced since the Covid epidemic, the team performed only one wedding and nine baptisms, however the number of funerals in Church has returned to a normal level. The team took 14 funerals in St. Matthias' church and 17 at local crematoriums and cemeteries.

Our Dementia Meeting Centre continues to run two days a week, in The Link Room at St. Matthias' Church. Kirsty Hughes our centre manager changed role at the end of the year to work for Age UK in the community. We are pleased that Es Hoyle agreed to take on the manager role.



In March we opened a Community Fridge in the Ascension Hall on a Monday mornings, in the autumn we began to open on a Wednesday afternoon too. Our initial aim was to stop food waste but as the economic climate worsened the fridge has provided essential support for the community. We were pleased to receive funding which allowed us to provide the usual fridge users with Christmas hampers, which included the ingredients for a Christmas Dinner and more.

In December we began to hold a twice weekly Warm space session.

The very popular monthly lunchtime concerts arranged by our Director of Music, Peter Johnson continue to increase in popularity.

The Heritage Open Days provided different opportunities for members of the community to visit our churches.

Members of the congregation organised and hosted afternoon teas for Community Action who provide monthly afternoon teas for the older members of the community.

Our inaugural open garden weekend 'Love Your Neighbours' Gardens' was a great success.

SPaRC hosted a wide range of events, including both local artists and those arranged through 'Live and Local'. We are pleased that the Malvern Book Co-operative are now holding author talks at SPaRC. Our second Disability Film Festival was held in the autumn.

We showed the funeral of Queen Elizabeth II on a large screen.

2022 Annual Report and Financial Statement

Children and Schools

Our weekly Monday Tots group, for babies and pre-school aged children in the local community, continues to thrive.

The Team takes weekly assemblies in our two local church primary schools. The schools regularly hold services in our churches.

Sarah Maxfield-Phillip trained as a Godly play teacher, joining Fr Phillip and Deb Cook. She leads weekly sessions in each school.

The new youth choir has progressed well, and they sing occasionally in services now.



We held summer children's activity sessions.

The much postponed 175 Family Fun Day was finally held in October and was a huge success with over 200 attending during the day.

Two experience events 'Experience Easter' and 'Experience Advent' were held for our two local church primary schools.

We are pleased that Vanessa Everitt has been appointed as a Diocesan funded Chaplain at Dyson Perrins High School and that her post will also include schools work for our Parish and the running of a youth group for us.

Our Christmas activities included two crib services, a theatre production (Babs of Bethlehem), a star craft workshop and a Christmas Bake-a-Long, as well as the previously mentioned outside carols.

4. Financial Report 2022

Due to complications arising from the change in accounting systems from Finance Coordinator to QuickBooks this year, the accounts have been prepared by our Accountant Mary Marsh. It was also decided to move from Accruals to Receipts and Payments accounting as our income fell below the £250,000 limit. All trade debtors and creditors have been edited so that anything dated prior to 31st December 2022 and still outstanding after year end is now shown as dated 1st January 2023 so whilst there were trade debtors and creditors at December 2021 there are none at December 2022. The Accounting Policies have been edited accordingly along with an explanation of the change to cash accounting. Note 5 in the accounts gives further details of the £225 balance under creditors. As QuickBooks does not keep track of movements by fund in the same way Finance Coordinator did, the CAF account year-end balance of £16,313 has been split across the funds, as detailed on page 9.

Total income for the year ended 31st December 2022 was £176,827 while expenditure totalled £207,291 resulting in a deficit of £30,464 as detailed in the accounts. While we

2022 Annual Report and Financial Statement

benefitted from many generous donors, the rise in energy costs has hit our parish activities very hard forcing us to draw on reserves to top up general funds. Our Parish Share for 2022 was £65,755 of which £42,529 we were able to pay. The Diocese credited £3,955 in lieu of a church utilities grant – totalling £46,484 leaving a shortfall of £19,271. A Ministry Support Fund application to the Diocese is a way forward to affordable payments in future years. We are very grateful for all the grants we received during the year, which include administration elements, and are listed on page 10 of the accounts. These have enabled us to offer new services to our parish including a Community Fridge and Warm Space. Grant funding of £20,000 from the University of Worcester for the Dementia Centre is allocated to the Restricted Fund to cover management costs, while the income from users is allocated to a Designated Fund and can be used to offset Centre costs, hence the nil balance at year end. The plans for each church plus continued outreach to the parish indicate our confidence for future growth.

Reserves Policy

The Designated Operational Reserve Fund fell to £11,827 following withdrawals from investments to cover increased running costs. A stewardship campaign is planned to help put us on a more sustainable financial footing in future years.

Restricted and Endowment Funds

The PCC holds and administers a number of these funds as detailed on the Balance sheet. Restricted funds totalled £11,113 and Endowment funds totalled £39,652 as at 31st December 2022.

Designated Funds

The PCC designates additional unrestricted reserves to be retained for an agreed purpose. These are reviewed on an annual basis and returned to the general fund if no longer considered justified. Designated funds totalled £20,945 as at 31st December 2022 as detailed on the Balance sheet.

Investments

The PCC held a number of investment assets at 31st December 2022 as detailed in the Statement of Assets and Liabilities. These all showed losses in value this year, though the dividends and interest they generate provide a valuable income.

My thanks go to Susan Maxfield-Phillips for ably entering all the figures onto the new QuickBooks system this year, Anne Hancox and Jenny Purser for banking the collections and envelopes, also to Peter Edwards for reclaiming the gift aid on donations which brings in an invaluable source of income. With the help of Mary Marsh we have managed to adapt the accounts to QuickBooks, which should hopefully meet our future needs. After 18 years of making payments, entering all income and expenditure plus producing annual accounts, I will be retiring as Treasurer and from the PCC following the APCM this year.

Eileen Watson

2022 Annual Report and Financial Statement

5. Plans for the future period.

Whilst we have exciting new plans for 2023, particularly in the area of Worship, we also see it as a year to consolidate, making sure our projects are sustainable and viable for the future.

We will continue to place a significant focus on our work in and for local schools, including weekly assemblies, leading Godly play sessions and providing Christian festival experiences for them.

To develop our Children, Young People and Families' ministry alongside work in schools, specifically opening a youth group and developing our baptism ministry.

To develop the community fridge into a completely volunteer led project.

To develop a new Worshiping Community at The Church of The Ascension.

To work towards launching The Ascension Centre for Contemplation and Reconciliation.

To continue to grow our Arts Ministry.

To work in partnership with Malvern Hills District Council on their Community Builder project.

To find ways of heightening public awareness of the Dementia Meeting Centre and work towards making it sustainable

We will begin to look for ways of reducing our carbon footprint and prepare a maintenance plan for the historic buildings in our care.

Sadly, we need to look carefully at developing new sources of income for our parish and look to where costs can be cut.

Risk Management

The principal risks implicit in the running of the Parish involve Finance, Public Liability, Employment Liability and Safeguarding. Arrangements for management and mitigating risk include the adoption and observance of policies and practices to ensure appropriate oversight and governance of risk-bearing activities and insurance against unforeseen occurrences.

The PCC sets, and periodically reviews, levels of authority to commit to expenditure appropriate to daily operations, routine maintenance and major projects. Banking transactions require the approval of two authorised signatories. Financial forecasts and performance to date are routinely reviewed by the Standing Committee and the PCC.

2022 Annual Report and Financial Statement

Financial activity, reporting and auditing follow the recommendations and guidelines of the PCC Accountability Guide (fifth edition) including its references to Charity Commission requirements.

Risk and Safety Inspection Documents are available for Church buildings and surrounds. Regular statutory inspections of fire safety appliances and electrical and heating installations are commissioned, the most recent being in 2022.

In respect of Safeguarding, the PCC has adopted the Safeguarding Policy (2017) formulated by the Archbishop's Council in compliance with the Safeguarding and Clergy Discipline Measure 2016 and continues to give due regard to the Safeguarding Policy in everything we undertake. The council has complied with the duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults under section 5 of the Safeguarding and Clergy Discipline Measure 2016. The Parish is using the Diocese Safeguarding Dashboard.

The standing committee continually reassess our current and future risks to identify where further risk mitigation measures, including training and use of professional services, are required.

Safeguarding

This Parochial Parish council has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Over the past year 19 DBS applications successfully have been administered, for working with both children and vulnerable adults. These have been mainly for volunteers for the Dementia Meeting Centre, which we now run or for Monday Tots sessions. Others have been for LLMs, priests and officers of the church, such as the PCC, to comply with the new requirements from the diocese. No application was unsuccessful, and none have lapsed without either renewal or the applicant in question no longer being required to hold a DBS.

All DBS holders have also either completed the relevant level of training, or are in the process of doing so. I should personally like to thank everyone concerned for their prompt compliance with these requirements. All volunteers and officers in any capacity are now required to renew both DBS and training every three years, as opposed to the five years needed previously bringing the CofE into line with all other major UK organisations.

Advice has been sought from the Diocesan team on several occasions this year, been received and acted upon. We continue to update the Diocese on any matters pertaining to these enquiries and maintain confidential files on matters pertaining to them.

The Safeguarding officer has attended information meetings run by the Diocese and any new information has been shared and acted upon at subsequent PCC meetings. There is a safeguarding report at PCC meetings, and policies have been reviewed and re-adopted by them in accordance with national policy.

2022 Annual Report and Financial Statement

We now have several children's events running through the year [Discover Easter/ Christmas/ Advent etc] plus the Youth choir and Monday Tots. We also now run the Dementia Meeting Centre. All staff and regular volunteers, including pastoral visitors, have been recruited following the Safer Recruitment procedures required by the national CofE policy, and are DBS and training compliant. All posts now have either a full job description in place or are in the process of being developed.

Joy Black PSO

6. Structure, governance and management

There are three church buildings in the Parish namely, the Church of the Ascension, St Matthias' Church and St Peter's Church. All have equal status and together constitute the Parish Church. Each church continues to be used for worship and for additional activities in ways which reflect their location and their varying attributes.

Financial and administrative control of all three churches rests with the PCC which is the responsible legal body. The financial statements for the Parish are prepared on an accrual basis, in accordance with the Church Accounting Regulations and Charity Commission Financial Guidance.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll, members of which are the electors of the PCC. There were 101 people on the Roll revised in March 2022. Members elected to the PCC have a three-year term of office so that a third of the membership retires each year. Apart from the elected lay members, the Council includes the incumbent (the Chair), the curate, the churchwardens, a licensed lay minister and two representatives from the Parish elected to serve on the Deanery Synod (This will increase to four in 2023).

The Parochial Church Council is the responsible legal body and receives reports on finance, fabric and other general matters at each of its meetings. In 2022 there were five substantive meetings of the PCC. Between meetings PCC members were also asked to ratify proposals by email communication.

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7. Administrative Information

Details of the three churches in the Parish of Malvern Link with Cowleigh, within the Diocese of Worcester are listed below:

- St Matthias Church, Church Road WR14 1LX
- Church of the Ascension, Somers Park Avenue WR14 1XA
- St Peter's Cowleigh Bank WR14 1QP

The principal contact address is The Malvern Link with Cowleigh Parish Office, The Church of The Ascension, Somers Park Avenue, Malvern. Worcestershire WR14 1XA

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission - No.1133920.

The following served on the PCC during 2022:

Vicar (Chair)	Revd. Phillip Johnson
Curate	James William (from July 2022)
Licensed Lay Minister	Eileen Tomlin
Churchwardens	Anne Hancox (until July 2022), Mark Cook, David Sims
Deanery Synod Representatives	Joy Black, Alison Sims
Elected Members	John Price (until May 2022), Martin Purser (until May 2022), Ruth Lane, Ian Hopwood (until May 2022), Tony Eberle, Jane James, Esther Partridge-Warner, Graham Anderson
Honorary Treasurer	Eileen Watson
Honorary Secretary	Susan Maxfield-Phillips
Safeguarding Officer	Joy Black

Parish of Malvern Link with Cowleigh

End of Year Financial Statements

Year ending 31st December 2022

Approved by the Parochial Church Council on 22nd March 2023 and signed on its behalf by The Revd. Phillip Johnson (Vicar)

A handwritten signature in black ink, reading "Phillip Johnson". The signature is written in a cursive style with a large initial 'P' and 'J'.

Statement of Financial Activities

1st January to 31st December 2022

	Notes	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
INCOME FROM :							
Regular donations	2	74,006	-	999	16	75,021	86,708
Income from charitable activities	2	30,389	-	25,559	88	56,037	65,598
Lettings	2	5,532	-	-	-	5,532	10,392
Income for Profit Centres	2	646	-	24,020	15,571	40,237	88,147
TOTAL INCOME		110,573	-	50,579	15,675	176,827	250,846
EXPENDITURE ON :							
Administrative expenditure	3	77,964	-	13,706	3,344	95,014	117,284
Maintenance of Service	3	10,174	-	1,863	-	12,037	11,876
Mission	3	46,218	-	3,137	-	49,355	64,764
Profits Centre expenditure	3	666	-	16,047	11,946	28,658	53,948
Outreach costs	3	3,789	-	5,239	(56)	8,972	29,453
Parish Office costs	3	6,394	-	(19)	-	6,375	7,154
Governance	3	6,880	-	-	-	6,880	17,501
TOTAL EXPENDITURE		152,084	-	39,973	15,234	207,291	301,979
NET OPERATING EXPENDITURE		(41,511)	-	10,606	441	(30,464)	(51,134)
(Losses)/Gains on Investments		-	(5,435)	-	(2,525)	(7,959)	3,311
Transfers between funds	8	30,479		(4,337)	(26,142)	-	-
NET MOVEMENT IN FUNDS		(11,032)	(5,435)	6,269	(28,225)	(38,423)	(47,822)
TOTAL FUNDS BROUGHT FORWARD		15,345	45,086	4,844	49,171	114,446	162,268
TOTAL FUNDS CARRIED FORWARD		4,313	39,652	11,113	20,945	76,023	114,446

Balance Sheet

As at 31st December 2022

	Notes	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset Investments	4	-	37,652	-	11,823	49,475	77,434
Current Assets							
Cash at bank and in hand	4	4,088	2,000	11,113	9,122	26,323	34,565
Debtors		-	-	-	-	-	9,028
		4,088	2,000	11,113	9,122	26,323	43,593
Current Liabilities							
Amounts falling due within one year	5	(225)	-	-	-	(225)	6,581
Net Current assets less liabilities		4,313	2,000	11,113	9,122	26,548	37,012
Total Assets less current liabilities		4,313	39,652	11,113	20,945	76,023	114,446
Represented by							
Unrestricted							
General fund		4,313	-	-	-	4,313	15,345
Endowment							
St M Ecclesiastical and CY		-	39,652	-	-	39,652	45,086
Restricted							
CYPF Fund		-	-	76	-	76	734
Community Fridge Fund		-	-	3,177	-	3,177	3,718
Contemplation Fund		-	-	-	-	-	178
Dementia Fund		-	-	832	-	832	(2,151)
Music Fund		-	-	1,041	-	1,041	857
St M Churchyard maintenance		-	-	-	-	-	275
St Peter's Fabric Fund		-	-	50	-	50	50
Vicar's Discretionary Fund		-	-	776	-	776	1,183
Warm Space		-	-	5,160	-	5,160	-
Designated							
Arts Fund		-	-	-	2,549	2,549	2,615
Dementia Fund		-	-	-	-	-	1,698
Fabric Fund		-	-	-	5,850	5,850	9,787
Mission Fund		-	-	-	719	719	719
Operational Reserve Fund		-	-	-	11,827	11,827	34,351
Funds of the Church		4,313	39,652	11,113	20,945	76,023	114,446

Note1 – Accounting policies

Basis of Preparation

The financial statements are prepared under the Church Accounting Regulations and Charity Commission financial guidance. They are also prepared under the historical cost convention except for the valuation of investments, which are shown at market value at the year end.

Prior to 2022 the financial statements were prepared on the Finance Co-Ordinator system. From 1st January 2021 they were also prepared on Quickbooks Online and the two systems ran in tandem throughout 2021 with year end balances being agreed across the two systems at 31st December 2021. From 1st January 2022 the financial statements have been prepared only on Quickbooks.

The change of accounting system was an opportunity to revise the income and cost headings with more detailed analysis now possible of both administrative and other cost centres in Quickbooks. As a result of this there was some variation in the categorisation of individual income and cost items across the two systems during 2021. However, the overall comparative totals for Income and Expenditure agree to the 2021 accounts.

The accounts for 2021 were prepared on an accruals basis but, with the income falling under the £250,000 limit which requires that basis, the accounts for 2022 have largely been prepared on a cash basis. The Balance sheet and Statement of Assets and Liabilities carry the comparative figures for debtors and creditors that appeared in the 2021 accounts. The only debtor or creditor balance in the 2022 accounts arises out of the timing differences on the Agent accounts used to keep track of amounts due to and from undertakers etc. These accounts are included within liabilities in QuickBooks and at 31st December 2022 the overall balance is a debtor of £225. This amount therefore appears under Creditors : Amounts falling due within one year as a negative figure.

Funds

Unrestricted funds represent the general funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC.

Funds that are designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided via PCC-specific notes where appropriate.

Endowment funds where the capital must be retained, are also explained via PCC-specific notes where appropriate. The financial statements include all transactions, assets and liabilities for which the PCC is responsible by law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and fundraising

All income is accounted for on a receipts basis. Any funds raised by fêtes, garden parties and similar events are accounted for gross. Sales of books and magazines from the church are accounted for gross.

Other income

Rental income is recognised on a receipts basis.

Investment gains and losses

Realised gains and losses are recognised when the investment is sold. Unrealised gains and losses are accounted for on an annual basis with a year-end revaluation at 31st December.

Dividends and interest are accounted for on a receipts basis.

The value of any voluntary help received is not included in the accounts but is described in the Trustees' annual report.

RESOURCES EXPENDED

Grants and donations are accounted for when paid over with a record being maintained of any binding obligations which exist prior to payment.

Activities directly relating to the work of the church

Parish Share is acknowledged by the Diocese as a request for voluntary payment with a record being maintained of any ongoing shortfall. In exceptional circumstances the Diocesan policy is to ask parishes to pay whatever they can. They do not expect churches to draw down on their reserves to pay Parish Share.

Governance costs

Governance costs include costs for the preparation and examination of the statutory accounts, the costs of trustees' meetings and the cost of any legal advice to trustees on governance or constitutional matters.

ASSETS

Consecrated property and moveable church furnishings

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Moveable church furnishings held by the incumbent and churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church inventory which can be inspected at any reasonable time.

For inalienable property acquired prior to 2000, there is insufficient cost information available and therefore such assets are not valued in these financial statements.

For items acquired since 1st January 2000, where the trustees consider these to have enduring economic value, these are capitalised at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1st January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings where individual items are under £1,000 or the repair of moveable church furnishings acquired before 1st January 2000, is written off.

Other fixtures, fittings and office equipment

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2022 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight-line basis. Acquisitions of items with a purchase price of £1,750 or less are treated as expenditure.

Investments

Investments are valued at market value at 31st December.

Current Assets

Amounts owing to the PCC at 31st December in respect of Agency fees for services are shown as debtors. Short-term deposits include cash held on deposit either with CBF Church of England Funds or at the bank.

LIABILITIES

Liabilities are recognised only to the extent that amounts are due in respect of Agency fees for services.

Analysis of Income

1st January to 31st December 2022

Note 2	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Regular donations						
Gift aid - Standing Orders	54,134	-	196	-	54,330	57,430
Gift aid - Envelopes	1,645	-	-	-	1,645	1,712
Gift aid - Planned Giving	1,603	-	55	-	1,658	2,197
Loose plate collections	3,718	-	-	-	3,718	2,595
Tax recovered from HMRC	11,225	-	749	16	11,989	20,716
Bank interest	98	-	-	-	98	5
Dividends	1,584	-	-	-	1,584	2,054
Total	74,006	-	999	16	75,021	86,708
Income from charitable activities						
Fundraising events	1,094	-	1,521	63	2,679	963
Occasional GA donations	5,397	-	2,664	20	8,081	16,228
GASDS	329	-	80	5	414	-
Occasional Non GA donations	6,399	-	20,225	-	26,624	19,806
Service fees	8,076	-	-	-	8,076	5,892
VAT reclaim	-	-	-	-	-	1,256
Legacies	6,884	-	-	-	6,884	11,000
Restricted Donations	-	-	705	-	705	4,177
CYPF	-	-	364	-	364	1,110
Other Income	840	-	-	-	840	4,881
Book sales - TAML	1,371	-	-	-	1,371	285
Total	30,389	-	25,559	88	56,037	65,598
Lettings						
St Matthias - Link room	1,093	-	-	-	1,093	1,480
AS Hall	1,059	-	-	-	1,059	6,737
St Peter's	3,210	-	-	-	3,210	2,050
AS Church	170	-	-	-	170	125
Total	5,532	-	-	-	5,532	10,392
Income for Profit Centres						
DEM - Development phase grants	-	-	-	-	-	31,800
DEM - Development phase GA	-	-	-	-	-	150
DEM - Development phase Non GA	-	-	-	-	-	6,397
DEM - Operational Grants	-	-	20,000	-	20,000	30,384
DEM - Non GA donations	-	-	4,020	-	4,020	10,728
DEM - User fees	75	-	-	7,054	7,129	1,713
SPARC - Development Grant	566	-	-	-	566	-
SPARC - Operational Grants	-	-	-	2,634	2,634	2,400
SPARC - Operational GA	-	-	-	-	-	50
SPARC - Operational Non GA	-	-	-	-	-	725
SPARC - Ticket sales	-	-	-	4,391	4,391	2,833
SPARC - Hospitality income	-	-	-	1,421	1,421	713
SPARC - Misc income	5	-	-	72	77	254
Total	646	-	24,020	15,571	40,237	88,147
TOTAL INCOME	110,573	-	50,579	15,675	176,827	250,846

Analysis of Expenditure

1st January to 31st December 2022

Note 3

	Unrestricted	Endowment	Restricted	Designated	This Year	Last Year
Administrative expenditure						
Payroll costs	30,384	-	7,161	-	37,545	33,287
Clergy Working exps	4,844	-	3,500	-	8,344	4,244
Vicar's telephone	1,029	-	-	-	1,029	1,326
StM Electricity	1,169	-	-	-	1,169	2,618
StM Gas	725	-	-	-	725	1,930
StM Water	139	-	-	-	139	150
StM Phone & BB	542	-	-	-	542	478
ASC Church Electricity	902	-	-	-	902	516
ASC Church Gas	1,373	-	-	-	1,373	512
ASC Church Water	286	-	-	-	286	252
ASC Church Phone & BB	417	-	-	-	417	379
St P Electricity	460	-	-	-	460	448
St P Gas	1,968	-	-	-	1,968	1,156
St P Water	183	-	-	-	183	72
St P Phone & BB	530	-	-	-	530	492
AS Hall Electricity	488	-	-	-	488	908
AS Hall Gas	1,285	-	-	-	1,285	851
Insurance	6,554	-	-	-	6,554	5,950
Cleaning contracts	6,193	-	-	-	6,193	5,965
Churchyard upkeep	8,412	-	-	-	8,412	9,370
Parsonage Hse Exps	415	-	-	-	415	230
StM Planned Maintenance	2,904	-	-	744	3,648	22,983
ASC Planned Maintenance	971	-	205	-	1,176	1,764
St P Planned Maintenance	1,461	-	-	-	722	791
Building repairs, Maintenance & upgrades	1,830	-	-	2,600	5,169	6,584
Equipment repairs & maintenance	2,500	-	-	-	2,500	-
Equipment purchase	-	-	2,840	-	2,840	14,028
Total	77,964	-	13,706	3,344	95,014	117,284
Maintenance of Service						
Printing	409	-	-	-	409	568
Sacristy	583	-	-	-	583	653
Music	-	-	240	-	240	-
Organist fee	4,000	-	-	-	4,000	4,150
Choir expenses	110	-	410	-	520	135
Performance licences	1,206	-	-	-	1,206	395
Organ & piano tuning	333	-	-	-	333	665
Junior Choir - Gross Salaries	210	-	-	-	210	-
Video Streaming equip purchase & install	586	-	-	-	586	2,277
Video Streaming Production man't	44	-	-	-	44	1,072
Video Streaming equip repair/maint	-	-	-	-	-	-
Devotional Materials	876	-	-	-	876	666
Training	1,489	-	-	-	1,489	229
CYPF	328	-	1,213	-	1,541	1,067
Total	10,174	-	1,863	-	12,037	11,876
Mission						
Parish share	42,529	-	-	-	42,529	53,066
Donations to Missionary societies	1,524	-	-	-	1,524	465
Donations to Relief & dev't agencies	-	-	-	-	-	90
Donations to Home mission	540	-	2,670	-	3,210	9,999
Donations to Secular charity	448	-	-	-	448	440
VICAR'S Discretionary Giving	-	-	407	-	407	230
Hospitality	1,177	-	60	-	1,237	473
Total	46,218	-	3,137	-	49,355	64,764

Profits Centre expenditure

DEM - Development - Building refurb	-	-	-	-	-	21,371
DEM - Development - kitchen equipment	-	-	-	-	-	1,691
DEM - Development - Electronic equip	-	-	-	-	-	5,363
DEM - Development - Furniture	-	-	-	-	-	11,605
DEM - Operational Age UK Man't fees	-	-	7,798	4,998	12,796	2,493
DEM - Operational Materials	-	-	-	810	810	294
DEM - Operational Accomodation	-	-	5,682	-	5,682	2,445
DEM - Operational Misc	-	-	-	993	993	1,423
DEM - Operational Gross salaries	-	-	1,190	-	1,190	-
SPARC - Development Kitchen Equip	44	-	-	-	44	-
SPARC - Development Electronics	-	-	-	2,034	2,034	-
SPARC - Artists fees	622	-	-	2,160	2,782	2,745
SPARC - Publicity	-	-	-	-	-	710
SPARC - Hospitality	-	-	-	772	772	287
SPARC - Programmes and Misc	-	-	-	180	180	698
ASC - Development - Office equipment	-	-	-	-	-	137
ASC - Development - Electronics	-	-	-	-	-	254
ASC - Development - Furniture	-	-	-	-	-	194
ASC - Development - Books and materials	-	-	120	-	120	775
ASC - Development - Training etc	-	-	1,213	-	1,213	1,461
ASC - Operational - leaders fees	-	-	44	-	44	-
Total	666	-	16,047	11,946	28,658	53,947

Outreach costs

Website licence	1,380	-	288	144	1,812	363
Website maint	-	-	3,300	-	3,300	8,053
Social media	6	-	200	-	206	10,010
Banners & leaflets	891	-	18	-	909	518
Marketing development	1,341	-	1,433	(200)	2,574	10,409
Fetes and Events	171	-	-	-	171	100
Total	3,789	-	5,239	(56)	8,972	29,453

Parish Office costs

Print Post Stationery	806	-	-	-	806	480
Office Equip costs	2,008	-	-	-	2,008	1,590
Bank charges	169	-	-	-	169	109
Software licences - Accounting etc	3,411	-	(19)	-	3,392	4,976
Total	6,394	-	(19)	-	6,375	7,154

Governance

Auditor fee	120	-	-	-	120	-
Accountancy support	3,942	-	-	-	3,942	7,446
HR Bureau Fee	2,376	-	-	-	2,376	2,160
Minor Admin exps - Misc	201	-	-	-	201	2,519
Cleaning and Hygiene Materials	221	-	-	-	221	-
Local Authority Licences	20	-	-	-	20	20
Governance Training	-	-	-	-	-	5,355
Total	6,880	-	-	-	6,880	17,501

Total Expenditure

152,084	-	39,973	15,234	207,291	301,979
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Statement of Assets and Liabilities

As at 31st December 2022

Note 4	Unrestricted	Endowment	Restricted	Designated	This year	Last year
Fixed asset Investments						
St Matthias Income Fund	-	-	-	4,487	4,487	10,491
St Matthias Growth Fund	-	-	-	7,336	7,336	23,857
St Matthias Churchyard	-	19,052	-	-	19,052	22,005
St Matthias Ecclesiastical	-	18,599	-	-	18,599	21,081
	-	37,652	-	11,823	49,475	77,434
Current Assets - Cash at bank and in hand						
CAF Current Account	1,699	-	11,113	3,501	16,313	21,649
HSBC St Matthias' Churchyard account	746	-	-	-	746	135
St Matthias CBF Deposit Fund	1,470	2,000	-	5,621	9,091	12,607
St Peter's CBF Deposit Fund	169	-	-	-	169	169
St Peter's Income Fund	-	-	-	-	-	-
Cash in hand	5	-	-	-	5	5
	4,088	2,000	11,113	9,122	26,323	34,565
Current Assets - Debtors						
Accounts receivable	-	-	-	-	-	9,028
Current Liabilities						
Amounts falling due within one year	(225)	-	-	-	(225)	6,581
Grand Total	4,313	39,652	11,113	20,945	76,023	114,446

Notes to the accounts - continued

Note 5 – Creditors

As noted in the Accounting policies, the financial statements were prepared on a cash basis in 2022. There are two minor exceptions to this as follows :

Amounts due to NEST pensions at the year end	135.75
Amounts paid in advance for funeral services	<u>(360.97)</u>
Overall debtor balance	<u>225.22</u>

Because the Agency accounts have been created under Current liabilities within Quickbooks this balance is shown as a negative figure under Current Liabilities.

Note 6 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

Note 7 – Related Party Transactions

Three people were on payroll in 2022, none having connections to PCC Trustees.

Note 8 - Fund transfers

Transfers between funds arise where amounts paid out during the year have been recognised in Quickbooks as coming from the Unrestricted Fund whereas in fact they should have been treated as the spending of restricted or designated amounts. Similar transfers occurred in previous year and are shown in a single line at the bottom of the Statement of Financial Activities report on page 2.

Note 9 - Grants

We are extremely grateful for all the grants received during 2022 which have been allocated across the funds as follows :

	TOTAL	Funds				
		Unrestricted	Comm Fridge	DEM	Warm Space	Arts
Film Hub Midlands	600					600
Malvern Rotary club	4,000			4,000		
MHDC	500		500			
National lottery Community fund	9,300		9,300			
University of Worcester	20,000			20,000		
Film Hub Midlands	2,600	566				2,034
Hubbub Pumpkin Foundation	521		521			
Diocese of Worcester	5,927	4,823	1,104			
National Grid Community Matters	8,000				8,000	
National Grid Community Matters	2,000	750	1,250			
	53,448	6,139	12,675	24,000	8,000	2,634



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Parish of Malvern Link with Cowleigh

**On accounts for the year
ended**

31 December 2022

**Charity no
(if any)**

1133920

Set out on pages

1 to 10

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

**Independent
examiner's statement**

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

Signed:

Date: 27 April 2023

Name:

Ian Jarvis

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

FCA
Institute of Chartered Accountants in England & Wales

Address:

The Guesten
15 College Green
Worcester. WR1 2LH

Section B**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

I found the accounting records to be in an excellent state and the accounts had been properly prepared from the records. The movement over to the Quickbooks accounting software appears to have gone very well and the evidence in your accounting records is very clear.

Accounts



**Annual Report and Financial Statements of the Parochial Church Council
for the year ending 31st December 2021**

Incumbent:

The Revd Phillip Johnson
The Vicarage
12 Lambourne Ave
Malvern WR14 1NL

Bank:

CAF Bank Ltd.

Independent Examiner:

Mr Ian Jarvis
The Guesten
15 College Green
Worcester. WR1 2LH

2021 Annual Report and Financial Statement

1. Aim and purposes

The primary object of all PCCs is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that the PCC 'is to cooperate with the incumbent', the Reverend Phillip Johnson, 'in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'.

The PCC is also specifically responsible for the maintenance of the fabric of the church buildings, the associated churchyards at St Matthias' Church and St Peter's Church and the maintenance of the Hall attached to the Church of the Ascension.

When planning our activities for the year and our continuing response to the Covid epidemic, the incumbent and the PCC have considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our focus is to enable people to live out their faith as part of our parish community through:

- Worship and prayer - learning about the Gospel and developing their knowledge of the Christian faith.
- Provision of pastoral care for people living in the parish.
- Working closely with the schools in our parish (three church schools and one state)

To facilitate this work, it is important that we continue to invest in the maintenance and upgrade of the fabric of the three church buildings in our care and the associated Church Hall.

2021 Annual Report and Financial Statement

2. Objectives and Activities

The PCC began 2021 with an initial plan to complete the plans for 2020 disrupted by the pandemic and to develop new initiatives, again its planning was disrupted by the pandemic. The focus of last year therefore became:

- Ensuring that worship was able to continue online from January to March, and then both live and virtually from March to December.
- Applying for over £100,000 worth of grants to build our ability to serve our community.
- Providing pastoral care and connection to those living in our parish.
- To open a Dementia Meeting Centre in The Link Room at St. Matthias' Church, two days a week, in partnership with Age UK.
- To introduce a range of new services on Sunday evenings at 5:00pm and a monthly concert series.
- To reach out to all community stakeholders through our St. Matthias' 175 Celebrations 'Making the Malvern Link', emphasizing our churches as the heart of the community.
- To continue to place a significant focus on our Children and Families' ministry alongside our work in local schools.
- To further develop Christmas worship and outreach.
- To relaunch SPArC events after the pandemic.

2021 Annual Report and Financial Statement

3. Achievements and Performance (See Vicar's report also)

Worship

The year began with two on-line Sunday services being available, a Sung Eucharist service at 9:45am and a 11:15 am Contemporary Service. Once we went back to in-person services we have continued to live-stream services whenever possible. A new AV system was installed at St Matthias' in order to facilitate this.

A full range of Christmas services were planned but many had to be altered or cancelled due to a rising number of Covid 19 cases. The outside Carol Services, on-line Edible Nativity and crib service were well received.

A range of new services on Sunday evenings at 5:00pm has been introduced including Choral Evensong, Compline and a Taizé style service.

Our grateful thanks goes to our Licensed Lay Ministers: Mike Hancox, Allen Hudson and Eileen Tomlin, Fr Anthony Gann, Fr Ted Stokes and Revd Mary Nobles for all they do to support Fr Phillip.

Pastoral

The Pastoral team continued the work they started in 2020 phoning those who were still not confident to return to church services, or who had been advised by doctors to remain isolated. Everyone in the congregation received an Easter card from the Parish.

Our services of occasional offices were still greatly reduced due to the Covid epidemic, the team performed only two weddings and eight baptisms and most funerals still took place at local crematoriums, churchyards and cemeteries.

A Dementia Meeting Centre was launched in June, two days a week, in The Link Room at St. Matthias' Church in partnership with Age UK.

Our organist, Peter Johnson is now organising very popular monthly lunchtime concerts.

Our Heritage Open Days provided different opportunities for members of the community to visit our churches.

Children and Schools

Our weekly Monday Tots group, for babies and pre-school aged children in the local community, continues to thrive.

In the autumn we were able to begin taking weekly in person assemblies in our local schools, also a new youth choir was formed.

Our 175 Family Fun Days had to be postponed to July 2022.

Generous donations meant that children in our Church Schools were able to receive a copy of The Angels of Malvern Link, written by Philippa Lowe.

2021 Annual Report and Financial Statement

4. Vicar's Report

2021 continued to be a challenging year for MLWC. Despite an enormous amount of planning and preparation, everything was cancelled when lockdown was imposed a few weeks into the new year. This obviously had a knock on effect with budgets, activities and congregational growth. Although we reopened at Easter for in-person worship we have still lost about 20% of our congregations over the entire pandemic. This has been balanced out by growth at both the 9.45am and 11.15am service but attendance has taken a hit at every church in the Diocese, and we are not the exception.

There are many highlights from 2021 though – ranging from the continued development of the 11.15am service, the introduction of Compline, Taize and Choral Evensong services at 5pm and the introduction of a new youth choir and a number of wonderful lunchtime concerts.

We continued to invest in developing our buildings and also our outreach. A new AV system was installed at St Matthias after numerous complaints about the previous one. This has allowed us to continue livestreaming the 9.45am service from St Matthias and also to offer this service for families at funerals and weddings. The Link Room continued to be refurbished in order for the Dementia Meeting Centre project to start. This has provided a much needed resource for our local community but the lack of referrals from the health service has meant that it will take some time to become viable without external support. The Arts venue at Sparc has also been well used by performers and is beginning to build up its audience. Again, this is recovering to pre-pandemic levels but requires a significant marketing effort.

We also invested a lot of resources into providing the best Christmas celebrations that we could – with extensive decoration of all three churches, outside carols and a large number of events. Sadly, the advice and restrictions introduced just before Christmas meant that we had to reluctantly cancel a number of services and activities. One highlight though was the development and publishing of our own Children's book – The Angels of Malvern Link – which gained recognition in the Church Times and has now been sent to numerous countries around the world!

2022 will be another challenging year. We will need to make clear decisions about what we will be able to continue to deliver and what we might need to let go of. These are necessary decisions that all Christian communities must face at some point. Our faith though should not be in the latest strategy or fad, but in the author and foundation of our faith. I pray that in 2022 we draw closer to Christ and put our trust in Him.

The Revd Phillip Johnson
Vicar

2021 Annual Report and Financial Statement

5. Financial Report 2021

Total income for the year ended 31st December 2021 was £250,845 while expenditure totalled £301,979 resulting in a deficit of £51,133 as detailed in the accounts. The continuing impact of the pandemic has been loss of income due to suspension of church services and the prevention of some fundraising events. This drop in unrestricted general fund income is reflected in a net movement in funds deficit of £18,173. We have however continued to benefit from Council grants to compensate for COVID related income loss, plus we are very grateful for the many grants received towards setting up the new Dementia Meeting Centre which opened at St Matthias in August 2021. A £30,000 grant from the University of Worcester has enabled us to carry out improvements to the Link Room plus pay an Age UK Manager to run the sessions, which are growing in number. Due to the fall in general fund income we were unable to pay our Parish Share for the last three months, whilst still leaving sufficient funds for regular running costs. However, our new contemporary service at St Peter's plus the regular services at St Matthias and the Ascension, along with St Peter's Arts Centre and the Ascension Contemplation courses indicate our confidence as a growing concern.

Reserves Policy

The Operational Reserve Fund contains £34,351 representing three months of expenditure, designated for emergencies.

Restricted and Endowment Funds

The PCC holds and administers a number of these funds as detailed on the Balance sheet. Restricted funds totalled £4,844 and Endowment funds totalled £45,086 as at 31st December 2021.

Designated Funds

The PCC designates additional unrestricted reserves to be retained for an agreed purpose. These are reviewed on an annual basis and returned to the general fund if no longer considered justified. Designated funds totalled £49,170 as at 31st December 2021 as detailed on the Balance sheet.

Investments

The PCC held a number of investment assets at 31st December 2021 as detailed in the Statement of Assets and Liabilities. These showed mixed rises and falls in value. The dividends and interest these generate provide a valuable income.

My thanks as always go to Martin Purser for all his help with the accounts, Anne Hancox for recording and paying in the collections and to Jenny Purser for banking and recording the planned giving envelopes throughout the year. Thanks also to Peter Edwards for reclaiming the gift aid on donations which brings in an invaluable source of income. From next year the accounts will be produced from QuickBooks, with data being entered by Sue Maxfield-Phillips in the Parish Office.

Eileen Watson PCC Treasurer

2021 Annual Report and Financial Statement

6. Plans for the future period

This year we hope to complete the plans we had for 2020 / 2021 and develop new initiatives.

We will continue to place a significant focus on our work in and for local schools, including weekly assemblies, leading Godly play sessions and providing Christian festival experiences for them.

To develop our Children and Families' ministry alongside work in schools. We hope to complete our St. Matthias' 175 Celebrations by running family fun days in July.

We plan to open a community fridge in the Ascension Hall in March.

We hope to finally be able to launch The Ascension Centre for Contemplation and Reconciliation and be able to build further on our plans for SPArC (St. Peter's Arts Church).

We hope to continue to offer on-line services and events for those who do not wish to or cannot attend our churches in person.

We hope to find ways of heightening public awareness of the Dementia Meeting Centre and work towards making it sustainable

We will begin to look for ways of reducing our carbon footprint and prepare a maintenance plan for the historic buildings in our care.

7. Risk Management

The principal risks implicit in the running of the Parish involve Finance, Public Liability, Employment Liability and Safeguarding. Arrangements for management and mitigating risk include the adoption and observance of policies and practices to ensure appropriate oversight and governance of risk-bearing activities and insurance against unforeseen occurrences.

The PCC sets, and periodically reviews, levels of authority to commit to expenditure appropriate to daily operations, routine maintenance and major projects. Banking transactions require the approval of two authorised signatories. Financial forecasts and performance to date are routinely reviewed by the Standing Committee and the PCC. Financial activity, reporting and auditing follow the recommendations and guidelines of the PCC Accountability Guide (fifth edition) including its references to Charity Commission requirements.

Risk and Safety Inspection Documents are available for Church buildings and surrounds. Regular statutory inspections of fire safety appliances and electrical and heating installations are commissioned, the most recent being in 2021.

In respect of Safeguarding, the PCC has adopted the Safeguarding Policy (2017) formulated by the Archbishop's Council in compliance with the Safeguarding and Clergy Discipline Measure 2016 and continues to give due regard to the Safeguarding Policy in everything we undertake. The council has complied with the duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults under section 5 of the Safeguarding and Clergy Discipline Measure 2016. The Parish has been awarded level 3 compliance, which is the highest level available and has signed up to and is using the Diocese Safeguarding Dashboard.

The Finance working party continually reassess our current and future risks to identify where further risk mitigation measures, including training and use of professional services, are required.

2021 Annual Report and Financial Statement

8. Structure, governance and management

There are three church buildings in the Parish namely, the Church of the Ascension, St Matthias' Church and St Peter's Church. All have equal status and together constitute the Parish Church. Each church continues to be used for worship and for additional activities in ways which reflect their location and their varying attributes.

Financial and administrative control of all three churches rests with the PCC which is the responsible legal body. The financial statements for the Parish are prepared on an accrual basis, in accordance with the Church Accounting Regulations and Charity Commission Financial Guidance.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll, members of which are the electors of the PCC. There are 101 people on the Roll revised in March 2021. Members elected to the PCC have a three-year term of office so that a third of the membership retires each year. Apart from the elected lay members, the Council includes the incumbent (the Chair), the churchwardens, a licensed lay minister and two representatives from the Parish elected to serve on the Deanery Synod.

The Parochial Church Council is the responsible legal body and receives reports on finance, fabric and other general matters at each of its meetings. In 2021 there were four substantive meetings of the PCC, two in person and two virtual.

During 2021 the Standing Committee met virtually to make decisions on behalf of the PCC during the Covid 19 pandemic lockdown. PCC members were also asked to ratify proposals by email communication.

There have been four sub committees: finance, fabric, children, young persons and families and St. Matthias' 175 celebrations planning group.

There was also a Sub Committee which makes recommendations on what donations should be made to specific national and local charities with which we liaise.

2021 Annual Report and Financial Statement

9. Administrative Information

Details of the three churches in the Parish of Malvern Link with Cowleigh, within the Diocese of Worcester are listed below:

- St Matthias Church, Church Road WR14 1LX
- Church of the Ascension, Somers Park Avenue WR14 1XA
- St Peter's Cowleigh Bank WR14 1QP

The principal contact address is The Malvern Link with Cowleigh Parish Office, The Church of The Ascension, Somers Park Avenue, Malvern. Worcestershire WR14 1XA

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission - No.1133920.

The following served on the PCC during 2021:

Vicar (Chair)	Revd. Phillip Johnson
Licensed Lay Minister	Eileen Tomlin
Churchwardens	Richard Tandy (until May 2021), Anne Hancox, Mark Cook, David Sims
Deanery Synod Representatives	Joy Black, Alison Sims
Elected Members	John Price, Martin Purser, Eileen Watson (until May 2021), Diana Stockford (until May 2021), Ruth Lane, Ian Hopwood, Tony Eberle, Jane James
Honorary Treasurer	Eileen Watson
Honorary Secretary	Susan Maxfield-Phillips
Safeguarding Officer	Joy Black

Parish of Malvern Link with Cowleigh

End of Year Financial Statements

Year ending 31 December 2021

Approved by the Parochial Church Council on 9 March 2022 and signed on its behalf by The Revd Phillip Johnson (Vicar)

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Statement of Financial Activities

1 January to 31 December 2021

	Note	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:							
Donations and legacies	2	127,143	10,320	86,014	—	223,478	185,166
Income from charitable activities	2	6,121	1,697	180	—	7,999	4,775
Other trading activities	2	13,741	3,135	432	—	17,309	12,157
Investments	2	2,058	—	—	—	2,058	3,578
Other income	2	—	—	—	—	—	2,318
Total income		149,064	15,153	86,627	—	250,845	207,995
Expenditure on:							
Raising funds	3	5,991	—	—	—	5,991	573
Expenditure on charitable activities	3	193,812	13,166	84,888	—	291,868	207,587
Other expenditure	3	534	3,585	—	—	4,119	2,803
Total expenditure		200,338	16,752	84,888	—	301,979	210,964
Net income / (expenditure) resources before transfer		(51,273)	(1,598)	1,738	—	(51,133)	(2,968)
Transfers							
Gross transfers between funds - in		37,589	1,500	2,989	—	42,079	114,123
Gross transfers between funds - out		(4,489)	(17,500)	(20,089)	—	(42,079)	(114,123)
Other recognised gains / losses							
Gains / losses on investment assets		—	2,239	—	1,072	3,311	4,920
Net movement in funds		(18,173)	(15,359)	(15,361)	1,072	(47,822)	1,951
Total funds brought forward		33,519	64,529	20,205	44,014	162,268	160,316
Total funds carried forward		15,345	49,170	4,844	45,086	114,446	162,268

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Balance sheet

As at 31 December 2021

	Note	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Fixed assets							
Tangible assets	5	—	—	—	—	—	1,339
Investments	4	—	34,347	—	43,086	77,433	74,122
		—	34,347	—	43,086	77,433	75,461
Current assets							
Debtors	6	8,860	—	167	—	9,028	7,202
Cash at bank and in hand	4	9,363	15,444	7,756	2,000	34,565	80,849
		18,224	15,444	7,924	2,000	43,593	88,051
Liabilities							
Creditors: Amounts falling due in one year	7	2,878	622	3,079	—	6,580	1,244
		2,878	622	3,079	—	6,580	1,244
Net current assets less current liabilities		15,345	14,822	4,844	2,000	37,012	86,806
Total assets less current liabilities		15,345	49,170	4,844	45,086	114,446	162,268
Total net assets less liabilities		15,345	49,170	4,844	45,086	114,446	162,268
 Represented by							
Unrestricted							
General fund		15,345	—	—	—	15,345	33,519
Designated							
Arts Fund		—	2,615	—	—	2,615	—
Dementia Fund		—	1,697	—	—	1,697	—
Fabric Fund		—	9,787	—	—	9,787	17,617
Mission Fund		—	719	—	—	719	300
Operational Reserve Fund		—	34,351	—	—	34,351	46,612
Restricted							
St Peter's Fabric Fund		—	—	50	—	50	1,000
Vicar's Discretionary Fund		—	—	1,183	—	1,183	163
CYPF Fund		—	—	734	—	734	927
Community Fridge Fund		—	—	3,717	—	3,717	—
Contemplation Fund		—	—	178	—	178	2,640
Dementia Fund		—	—	(2,151)	—	(2,151)	15,374
Music Fund		—	—	856	—	856	—
St M Churchyard maintenance		—	—	275	—	275	100
Endowment							
St M Ecclesiastical and Churchyard Funds		—	—	—	45,086	45,086	44,014
Funds of the church		15,345	49,170	4,844	45,086	114,446	162,268

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Parish of Malvern Link with Cowleigh

Note 1 – Accounting Policies

The financial statements are prepared under the Church Accounting Regulations and Charity Commission financial guidance. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

Unrestricted Funds represent the general funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided, via PCC-specific notes where appropriate. Endowment funds, where the capital must be retained, are also explained via PCC-specific notes where appropriate.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and fundraising

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Grants and donations are included in the SOFA when any preconditions preventing their use by the PCC have been met. For collections and planned giving, this is when the funds are received. Gift Aid and other tax claims are included in the SOFA at the same time as the donations to which they relate. Funds raised by fêtes, garden parties and similar events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognized when the rental is due.

Investment gains and losses

Realized gains or losses are recognized when investments are sold. Unrealized gains or losses are accounted for on an annual revaluation of investments at 31 December.

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognized in the same accounting year.

Gifts in kind for sale to fund the PCC are included in the accounts at their estimated market value at the date of gift, if feasible, or else recognised when sold by the charity.

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

RESOURCES EXPENDED

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the church

Parish Share is acknowledged by the Diocese as a request for voluntary payment. Any shortfall in one year should normally be treated as a creditor on the balance sheet. In exceptional circumstances the Diocesan policy is to ask parishes to pay whatever they can. They do not expect churches to draw down on their reserves to pay Parish Share.

Governance costs

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

ASSETS

Fixed assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the incumbent and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the Church's inventory, which can be inspected (at any reasonable time).

For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

For items acquired since 1 January 2000, where the trustees consider these to have enduring economic value, these are capitalized at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1 January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or the repair of movable church furnishings acquired before 1 January 2000 is written off.

Other fixtures, fittings and office equipment

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2020 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight line basis. Acquisition of items with a purchase price of £1,750 or less are treated as expenditure.

Investments

Investments are valued at market value at 31 December.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for any amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

LIABILITIES

Liabilities are recognised as soon as the legal or constructive obligation arises.

Analysis of Income

1 January to 31 December 2021

Note 2

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
Donations and legacies						
Gift Aid - Standing Orders	57,374	—	—	—	57,374	48,920
Gift Aid - Envelopes	1,707	—	—	—	1,707	5,811
Non Gift Aid planned giving	2,196	—	—	—	2,196	1,171
Loose plate collections	2,710	—	—	—	2,710	2,829
White Gift Aid Envelopes	589	—	—	—	589	1,517
Donations appeals etc	20,802	664	3,592	—	25,059	35,315
Tax recoverable on Gift Aid	20,479	—	230	—	20,709	18,767
Legacies	10,000	—	1,000	—	11,000	8,238
Non-recurring one-off grants	10,771	7,256	76,919	—	94,946	50,786
Other funds generated	512	—	3,513	—	4,025	5,236
Arts Centre Grants and Donations	—	2,400	—	—	2,400	—
CYPF Donations	—	—	659	—	659	865
Ascension Toilet Grants and Donations	—	—	—	—	—	100
St M Organ Refurb Grants & Donations	—	—	—	—	—	168
Contemplation Grants and Donations	—	—	100	—	100	5,440
Total	127,143	10,320	86,014	—	223,478	185,166
Income from charitable activities						
Fees for weddings and funerals	6,121	—	—	—	6,121	4,618
Contemplation Sales Income	—	—	180	—	180	156
Dementia Centre - Members subscriptions	—	1,697	—	—	1,697	—
Total	6,121	1,697	180	—	7,999	4,775
Other trading activities						
Fundraising Gross	3,349	—	432	—	3,782	4,332
Church hall lettings - Link Room	1,480	—	—	—	1,480	1,217
Church hall lettings - Ascension	6,861	—	—	—	6,861	4,087
Church hall lettings - St Peter's	2,050	—	—	—	2,050	815
Arts Centre Events Sales	—	2,550	—	—	2,550	1,103
Arts Centre Hospitality Sales	—	585	—	—	585	602
Total	13,741	3,135	432	—	17,309	12,157
Investments						
Dividends	2,053	—	—	—	2,053	3,541
Bank and building society interest	4	—	—	—	4	36
Total	2,058	—	—	—	2,058	3,578
Other income						
Insurance claims	—	—	—	—	—	2,318
Total	—	—	—	—	—	2,318
INCOME TOTAL	149,064	15,153	86,627	—	250,845	207,995

Analysis of Expenditure

1 January to 31 December 2021

Note 3

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Raising funds						
Costs of applying for grants	—	—	—	—	—	449
Costs of stewardship campaign	91	—	—	—	91	104
Costs of fetes & other events	5,899	—	—	—	5,899	20
Total	5,991	—	—	—	5,991	573
Expenditure on charitable activities						
Costs of fundraising database	462	—	—	—	462	—
CYPF Equipment and Materials	7	3	505	—	516	319
CYPF Salaries and Admin	—	—	180	—	180	—
Branding and Marketing	3,977	280	18,417	—	22,675	13,601
Contemplation programme	—	—	580	—	580	407
Contemplation Library	—	—	244	—	244	1,069
Contemplation Equipment	—	—	456	—	456	4,422
Contemplation Training	—	—	1,225	—	1,225	3,455
Contemplation Course Running Costs	—	—	—	—	—	38
Giving to missionary societies	570	—	—	—	570	—
Giving - relief and development agencies	90	—	—	—	90	—
Home mission	5,338	3,796	980	—	10,115	1,546
Secular charities	440	—	—	—	440	—
Ministry parish share etc	53,066	—	—	—	53,066	56,066
Assistant staff costs	714	—	—	—	714	270
Dementia Centre Manager	—	—	2,540	—	2,540	—
Staff Salaries	32,685	—	—	—	32,685	24,200
Working expenses of incumbent	1,894	—	40	—	1,934	2,568
Parsonage house expenses	230	—	—	—	230	478
Vicar's telephone	936	—	—	—	936	788
Parish training and mission	3,643	—	2,182	—	5,826	2,105
Dementia Centre training	—	—	6,971	—	6,971	—
Church running - insurance	5,950	—	—	—	5,950	5,561
Church office - telephone	5	—	—	—	5	—
Organ / piano tuning	683	—	—	—	683	312
Church maintenance	30,246	9,086	17,937	—	57,269	37,228
Cleaning	5,016	—	—	—	5,016	2,372
Upkeep of services	6,810	—	—	—	6,810	25,612
Music	110	—	388	—	498	47
Organist contract fee	3,999	—	—	—	3,999	2,666
Upkeep of churchyard	9,341	—	—	—	9,341	8,342
Dementia Centre furniture/equipment	—	—	20,155	—	20,155	—
Administration	16,627	—	506	—	17,133	6,740
St M Church running - electric	3,215	—	—	—	3,215	1,667
Asc Church running - electric	889	—	—	—	889	629
St P Church running - electric	408	—	—	—	408	334
St M Church running - gas	1,723	—	—	—	1,723	773
Asc Church running - gas	438	—	—	—	438	571
St P Church running - gas	1,034	—	—	—	1,034	1,137
St M Church running - water	150	—	—	—	150	206
Asc Church running -water	252	—	—	—	252	192
St P Church running - water	71	—	—	—	71	122
Asc Hall running - electricity	473	—	—	—	473	494
Asc Hall running - gas	755	—	—	—	755	797
Asc Hall running - maintenance	115	—	—	—	115	138
Governance costs examination/audit fee	100	—	—	—	100	300
Write-off of fixed assets	1,339	—	—	—	1,339	—
Dementia Centre decoration/building work	—	—	11,575	—	11,575	—
Total	193,812	13,166	84,888	—	291,868	207,587

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Other expenditure						
Arts Centre Events Costs	—	1,748	—	—	1,748	923
Arts Centre Administration	534	1,106	—	—	1,640	513
Arts Centre Equipment Purchases	—	448	—	—	448	1,328
Arts Centre Hospitality Consumables	—	281	—	—	281	38
Total	534	3,585	—	—	4,119	2,803
EXPENDITURE TOTAL	200,338	16,752	84,888	—	301,979	210,964

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Statement of Assets and Liabilities

As at 31 December 2021

Note 4

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Investments						
St M Income Fund Investment -	—	10,490	—	—	10,490	11,237
St M Growth Fund Investment -	—	23,857	—	—	23,857	20,871
St M Churchyard Investment -	—	—	—	22,005	22,005	23,571
St M Ecclesiastical Investment -	—	—	—	21,080	21,080	18,442
Totals	—	34,347	—	43,086	77,433	74,122
Fixed assets - Tangible assets						
Copier Printer -	—	—	—	—	—	1,339
Totals	—	—	—	—	—	1,339
Current assets - Cash at bank and in hand						
CAF current account -	8,089	5,824	7,735	—	21,649	78,713
St Matthias Churchyard account -	114	—	20	—	134	371
St Matthias CBF Deposit Account -	986	9,620	—	2,000	12,606	1,589
St Peter's CBF Deposit Fund -	169	—	—	—	169	169
Cash in hand -	4	—	—	—	4	4
Totals	9,363	15,444	7,756	2,000	34,565	80,849
Current assets - Debtors						
Accounts Receivable -	8,860	—	167	—	9,028	7,202
Totals	8,860	—	167	—	9,028	7,202
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	2,878	622	3,079	—	6,580	1,244
Totals	2,878	622	3,079	—	6,580	1,244
Grand total	15,345	49,170	4,844	45,086	114,446	162,268

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Year ending 31 December 2021

Note 5 - Tangible fixed assets

A Copier Printer, value £1,339 was written off on 5 October 2021. The cost of transferring the old photo copier from St Matthias Church to the new parish office at Ascension Church, including allowances for any repairs necessitated by the move, was deemed uneconomical. Actual market value, as opposed to the depreciated book value of the old copier, was discovered to be minimal. Write off and disposal was the best available course of action.

Note 6 – Debtors	£
Insurance prepayment	468.51
Link Room hire	420.00
Gift Aid Unrestricted	6,507.82
St Peter’s hire	600.00
St Matthias hire	45.00
Book sales	280.00
Book sales	279.00
Book sales	100.00
Ascension Hall hire	<u>160.00</u>
Total Unrestricted	<u>8,860.33</u>
Gift Aid Restricted	<u>167.70</u>
Total Restricted	<u>167.70</u>

Note 7 – Creditors

Gas/Electricity	1,669.06
NEST Pensions	135.75
Vicar’s expenses	179.30
Other expenses	123.87
Printing	247.94
Independent Examiner	100.00
Printing	34.00
St Peter’s heater repairs	334.98
Website	<u>54.00</u>
Total Unrestricted	<u>2,878.90</u>

St Peter’s Artist fees	<u>622.00</u>
Total Designated	<u>622.00</u>

Training	350.00
Marketing	300.00
Vicar’s expenses	12.00
Marketing	200.00
Other expenses	18.51
Dementia Centre Manager	<u>2,199.34</u>
Total Restricted	<u>3,079.85</u>

Note 8 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

Note 9 – Related Party Transactions

The PCC paid Barbara Johnson £5,582 up to May 2021, being gross pay plus employer pension contributions. This represented salary as digital lead for all our websites, streaming online services, video editing, graphic design and marketing. Barbara is married to Vicar Phillip Johnson.

Fund transfers

We were thankful to receive a grant of £30,000 from the University of Worcester to set up the new Dementia Meeting Centre at St Matthias. Elements of this grant cover payments for Link Room use, plus refurbishment, and a proportion of parish administration costs, which together make up £19,300 justifying the transfer on 23.9.21 from the Dementia Fund Restricted to the General Fund, thereby using the grant for the legitimate purposes for which it was intended.

The £16,000 balance of a Heritage Fund Financial Resilience grant on 4.12.20 was also transferred on 23.9.21 from the Operational Reserve Fund Designated to the General Fund to cover consultancy and book keeping costs.

Grants

We are extremely grateful for all the following grants received during 2021:

£1,334	Malvern Hills District Council
£934	“
£2,001	“
£5,000	Worcestershire Community Foundation
£1,800	All Churches Trust
£2,096	Malvern Hills District Council
£3,513	McLay Dementia Trust
£2,601	Co-op Local Community Fund
£1,429	Malvern Hills District Council
£10,000	Eveson Trust
£10,000	Rowlands Trust
£2,500	Heritage Lottery Fund
£1,477	Malvern Hills District Council
£10,000	Ellis Charitable Trust
£450	Baron Davenport’s Charity
£30,000	University of Worcester
£2,400	Film Hub Midlands
£8,349	Co-op Local Community Fund
£3,017	Worcestershire County Council
£1,000	Malvern Rotary Club
£700	Malvern Hills District Council



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Parish of Malvern Link with Cowleigh

**On accounts for the year
ended**

31 December 2021

**Charity no
(if any)**

1133920

Set out on pages

1 to 11

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

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

25 February 2022

Name:

Ian Jarvis

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

FCA
Institute of Chartered Accountants in England & Wales

Address:

The Guesten

15 College Green

Worcester. WR1 2LH

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

I found the accounting records to be in an excellent state and the accounts had been properly prepared from the records. Therefore nothing else to report.

Accounts



**Annual Report and Financial Statements of the Parochial Church Council
for the year ending 31 December 2020**



Incumbent:

The Revd Phillip Johnson
The Vicarage
12 Lambourne Ave
Malvern WR14 1NL

Bank:

CAF Bank Ltd.

Independent Examiner:

Ms Mary Walters
5, The Howsells
Malvern WR14 1AD

2020 Annual Report and Financial Statement

1. Aim and purposes

The primary object of all PCCs is the promotion of the gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. The PCC (Powers) Measure 1956 states that the PCC 'is to cooperate with the incumbent', the Reverend Phillip Johnson, 'in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical'.

The PCC is also specifically responsible for the maintenance of the fabric of the church buildings, the associated churchyards at St Matthias' Church and St Peter's Church and the maintenance of the Hall attached to the Church of the Ascension.

When planning our activities for the year and our response to the Covid epidemic, the incumbent and the PCC have considered the Commission's guidance on public benefit, particularly the specific guidance on charities for the advancement of religion. Our focus is to enable people to live out their faith as part of our parish community through:

- Worship and prayer - learning about the Gospel and developing their knowledge of the Christian faith.
- Provision of pastoral care for people living in the parish.
- Working closely with the schools in our parish (three church schools and one state)

To facilitate this work, it is important that we continue to invest in the maintenance and upgrade of the fabric of the three church buildings in our care and the associated Church Hall.

2. Objectives and Activities

The PCC began 2020 with an initial plan to continue the progress made in 2019, this was of course disrupted by the pandemic. The focus of last year therefore became:

- Ensuring that worship was able to continue online from March to August, and then live from September to December.
- Applying for over £40,000 worth of grants to build our ability to continue worship and serve our community.
- Providing pastoral care and connection to those living in our parish.
- Develop a number of innovative digital experiences including a weekly "magazine programme" on DVD for those in isolation without access to the internet.

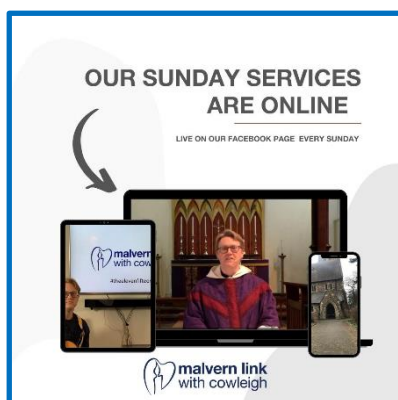
2020 Annual Report and Financial Statement

- Develop a new staff structure as we planned to grow through reopening in the Autumn.

3. Achievements and performance

Worship

At the beginning of the year the timing of the Sunday Sung Eucharist service changed from 10:00am to 9:45am to facilitate the launch of a 11:15 am Contemporary Service at St. Peter's. This service was launched in February 2020.

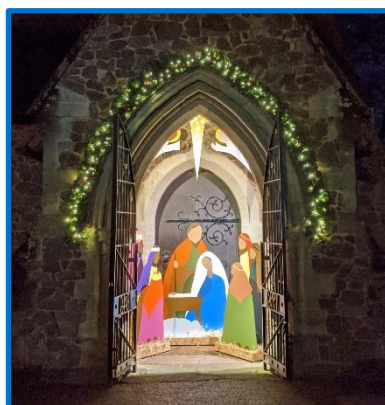


Immediately, from the start of lockdown Father Phillip continually provided a 9:45am on-line Sunday morning Eucharist Service and a live-streamed 11:15am Contemporary Worship Service. The Parish's grateful thanks to Mrs Barbara Johnson for becoming a video editor overnight and for months of dedicated video editing must be recorded.

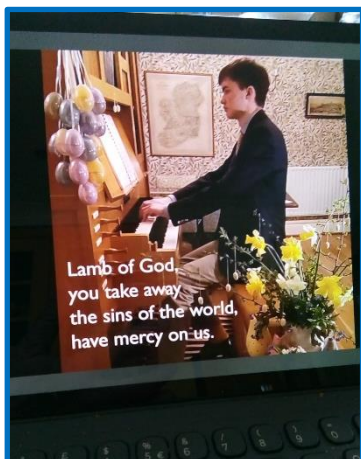
Members of the congregation recorded the readings and prayers for the 9:45 am service. In total 121 videos were recorded in 2020 and people watched these for over a thousand hours.

DVDs of services were delivered to those without internet access.

In person services resumed in September 2020. A full range of Christmas services took place within Covid restrictions, many of which were also live-streamed.



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Due to relocating, Graham Davies resigned from his role as Parish Organist in March and Peter Johnson took on the position in September. The Parish were grateful for the contributions of organ music for recorded services provided by 17-year-old David Bryson.

We are delighted that Allen Hudson has been licensed as a Licensed Lay Minister in the Parish and our grateful thanks goes to our Licensed Lay Ministers, Allen, Mike Hancox and Eileen Tomlin and Fr Anthony Gann and Fr Ted Stokes for all they do to support Fr Phillip.

Pastoral Care

At the beginning of the lock-down a team was formed to keep in touch with the most vulnerable people in the congregation. Around 30 people were identified who needed regular contact, and during the remainder of 2020 the Pastoral team made well over 1,000 phone calls, phoning weekly, offering a friendly ear, and helping in practical ways.

A weekly “magazine programme” was recorded by a small team on DVD and delivered to those in isolation without access to the internet. Local young people painted pictures to bring a smile to the elderly. During the summer, 20 ‘Bags of Love’ were delivered, containing puzzles, pens, colouring books, notecards, stamps and biscuits, to give a bit of cheer. These were followed with ‘Grow bags’ containing cress seeds, a plastic tray and the medium to grow cress on window-sills, and later, lavender bags made by congregation members and others in the community, accompanied by greetings cards.

At Christmas, those who were still self-isolating received a pot of narcissus bulbs with a tiny gingerbread house made by one of the congregation. Everyone in the congregation received a Christmas card from the Parish.



Our services of occasional offices were greatly reduced due to the Covid epidemic, the team performed no weddings, no baptisms after March and although the number of funerals The Team officiated at did not decrease as significantly, after March almost all the services took place at local crematoriums, churchyards and cemetery.

Anna Chaplaincy

In September, an Anna Chaplaincy was established in the Parish and one of our License Lay Readers, Eileen Tomlin was enrolled as an Anna Chaplain.

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As well as continuing the pastoral work previously mentioned she has also maintained contact with 5 Care Homes, delivering greetings cards, prayer cards, pictures, hearts and rainbows from young people and gifts of craft packs to use for their activities. At Christmas 'knitters' made around 200 angels which were blessed at church and then put into bags with a card for each resident in the Care Homes. The Anna Chaplain also made cards for the staff at the homes.

The Anna Chaplain kept in touch with people in the community who are Carers or those who had recently left hospital. It is to be hoped that the Anna Chaplaincy will create new way of engaging with people in the community.

Children and Schools

In the early months of 2020, our weekly Monday Tots, for babies and pre-school aged children in the local community, group ran. The Team kept in touch with the children by delivering over thirty Easter and Christmas activity packs.

As visitors were unable to enter schools due to Covid restrictions weekly video assemblies were recorded for them to use.

In the Autumn the Parish's Arts Lead ran an after-school Radio club at St. Peter's church for pupils at a local Primary School.

A range of Christmas services which would appeal to families were held: Outside Carols, Christingle, Crib Services and Edible Nativity.



4. Financial Report 2020

Total income for the year ended 31st December 2020 was £207,995 while expenditure totalled £210,964 resulting in a deficit of £2,968 as detailed in the accounts. The immediate financial impact of the pandemic has been the loss of income due to suspension of church services, being unable to hold fundraising events and a reduction in hall lettings. This drop in General Fund income is reflected in a net movement in funds deficit of £5,773. We have

2020 Annual Report and Financial Statement

however been able to secure several grants towards the streaming of online services, which have been viewed by many and increased our presence in the wider community. We are also very grateful for a £22,500 Heritage Fund grant plus Council grants to compensate for COVID related income loss. We have also been fortunate to benefit from an increase in giving from new and existing members of our congregations at St Matthias and St Peter's. It was still necessary however to transfer a total of £58,459 from investments over the year to the general fund to cover our commitments. Despite these transfers we were unable to pay our monthly Parish Share to the Diocese for the last two and a half months, whilst still leaving sufficient funds for regular running costs. It was explained to the PCC that, given the national situation, the Diocesan policy is to ask parishes to pay whatever they can this year. They did not expect churches to draw down on their reserves to pay Parish Share. A significant number of grants and donations have been raised for the new Dementia Centre which, following the upgrading of St Matthias Link Room will, we hope, provide a much-needed facility in Malvern. The promising attendance at the new contemporary service at St Peter's plus next year's 175th anniversary of St Matthias, along with the Ascension Church Contemplation courses indicate our confidence as a growing concern.

Reserves Policy

The Operational Reserve Fund contains £46,612 representing three months of expenditure, designated for emergencies only.

Restricted and Endowment Funds

The PCC holds and administers a number of these funds as detailed on the Balance sheet. Restricted funds totalled £20,205 and Endowment funds totalled £44,014 as at 31st December 2020.

Designated Funds

The PCC designates additional unrestricted reserves to be retained for an agreed purpose. These are reviewed on an annual basis and returned to the general fund if no longer considered justified. Designated funds totalled £64,529 as at 31st December 2020 as detailed on the Balance sheet.

Investments

The PCC held a number of investment assets at 31st December 2020 as detailed in the Statement of Assets and Liabilities. As described above we had to draw on these funds during the year to cover our running costs, which has also led to a drop in dividend income.

My thanks as always go to Martin Purser for all his help with the accounts, Anne Hancox for recording and paying in the collections and to Jenny Purser for banking and recording the planned giving envelopes throughout the year. Thanks also to Peter Edwards for reclaiming the gift aid on donations which brings in an invaluable source of income. It is hoped to make savings following the introduction of a new accounting system next year, plus having the benefit of a new Parish Office.

Eileen Watson PCC Treasurer

2020 Annual Report and Financial Statement

5. Plans for the future period

This year we hope to realise many of the plans we had for 2020.

We will continue to place a significant focus on our Children and Families' ministry alongside our work in local schools. We hope to launch The Ascension Centre for Contemplation and Reconciliation and be able to build on our plans for SPARC.

We plan to introduce a range of new services on Sunday evenings at 5:00pm and a monthly concert series.

We hope to continue to offer on-line services and events for those who do not wish to or cannot attend our churches in person.

St. Matthias' 175 Celebrations 'Making the Malvern Link' are designed to reach out to all community stakeholders and emphasize our churches as the heart of the community.

Following on from the success of our Christmas celebrations in 2020, we hope to develop this area of worship and outreach further in 2021.

As a result of a successful crowdfunding campaign in 2020, we will be opening a Dementia Meeting Centre in The Link Room at St. Matthias' Church two days a week in partnership with Age UK in June.

6. Risk Management

The principal risks implicit in the running of the Parish involve Finance, Public Liability, Employment Liability and Safeguarding. Arrangements for management and mitigating risk include the adoption and observance of policies and practices to ensure appropriate oversight and governance of risk-bearing activities and insurance against unforeseen occurrences.

The PCC sets, and periodically reviews, levels of authority to commit to expenditure appropriate to daily operations, routine maintenance and major projects. Banking transactions require the approval of two authorised signatories. Financial forecasts and performance to date are routinely reviewed by the Standing Committee and the PCC. Financial activity, reporting and auditing follow the recommendations and guidelines of the PCC Accountability Guide (fifth edition) including its references to Charity Commission requirements.

Risk and Safety Inspection Documents are available for Church buildings and surrounds. Regular statutory inspections of fire safety appliances and electrical and heating installations are commissioned, the most recent being in 2020.

In respect of Safeguarding, the PCC has adopted the Safeguarding Policy (2017) formulated by the Archbishop's Council in compliance with the Safeguarding and Clergy

2020 Annual Report and Financial Statement

Discipline Measure 2016 and continues to give due regard to the Safeguarding Policy in everything we undertake. We have a new Safeguarding Officer, who has proactively sought ongoing clarification of detailed guidance and requirements from the Diocese of Worcester and has undergone all required training. The Parish has signed up to and is using the Diocese Safeguarding Dashboard.

The Finance working party continually reassess our current and future risks to identify where further risk mitigation measures, including additional training and use of professional services, are required.

7. Structure, governance and management

There are three church buildings in the Parish namely, the Church of the Ascension, St Matthias' Church and St Peter's Church. All have equal status and together constitute the Parish Church. Each church continues to be used for worship and for additional activities in ways which reflect their location and their varying attributes.

Financial and administrative control of all three churches rests with the PCC which is the responsible legal body. The financial statements for the Parish are prepared on an accrual basis, in accordance with the Church Accounting Regulations and Charity Commission Financial Guidance.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll, members of which are the electors of the PCC. There are 90 people on the Roll revised in September 2020. Members elected to the PCC have a three-year term of office so that a third of the membership retires each year. Apart from the elected lay members, the Council includes the incumbent (the Chair), the churchwardens, a licensed lay minister and two representatives from the Parish elected to serve on the Deanery Synod.

The Parochial Church Council is the responsible legal body and receives reports on finance, fabric and other general matters at each of its meetings. In 2020 there were three substantive meetings of the PCC, two in person and one virtual.

In 2020 the Standing Committee regularly met virtually to make decisions on behalf of the PCC during the Covid 19 pandemic lockdown.

From September 2020 there have been four sub committees: finance, fabric, children, young persons and families and St. Matthias' 175 celebrations planning group.

There was also a Sub Committee which makes recommendations on what donations should be made to specific national and local charities with which we liaise.

2020 Annual Report and Financial Statement

8. Administrative Information

Details of the three churches in the Parish of Malvern Link with Cowleigh, within the Diocese of Worcester are listed below:

- St Matthias Church, Church Road WR14 1LX
- Church of the Ascension, Somers Park Avenue WR14 1XA
- St Peter's Cowleigh Bank WR14 1QP

The principal contact address is the Vicarage, 12 Lambourne Avenue, Malvern WR14 1NL

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission - No.1133920.

The following served on the PCC during 2020:

Vicar (Chair)	Revd. Phillip Johnson
Licensed Lay Ministers	Eileen Tomlin, Mike Hancox (until Sept 2020)
Churchwardens	Joy Black (until Sept 2020), Richard Tandy, Anne Hancox, Mark Cook, David Sims (from Sept 2020)
Deanery Synod Representatives	Joy Black, Bob Leverett (until Nov 2020), Martin Purser (until Nov 2020), Alison Sims
Elected Members	John Price, Sue Tandy (until Sept 2020), Alison Sheehan-Hunt (until Sept. 2020), David Sims (until Sept 2020), Eileen Watson, Andrew Judd (until Sept 2020), Diana Stockford, Martin Purser (from Sept 2020) Ruth Lane (from Sept 2020), Ian Hopwood, (from Sept 2020)
Honorary Treasurer	Eileen Watson
Honorary Secretary	Maureen Panton (until Sept. 2020) Susan Maxfield-Phillips (from Sept. 2020)
Safeguarding Officer	Joy Black

Parish of Malvern Link with Cowleigh

End of Year Financial Statements

Year ending 31 December 2020

Approved by the Parochial Church Council on 24 February 2021 and signed on its behalf by The Revd Phillip Johnson (Vicar)

A handwritten signature in black ink, appearing to read 'P. Johnson', with a long horizontal flourish extending to the right.

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Statement of Financial Activities

1 January to 31 December 2020

	Note	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:							
Donations and legacies	2	110,411	22,738	52,016	—	185,166	130,352
Income from charitable activities	2	4,618	—	156	—	4,775	14,976
Other trading activities	2	10,451	1,705	—	—	12,157	33,391
Investments	2	3,578	—	—	—	3,578	5,334
Other income	2	2,318	—	—	—	2,318	—
Total income		131,377	24,444	52,173	—	207,995	184,054
Expenditure on:							
Raising funds	3	573	—	—	—	573	321
Expenditure on charitable activities	3	148,177	18,249	41,160	—	207,587	235,012
Other expenditure	3	43	1,724	1,036	—	2,803	18,892
Total expenditure		148,794	19,973	42,196	—	210,964	254,226
Net income / (expenditure) resources before transfer		(17,416)	4,470	9,977	—	(2,968)	(70,172)
Transfers							
Gross transfers between funds - in		35,051	68,785	10,287	—	114,123	152,231
Gross transfers between funds - out		(24,587)	(79,928)	(9,607)	—	(114,123)	(152,231)
Other recognised gains / losses							
Gains / losses on investment assets		1,179	1,750	—	1,989	4,920	14,686
Net movement in funds		(5,773)	(4,921)	10,656	1,989	1,951	(55,486)
Total funds brought forward		39,292	69,451	9,549	42,024	160,316	215,803
Total funds carried forward		33,519	64,529	20,205	44,014	162,268	160,316

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Balance sheet

As at 31 December 2020

	Note	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Fixed assets							
Tangible assets	5	1,339	—	—	—	1,339	1,488
Investments	4	—	32,108	—	42,014	74,122	114,462
		1,339	32,108	—	42,014	75,461	115,950
Current assets							
Debtors	6	6,057	—	1,145	—	7,202	9,762
Cash at bank and in hand	4	27,367	32,421	19,060	2,000	80,849	36,423
		33,424	32,421	20,205	2,000	88,051	46,186
Liabilities							
Creditors: Amounts falling due in one year	7	1,244	—	—	—	1,244	1,819
		1,244	—	—	—	1,244	1,819
Net current assets less current liabilities		32,180	32,421	20,205	2,000	86,806	44,366
Total assets less current liabilities		33,519	64,529	20,205	44,014	162,268	160,316
Total net assets less liabilities		33,519	64,529	20,205	44,014	162,268	160,316
Represented by							
Unrestricted							
General fund		33,519	—	—	—	33,519	39,292
Designated							
Arts Fund		—	—	—	—	—	—
Fabric Fund		—	17,617	—	—	17,617	15,042
Mission Fund		—	300	—	—	300	408
Operational Reserve Fund		—	46,612	—	—	46,612	54,000
Restricted							
Ascension Fabric Fund		—	—	—	—	—	(8,604)
St M Organ Fund		—	—	—	—	—	5,578
St M Pathway and Sound system		—	—	—	—	—	781
St Peter's Fabric Fund		—	—	1,000	—	1,000	3,612
Vicar's Discretionary Fund		—	—	163	—	163	1,543
Audio Visual		—	—	—	—	—	—
Contemplation Fund		—	—	2,640	—	2,640	6,436
Dementia Fund		—	—	15,374	—	15,374	—
Mission Fund		—	—	—	—	—	—
Monday Club		—	—	927	—	927	—
St M Churchyard maintenance		—	—	100	—	100	200
Endowment							
St M Ecclesiastical and Churchyard Funds		—	—	—	44,014	44,014	42,024
Funds of the church		33,519	64,529	20,205	44,014	162,268	160,316

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Parish of Malvern Link with Cowleigh

Note 1 – Accounting Policies

The financial statements are prepared under the Church Accounting Regulations and Charity Commission financial guidance. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

Unrestricted Funds represent the general funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

Restricted funds are those funds that must be spent on restricted purposes and details of the funds held and restrictions are provided, via PCC-specific notes where appropriate. Endowment funds, where the capital must be retained, are also explained via PCC-specific notes where appropriate.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

INCOMING RESOURCES

Voluntary income and fundraising

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Grants and donations are included in the SOFA when any preconditions preventing their use by the PCC have been met. For collections and planned giving, this is when the funds are received. Gift Aid and other tax claims are included in the SOFA at the same time as the donations to which they relate.

Funds raised by fêtes, garden parties and similar events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other income

Rental income from the letting of church premises is recognized when the rental is due.

Investment gains and losses

Realized gains or losses are recognized when investments are sold. Unrealized gains or losses are accounted for on an annual revaluation of investments at 31 December.

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognized in the same accounting year.

Gifts in kind for sale to fund the PCC are included in the accounts at their estimated market value at the date of gift, if feasible, or else recognised when sold by the charity.

The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

RESOURCES EXPENDED

Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the church

Parish Share is acknowledged by the Diocese as a request for voluntary payment. Any shortfall in one year should normally be treated as a creditor on the balance sheet. In exceptional circumstances the Diocesan policy is to ask parishes to pay whatever they can. They do not expect churches to draw down on their reserves to pay Parish Share.

Governance costs

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustees' meetings and cost of any legal advice to trustees on governance or constitutional matters.

ASSETS

Fixed assets

Consecrated property and movable church furnishings

Consecrated and beneficed property of any kind is excluded from the financial statements by Section 10(2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the incumbent and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the Church's inventory, which can be inspected (at any reasonable time).

For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

For items acquired since 1 January 2000, where the trustees consider these to have enduring economic value, these are capitalized at cost and depreciated in the financial statements over their currently anticipated useful economic life (over four years unless otherwise stated) on a straight-line basis.

For items acquired since 1 January 2000, where the trustees instead consider these to be like-for-like replacement expenditure of no enduring economic value, these are written off when the expenditure is incurred.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or the repair of movable church furnishings acquired before 1 January 2000 is written off.

Other fixtures, fittings and office equipment

Items of office, communications, audio-visual and domestic equipment with an initial purchase price of greater than £1,750 at 2020 values are taken into the balance sheet at the time of purchase and depreciated (over a four year period unless otherwise stated) on a straight line basis. Acquisition of items with a purchase price of £1,750 or less are treated as expenditure.

Investments

Investments are valued at market value at 31 December.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for any amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

LIABILITIES

Liabilities are recognised as soon as the legal or constructive obligation arises.

Note 2

Analysis of Income

1 January to 31 December 2020

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
Donations and legacies						
Gift Aid - Standing Orders	48,920	—	—	—	48,920	46,241
Gift Aid - Envelopes	5,776	—	35	—	5,811	9,895
Non Gift Aid planned giving	1,171	—	—	—	1,171	2,713
Loose plate collections	2,829	—	—	—	2,829	5,936
White Gift Aid Envelopes	1,352	—	165	—	1,517	2,053
Donations appeals etc	10,013	—	25,302	—	35,315	5,692
Hymn Book Appeal	—	—	—	—	—	2,279
Tax recoverable on Gift Aid	17,495	—	1,272	—	18,767	18,616
Legacies	—	8,238	—	—	8,238	550
Non-recurring one-off grants	17,777	14,500	18,509	—	50,786	14,329
Other funds generated	5,076	—	159	—	5,236	2,687
Arts Centre Grants and Donations	—	—	—	—	—	4,080
CYPF Donations	—	—	865	—	865	50
Ascension Toilet Grants and Donations	—	—	100	—	100	5,149
St M Organ Refurb Grants & Donations	—	—	168	—	168	2,576
Contemplation Grants and Donations	—	—	5,440	—	5,440	7,500
Total	110,411	22,738	52,016	—	185,166	130,352
Income from charitable activities						
Fees for weddings and funerals	4,618	—	—	—	4,618	13,559
Contemplation Sales Income	—	—	156	—	156	1,417
Total	4,618	—	156	—	4,775	14,976
Other trading activities						
Fundraising Gross	4,332	—	—	—	4,332	4,704
Church hall lettings - Link Room	1,217	—	—	—	1,217	6,756
Church hall lettings - Ascension	4,087	—	—	—	4,087	9,123
Church hall lettings - St Peter's	815	—	—	—	815	2,076
Arts Centre Events Sales	—	1,103	—	—	1,103	8,366
Arts Centre Hospitality Sales	—	602	—	—	602	2,364
Total	10,451	1,705	—	—	12,157	33,391
Investments						
Dividends	3,541	—	—	—	3,541	5,001
Bank and building society interest	36	—	—	—	36	83
Rent from lands or buildings	—	—	—	—	—	250
Total	3,578	—	—	—	3,578	5,334
Other income						
Insurance claims	2,318	—	—	—	2,318	—
Total	2,318	—	—	—	2,318	—
INCOME TOTAL	131,377	24,444	52,173	—	207,995	184,054

Note 3

Analysis of Expenditure

1 January to 31 December 2020

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
Raising funds						
Costs of applying for grants	449	—	—	—	449	—
Costs of stewardship campaign	104	—	—	—	104	117
Costs of fetes & other events	20	—	—	—	20	203
Total	573	—	—	—	573	321
Expenditure on charitable activities						
CYPF Equipment and Materials	60	259	—	—	319	954
CYPF Salaries and Admin	—	—	—	—	—	140
Interim Toilet	—	—	—	—	—	1,186
Ascension Toilet	—	—	—	—	—	53,862
Branding and Marketing	2,105	9,595	1,900	—	13,601	5,492
St Matthias Organ Refurb	—	—	—	—	—	30,320
Contemplation programme	—	—	407	—	407	9,083
Contemplation Library	—	—	1,069	—	1,069	599
Contemplation Equipment	—	—	4,422	—	4,422	29
Contemplation Training	—	—	3,455	—	3,455	—
Contemplation Course Running Costs	—	—	38	—	38	923
Giving to missionary societies	—	—	—	—	—	2,850
Giving - relief and development agencies	—	—	—	—	—	450
Home mission	156	—	1,390	—	1,546	1,079
Secular charities	—	—	—	—	—	2,200
Ministry parish share etc	56,066	—	—	—	56,066	69,368
Assistant staff costs	270	—	—	—	270	1,994
Staff Salaries	24,200	—	—	—	24,200	3,302
Working expenses of incumbent	2,568	—	—	—	2,568	3,142
Parsonage house expenses	478	—	—	—	478	—
Vicar's telephone	788	—	—	—	788	958
Education	—	—	—	—	—	127
Parish training and mission	1,866	—	238	—	2,105	2,431
Church running - insurance	5,561	—	—	—	5,561	5,488
Organ / piano tuning	312	—	—	—	312	480
Church maintenance	17,699	8,393	11,135	—	37,228	4,909
Cleaning	2,372	—	—	—	2,372	317
Upkeep of services	9,309	—	16,303	—	25,612	5,609
Music	47	—	—	—	47	—
Organist contract fee	2,666	—	—	—	2,666	3,666
New Hymn Books	—	—	—	—	—	2,781
Upkeep of churchyard	7,542	—	800	—	8,342	7,550
Administration	6,740	—	—	—	6,740	2,094
Visiting speakers / locums	—	—	—	—	—	55
St M Church running - electric	1,667	—	—	—	1,667	3,639
Asc Church running - electric	629	—	—	—	629	1,060
St P Church running - electric	334	—	—	—	334	405
St M Church running - gas	773	—	—	—	773	1,596
Asc Church running - gas	571	—	—	—	571	744
St P Church running - gas	1,137	—	—	—	1,137	1,363
St M Church running - water	206	—	—	—	206	138
Asc Church running -water	192	—	—	—	192	268
St P Church running - water	122	—	—	—	122	178
Asc Hall running - electricity	494	—	—	—	494	635
Asc Hall running - gas	797	—	—	—	797	889
Asc Hall running - maintenance	138	—	—	—	138	341
Governance costs examination/audit fee	300	—	—	—	300	300
Total	148,177	18,249	41,160	—	207,587	235,012

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Last year</u>
Other expenditure						
Arts Centre Events Costs	—	923	—	—	923	10,326
Arts Centre Administration	43	470	—	—	513	6,132
Arts Centre Equipment Purchases	—	292	1,036	—	1,328	1,450
Arts Centre Hospitality Consumables	—	38	—	—	38	983
Total	43	1,724	1,036	—	2,803	18,892
EXPENDITURE TOTAL	148,794	19,973	42,196	—	210,964	254,226

Malvern Link with Cowleigh PCC Registered Charity No. 1133920

Note 4

Statement of Assets and Liabilities

As at 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Investments						
St M Income Fund Investment -	—	11,237	—	—	11,237	25,588
St M Growth Fund Investment -	—	20,871	—	—	20,871	39,023
St M Churchyard Investment -	—	—	—	23,571	23,571	22,768
St M Ecclesiastical Investment -	—	—	—	18,442	18,442	17,255
St Peter's Income Fund Investment -	—	—	—	—	—	9,826
Totals	—	32,108	—	42,014	74,122	114,462
Fixed assets - Tangible assets						
Copier Printer -	1,339	—	—	—	1,339	1,488
Totals	1,339	—	—	—	1,339	1,488
Current assets - Cash at bank and in hand						
CAF current account -	25,336	32,417	18,960	2,000	78,713	23,498
St Matthias Churchyard account -	271	—	100	—	371	215
St Matthias CBF Deposit Account -	1,585	3	—	—	1,589	12,630
St Peter's CBF Deposit Fund -	169	—	—	—	169	74
Cash in hand -	4	—	—	—	4	4
Totals	27,367	32,421	19,060	2,000	80,849	36,423
Current assets - Debtors						
Accounts Receivable -	6,057	—	1,145	—	7,202	9,762
Totals	6,057	—	1,145	—	7,202	9,762
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	1,244	—	—	—	1,244	1,819
Totals	1,244	—	—	—	1,244	1,819
Grand total	33,519	64,529	20,205	44,014	162,268	160,316

Year ending 31 December 2020

Note 5 – Tangible fixed assets

In 2018 a Copier Printer was purchased, value £1,860 and depreciated each year at 10%

At 31/12/18 value £1,674

At 31/12/19 value £1,488

At 31/12/20 value £1,339

Note 6 – Debtors

	£
General Fund Gift Aid	<u>6,057</u>
Total Unrestricted	6,057
Dementia Fund Gift Aid	<u>1,145</u>
Total Restricted	1,145

Note 7 – Creditors

Total Gas & Power – December 2020	850
NEST Pensions – December 2020	95
Independent Examiner	<u>300</u>
Total Unrestricted	1,245

Note 8 – Trustee Remuneration, Expenses and Donations

Payments were made to PCC members for expenses, on production of receipts.

Note 9 – Related Party Transactions

The PCC paid Barbara Johnson £17,658 last year, being gross pay plus employer pension contributions. This represents salary as digital lead responsible for all our websites, streaming online services, video editing, graphic design and marketing. She was also employed as a Parish administrator until this post was filled in July. Barbara is married to Vicar Phillip Johnson. The PCC also paid Lay Minister Mike Hancox £1,075 for taking funerals last year. Mike is married to Churchwarden Anne Hancox.

Independent examiner's report on the accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Section A

Independent Examiner's Report

**Report to the Trustees/
members of**

Malvern Link with Cowleigh Parochial Church Council

**On accounts for the year
ended**

31 December 2020

**Charity
no (if any)**

1133920

Set out on pages

1-10

**Respective
responsibilities of
Trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent
examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met: or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: **Date:**

Name:

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

Address:

Section B Disclosure

Only complete if the examiner needs to highlight material problems.(E.g. accounting records have not been kept in accordance with s132 of the Charities' Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts; any material expenditure or action which appears not to be in accordance with the trusts of the charity; any failure to be provided with information and explanations by any past or present trustee, officer or employee; and any material consistency between the accounts and the Trustees' annual report.)

Not Applicable

Give here brief details of any items that the examiner wishes to disclose

Not applicable