

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. CHAD, LICHFIELD

England & Wales · Charity number 1134015

## Details

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Other names	ST. CHAD'S PCC LICHFIELD
Status	Registered
Legal form	Previously excepted
Registered	2010-02-03
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	The Parish Office 42 St. Chads Road Lichfield WS13 7ND
Phone	01543416595
Email	<a href="mailto:office@saintchads.org.uk">office@saintchads.org.uk</a>

## Activities

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

**Activities:** The provision of sacred space for personal prayer and contemplation.Regular public worship open to all.Pastoral work, including visiting the sick and bereaved.Teaching of Christianity through sermons, courses and small groups.Talking of religious assemblies in assemblies in Schools.

## Classification

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

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£116,834	£116,116	-	-
2023-12-31	£116,185	£116,026	-	-
2022-12-31	£115,729	£107,574	-	-
2021-12-31	£148,643	£105,383	-	-
2020-12-31	£113,887	£122,725	-	-

## Trustees

Name	Role	Appointed
<b>Rev Christopher Edward Davies</b>	Chair	2024-10-17
Caroline Ann Fellows		2012-09-30
Diane Rosemary Harrison		2025-05-23
Dorothy Robinson		2024-05-22
Dr Lindsey Emma Hall		2025-05-22
JOSEPHINE MARY RAWCLIFFE		2024-05-03
Kate Elizabeth Bowers		2020-10-19
LILAS RAWLING		2012-09-30
Megan Naomi Siner		2018-04-29
Paul Fellows		2016-04-10
Paul Morton Cox		2023-05-28
Roger Melvyn Keay		2020-10-19

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# Accounts

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# **Annual Report and Financial Statements of the Parochial Church Council of Lichfield St Chad**

**For the year ended 31<sup>st</sup> December 2023**  
*Charity registration number: 1134015*

**The Parochial Church Council of Lichfield St Chad**  
**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2023**  
*Charity registration number: 1134015*

## **Objectives and Activities**

The Parochial Church Council of Lichfield St Chad (the PCC) has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Lichfield St Chad. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament. Also, through non sacramental activities of hospitality and fellowship we aim to reach non church members of the community.

### **Public Benefit**

The trustees of the PCC are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Lichfield St Chad it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

### **Reserves Policy**

It is PCC policy to try to maintain a balance on free reserves (net current assets) which equates to at least two months unrestricted payments. This is equivalent to £18,385 (2022: £16,225). It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was negative £70 (2022: £15,752) which is significantly lower than this target because decisions around several major expenditure items including organ repair and renovation were taken, including the employment of a part-time administrator. Our utilities contracts ended in autumn 2022; it was also affected by a change in accounting practice.

### **Investment Policy**

The charity is granted power to invest in suitable investments under the PCC Powers Measure 1956 and the Trustees Act 2000. As a charity, the Trustees have a duty of care to take such advice as is appropriate before investments are undertaken. This advice is sought from the Central Board of Finance (CCLA) in London.

The charity's investment policies are based on two key principles: -

- Ethical Investment – this includes ensuring that investments are held in companies which have high standards of corporate governance and act in a responsible way towards stakeholders.
- Long-term responsibilities – the trustees are aware of their long-term responsibilities in respect of the Restricted and Unrestricted reserves and as a result follow a prudent approach to investment decisions.

Investment policy for long-term funds is aimed primarily at generating a sustainable income, with due regard to the need for the preservation of capital value, and the possible need to realise investments to meet operational needs. The charity does not have a policy of generating income at excessive or high risk – known as “purchasing income”, where high returns are guaranteed at the expense of capital.

In summary, the charity has an overall policy to maximise income while preserving the real value of its funds. Due to the nature of the charity, an ethical investment policy is taken into consideration when investments are made:

The charity follows the Ethical Investment Advisory policy as recommended by the Lichfield Diocese which includes the following:

“We aim to invest in companies that:

- \* will develop their business in the interests of shareholders;
- \* demonstrate responsible employment practices;
- \* are conscientious concerning issues of corporate governance, the environment and human rights;
- \* are sensitive to the community in which they operate.”

Planned giving, collections and donations are the main sources of fund raising along with tax recoverable.

## **Safeguarding**

The PCC believe they have fulfilled their 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).

## **Reporting Serious Incidents**

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity’s beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity’s money or assets, damage to the charity’s property or harm to the charity’s work or reputation.

The trustees are not aware of any Serious Incidents in the last year.

## **Fundraising**

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

## **Volunteers**

The members of the PCC would like to thank all the volunteers who work so hard to make our Church a lively and vibrant community.

## **Review of the Year**

2023 marked the first full year since 2019 unaffected by Covid restrictions.

There were a number of key changes in appointed positions in the church. Most significant was the retirement of the rector, Rev'd Rod Clark, who moved north to Burnley with his wife Linda in August after a final service on Sunday 30<sup>th</sup> July. Our treasurer, Celia Richardson, had retired earlier in the year and while the PCC grew in membership and Kate Bowers was appointed a second Churchwarden alongside Caroline Fellows, we still felt the pressure of a reduction in capacity. We are seeking to appoint a treasurer and in the interim we are buying into the services of the Lichfield Diocese Board of Finance to manage our Gift Aid, remunerate our paid staff, and ensure that our financial accounts remain in order.

A significant moment was the confirmation of 6 members of the congregation at St Chad's alongside a number from other communities in the deanery. This took place on Sunday 2<sup>nd</sup> July; candidates were confirmed by Bishop Michael. A further St Chad's candidate was confirmed at Fazeley in Tamworth Deanery.

A Summer and Christmas Fayre were held as social, outreach and fundraising activities.

Other significant events were a day on Faith, Mental Health and Spirituality held by Rev'd Julian Bowers; and a study series on Mark's Gospel led by Lindsey Hall and Rev'd Simon Foster during the autumn.

At St Chad's School, Jules Smith, headteacher and now candidate for ordination, left her post to be replaced in the year by Jen Aitken. Our connection with schools since the retirement of our rector has been mainly maintained through their visiting us for worship at key points such as harvest and Christmas; members of our retired clergy team have also led worship in school.

At Elmhurst, the cottage adjacent to the mission hall was vacated by the tenant and was empty at the end of the year. A service of Communion happens twice a month. There are also seasonal celebrations, supported by members of St. Chad's congregation.

A section 11 meeting was held with the Archdeacon in September 2023 and the process of writing a parish profile was begun. Four consultation events were held to help identify the direction of the church and to underpin the requirements for a new incumbent.

From September onwards, St Chad's worked in some collaboration with St Michaels Greenhill, with shared services on Christmas Eve, a 'pulpit swap', joint schools work and a joint reading of Mark's Gospel taking place at Lichfield Methodist Church.

The church maintained its commitment to open its doors for prayer each day of the year through the commitment of a team of volunteers to unlock and lock each day.

## **Future Plans**

The church has submitted the parish profile in preparation for the appointment of our new rector, using the opportunity to identify our strengths and weaknesses. Some outstanding property issues have been identified which it is hoped to address during 2024, otherwise St Chad's awaits the appointment of a rector to lead us forward.

## **Risk Management**

The Church Wardens carry out regular Health and Safety Reviews and regularly inspect premises for potential hazards. We have safeguarding policies in place for child protection and for work with vulnerable adults, including rigorous DBS checking of staff and volunteers. Our insurances are reviewed annually to ensure adequate cover. An informal review of any new risks which may impact the work of the Church in the Parish is ongoing.

## Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2<sup>nd</sup> January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of the Readers, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The PCC has maintained its regular pattern of bi-monthly meetings over the last year, with occasional extra meetings when required; the Standing Committee met in alternate months.

## Related Parties

### Donations from Related Parties

Donations from related parties during the year totalled £4,576. All these donations were received without conditions.

### Remuneration paid to Trustees

One of the trustees has been paid remuneration by the charity.

Caroline Fellows, one of the churchwardens, is being paid for her part time role as Parish Administrator (from December 2022). She was paid £10,140 by the PCC during the year. £102 pension contributions and £207 national insurance contributions were made by the PCC in connection with this employment. No other employment benefits were paid by the PCC.

### Expenses paid to Trustees

1 trustee was reimbursed £183 (2022: £1,729) for travel and subsistence during the year.

## Reference and Administrative details

The Church is situated in St Chad's Road, Lichfield and is part of the Deanery of Lichfield, in the Diocese of Lichfield. The correspondence address is The parish Office, 42 St Chad's Street, Lichfield WS13 7LD. Registered charity number 1134015. Our current web presence is hosted on *A Church Near You*.

PCC members who have served from 1<sup>st</sup> January 2023 until the date this report was approved were:

### Ex Officio Members

**The Incumbent**                      The Reverend Rod Clark (Chairman) (until Jul 23)  
In vacancy (from Aug 23)

**Curate**                                      The Reverend Simon Foster

**Churchwardens**                      Caroline Fellows (& PCC Administrator)  
Kate Bowers (from Jun 23)

**Deanery Synod Reps**                      Lilas Rawling  
Megan Siner

**General Synod Rep**                      John Wilson

**Elected Members**                      Celia Richardson (Treasurer) (until Jan 23)  
Kate Bowers (PCC Secretary) (until Jun 23)

Paul Fellows  
Sue Gillett (until Jan 23)  
Roger Keay  
Pam Oakley (Elmhurst) (co-opted from November 23)  
Georgina Boyns (from May 23)  
Diane Harrison (co-opted from May 23)  
Paul Cox (from May 23)  
Susan Gray (from May 23)  
Jean Geobey (from May 23)

**PCC Secretary** Dawn Parker (from June 23)

**PCC Treasurer**

**Names and addresses of advisers:**

**Bank** Lloyds Bank  
22 Conduit Street, Lichfield WS13 6JS

**Investment Managers** CCLA  
1 Angel Lane, London EC4R 3AB

**Independent Examiner** Jonathan Hill  
Lichfield Diocesan Board of Finance  
St Mary's House, The Close, Lichfield WS13 7LD

Approved by the PCC on ..... 2024 and signed on its behalf by:

.....  
Lilas Rawling (Lay Chair)

.....  
Kate Bowers (Churchwarden)

# **Independent Examiner's report to the trustees/members of The PCC of Lichfield St Chad**

Registered charity number: 1134015

I report on the accounts for the year ended 31<sup>st</sup> December 2023 which are set out on the following pages.

## **Respective responsibilities of the Trustees and Independent 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 the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 material matters have come to my attention which gives me cause to believe that in any material respect:

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

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

Signed: .....  
Jonathan Hill FCMA CGMA  
Lichfield Diocesan Board of Finance  
St Marys House, The Close, Lichfield. WS13 7LD

Date: .....

# The Parochial Church Council of Lichfield St Chad

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

### Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

There may be minor discrepancies in the totals as the pence are not being shown.

### Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

### Fixed Assets

Consecrated and benefice property is not included in the accounts by s.10(2)(a)&(C) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

### Description of Funds

**Unrestricted funds** are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

**Restricted funds** comprise of two elements:

- a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

**Endowment funds** are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Full details of all their restrictions are shown in the notes to the accounts.

# The Parochial Church Council of Lichfield St Chad

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

### Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>						
Donations and legacies	67,766	—	20,663	—	88,429	88,339
Income from charitable activities	25,765	—	248	—	26,013	25,741
Investments	959	702	83	—	1,744	1,649
<b>Total receipts</b>	<b>94,489</b>	<b>702</b>	<b>20,994</b>	<b>—</b>	<b>116,185</b>	<b>115,729</b>
<b>Payments</b>						
Raising funds	52	—	—	—	52	205
Expenditure on charitable activities	110,259	—	5,715	—	115,974	107,369
<b>Total payments</b>	<b>110,311</b>	<b>—</b>	<b>5,715</b>	<b>—</b>	<b>116,026</b>	<b>107,574</b>
<b>Excess of receipts over payments before transfer</b>	<b>(15,822)</b>	<b>702</b>	<b>15,279</b>	<b>—</b>	<b>159</b>	<b>8,155</b>
<b>Transfers</b>						
Gross transfers between funds - in	5,000	—	5,000	—	10,000	—
Gross transfers between funds - out	(5,000)	—	(5,000)	—	(10,000)	—
<b>Excess of receipts over payments before other gains / losses</b>	<b>(15,822)</b>	<b>702</b>	<b>15,279</b>	<b>—</b>	<b>159</b>	<b>8,155</b>
<b>Net movement in funds</b>	<b>(15,822)</b>	<b>702</b>	<b>15,279</b>	<b>—</b>	<b>159</b>	<b>8,155</b>
<b>All assets at 01 January 2023</b>	<b>15,752</b>	<b>46,304</b>	<b>12,912</b>	<b>—</b>	<b>74,968</b>	<b>66,813</b>
<b>All assets at 31 December 2023</b>	<b>(70)</b>	<b>47,006</b>	<b>28,191</b>	<b>—</b>	<b>75,127</b>	<b>74,968</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General Fund	(70)	—	—	—	(70)	15,752
<b>Designated</b>						
Fabric & Churchyard Designated Fund	—	37,644	—	—	37,644	36,942
Mission & Ministry Designated Fund	—	9,362	—	—	9,362	9,362
<b>Restricted</b>						
Decorating Restricted Fund	—	—	5,000	—	5,000	—
Elmhurst Restricted Fund	—	—	12,191	—	12,191	12,912
Lighting Restricted	—	—	11,000	—	11,000	—

### Statement of Assets and Liabilities – 2023

	General	Designated	Restricted	Endowment	This year	Last year
<b>Current assets - Cash at bank and in hand</b>						
Lloyds current account 4364 -	(524)	—	2,705	—	2,180	5,052
Lloyds deposit account 7261 -	8,142	47,006	16,000	—	71,148	74,868
CBF deposit account 8414 -	244	—	—	—	244	244
NS&I Investment Account 5448 -	—	—	10,794	—	10,794	10,711
Cash in hand -	—	—	—	—	—	36
<b>Totals</b>	<b>7,861</b>	<b>47,006</b>	<b>29,499</b>	<b>—</b>	<b>84,366</b>	<b>90,911</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	1,308	—	1,308	—
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>1,308</b>	<b>—</b>	<b>1,308</b>	<b>—</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
2021 Parish Share Arrears -	7,931	—	—	—	7,931	15,863
Accounts Payable -	—	—	—	—	—	80
<b>Totals</b>	<b>7,931</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>7,931</b>	<b>15,943</b>
<b>Grand total</b>	<b>(70)</b>	<b>47,006</b>	<b>28,191</b>	<b>—</b>	<b>75,127</b>	<b>74,968</b>

# The Parochial Church Council of Lichfield St Chad

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

### Statement of assets and liabilities - 2022

	General	Designated	Restricted	Endowment	This year
<b>Current assets - Cash at bank and in hand</b>					
Lloyds current account 4364 -	2,869	—	2,182	—	5,052
Lloyds deposit account 7261 -	28,564	46,304	—	—	74,868
CBF deposit account 9001D -	244	—	—	—	244
NS&I Investment Account 5448 -	—	—	10,711	—	10,711
Cash in hand -	18	—	18	—	36
<b>Totals</b>	<b>31,695</b>	<b>46,304</b>	<b>12,912</b>	<b>—</b>	<b>90,911</b>
<b>Liabilities - Agency accounts</b>					
Agency collections -	—	—	—	—	—
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>					
2021 Parish Share Arrears -	15,863	—	—	—	15,863
Accounts Payable -	80	—	—	—	80
<b>Totals</b>	<b>15,942</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>15,943</b>
<b>Grand total</b>	<b>15,752</b>	<b>46,304</b>	<b>12,912</b>	<b>—</b>	<b>74,968</b>

### Fund movement by type – 2023

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>Churchyard - Churchyard Restrictive</b>						
Restricted	—	2,380	2,380	—	—	—
<b>Sub-total for Churchyard</b>	<b>—</b>	<b>2,380</b>	<b>2,380</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Decorating - Decorating Restrictive</b>						
Restricted	—	5,000	—	—	—	5,000
<b>Sub-total for Decorating</b>	<b>—</b>	<b>5,000</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>5,000</b>
<b>Elmhurst - Elmhurst Restrictive</b>						
Restricted	12,912	1,614	2,335	—	—	12,191
<b>Sub-total for Elmhurst</b>	<b>12,912</b>	<b>1,614</b>	<b>2,335</b>	<b>—</b>	<b>—</b>	<b>12,191</b>
<b>Energy Sup - Energy Support Grant</b>						
Restricted	—	1,000	1,000	—	—	—
<b>Sub-total for Energy Sup</b>	<b>—</b>	<b>1,000</b>	<b>1,000</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Fabric &amp; C - Fabric &amp; Churchyard</b>						
Designated	36,942	702	—	—	—	37,644
<b>Sub-total for Fabric &amp; C</b>	<b>36,942</b>	<b>702</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>37,644</b>
<b>Lighting - Lighting Restrictive</b>						
Restricted	—	11,000	—	—	—	11,000
<b>Sub-total for Lighting</b>	<b>—</b>	<b>11,000</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>11,000</b>
<b>Mission &amp; - Mission &amp; Ministry D</b>						
Designated	9,362	—	—	—	—	9,362
<b>Sub-total for Mission &amp;</b>	<b>9,362</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9,362</b>
<b>General - General Fund</b>						
Unrestricted	15,752	94,489	110,311	—	—	(70)
<b>Sub-total for General</b>	<b>15,752</b>	<b>94,489</b>	<b>110,311</b>	<b>—</b>	<b>—</b>	<b>(70)</b>
<b>Grand total</b>	<b>74,968</b>	<b>116,185</b>	<b>116,026</b>	<b>—</b>	<b>—</b>	<b>75,127</b>

# The Parochial Church Council of Lichfield St Chad

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

### Fund movement by type - 2022

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>Elmhurst - Elmhurst Restricted</b>						
Restricted	12,912	3,719	835	—	—	12,912
<b>Sub-total for Elmhurst</b>	<b>12,912</b>	<b>3,719</b>	<b>835</b>	<b>—</b>	<b>—</b>	<b>12,912</b>
<b>Fabric &amp; C - Fabric &amp; Churchyard</b>						
Designated	36,942	430	—	—	—	36,942
<b>Sub-total for Fabric &amp; C</b>	<b>36,942</b>	<b>430</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>36,942</b>
<b>Mission &amp; - Mission &amp; Ministry D</b>						
Designated	9,362	—	—	—	—	9,362
<b>Sub-total for Mission &amp;</b>	<b>9,362</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9,362</b>
<b>General - General Fund</b>						
Unrestricted	15,752	70,763	90,169	—	—	15,752
<b>Sub-total for General</b>	<b>15,752</b>	<b>70,763</b>	<b>90,169</b>	<b>—</b>	<b>—</b>	<b>15,752</b>
<b>Grand total</b>	<b>74,968</b>	<b>91,673</b>	<b>94,384</b>	<b>—</b>	<b>—</b>	<b>74,968</b>

### Fund Description

#### Designated Funds

- Fabric & Churchyard Designated Fund - for the maintenance and upkeep of the fabric of the church and the churchyard
- Mission and Ministry Designated Fund -

#### Restricted Funds

- Churchyard Restricted Fund – for the maintenance and upkeep of the churchyard
- Decorating Restricted Fund – for the internal redecoration of the church
- Elmhurst Restricted Fund – receipts and payments related to Elmhurst Mission
- Energy Support Grant Restricted Fund – energy support grant from the Diocese to help with energy costs
- Lighting Restricted Fund – to upgrade the lighting in the church

### Analysis of Transfer between Funds

2023: Nil

2022: Nil

**The Parochial Church Council of Lichfield St Chad  
Financial Statements for the Year Ended 31<sup>st</sup> December 2023**

**Analysis of receipts and payments**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Total Last year</u>
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
Regular giving - Bank	47,561	—	—	—	47,561	53,576
Regular giving - Envelopes	6,466	—	616	—	7,082	—
Other planned giving	—	—	—	—	—	2,885
Loose plate collections	3,958	—	603	—	4,561	4,122
Alms Box	618	—	—	—	618	—
Just Giving	145	—	—	—	145	—
One-off Gift Aid gifts	652	—	—	—	652	7,248
Donations appeals etc	801	—	64	—	865	5,755
Tax recoverable on Gift Aid	5,657	—	—	—	5,657	14,753
Legacies	500	—	—	—	500	—
Recurring grants	—	—	2,380	—	2,380	—
Non-recurring one-off grants	1,408	—	17,000	—	18,408	—
Total	67,766	—	20,663	—	88,429	88,339
<b>Income from charitable activities</b>						
Other funds generated	947	—	—	—	947	763
Garden Party	1,300	—	—	—	1,300	1,746
Christmas Fair	1,841	—	—	—	1,841	1,554
Fees for weddings and funerals	8,224	—	—	—	8,224	6,565
Church rental	1,522	—	90	—	1,612	1,372
Church hall lettings	11,878	—	—	—	11,878	9,093
Well Cottage receipts	53	—	—	—	53	378
Elmhurst Mission Cottage receipts	—	—	—	—	—	1,625
Other income	—	—	158	—	158	2,645
Total	25,765	—	248	—	26,013	25,741
<b>Investments</b>						
Dividends	946	702	—	—	1,648	1,632
Bank and building society interest	9	—	83	—	92	2
Rent from lands or buildings	4	—	—	—	4	15
Total	959	702	83	—	1,744	1,649
<b>INCOME TOTAL</b>	<b>94,489</b>	<b>702</b>	<b>20,994</b>	<b>—</b>	<b>116,185</b>	<b>115,729</b>

**EXPENDITURE**

**Raising funds**

Costs of fundraising	52	—	—	—	52	205
Total	52	—	—	—	52	205

**Expenditure on charitable activities**

Charitable giving	1,395	—	—	—	1,395	1,643
Common fund	50,841	—	—	—	50,841	50,841
Diocesan Write Off	(7,932)	—	—	—	(7,932)	—
Parish administrator employment costs	10,501	—	—	—	10,501	4,498
Hall Cleaning employment costs	4,363	—	—	—	4,363	—
Organist Costs	8,146	—	—	—	8,146	—
Working expenses of incumbent	183	—	—	—	183	1,729
Other clergy expenses	17	—	—	—	17	—

Rectory house expenses	310	—	—	—	310	—
Vicar's telephone	731	—	—	—	731	—
Education and Training	—	—	—	—	—	120
Parish training, mission & outreach	575	—	—	—	575	404
Church running - insurance	3,955	—	557	—	4,512	4,123
Church office - telephone/internet	1,871	—	—	—	1,871	871
Organ & Music costs	187	—	—	—	187	7,331
Church maintenance	4,071	—	—	—	4,071	7,149
Upkeep of services	1,921	—	—	—	1,921	1,001
Upkeep of churchyard	1,970	—	2,580	—	4,550	4,678
Administration	2,944	—	18	—	2,962	2,512
Church running - electric	1,645	—	726	—	2,371	7,506
Church running - gas	4,142	—	558	—	4,701	—
Church running - water	67	—	(95)	—	(28)	—
Mission Cottage costs	—	—	1,370	—	1,370	1,806
Hall running - electricity	3,543	—	—	—	3,543	3,266
Hall running - gas	1,250	—	—	—	1,250	—
Hall running - insurance	—	—	—	—	—	1,063
Hall running - maintenance	665	—	—	—	665	898
Hall running - cleaning	415	—	—	—	415	3,242
Hall running - water	430	—	—	—	430	—
Well Cottage running - electricity	390	—	—	—	390	—
Well Cottage running - gas	743	—	—	—	743	—
Well Cottage running - insurance	858	—	—	—	858	—
Well Cottage running - maintenance	478	—	—	—	478	1,848
Well Cottage running - water	233	—	—	—	233	—
Governance costs examination/audit fee	900	—	—	—	900	840
Church major repairs - structure	8,448	—	—	—	8,448	—
Total	110,259	—	5,715	—	115,974	107,369
<b>EXPENDITURE TOTAL</b>	<b>110,311</b>	<b>—</b>	<b>5,715</b>	<b>—</b>	<b>116,026</b>	<b>107,574</b>
<b>GRAND TOTAL</b>	<b>(15,822)</b>	<b>702</b>	<b>15,279</b>	<b>—</b>	<b>159</b>	<b>8,155</b>

## Staff Costs

	2023	2022
Wages & Salaries	£ 14,864	£ 7,740
Average number of employees	2	2

During the year the PCC employed an administrator and a cleaner for the hall (both part-time).

£102 pension contributions and £207 national insurance contributions were made by the PCC in connection with this employment. No other employment benefits were paid by the PCC.

The PCC use the National Employment Savings Trust (NEST), via the Diocesan Payroll Scheme, for its pension payments.

## Trustees' Remuneration & Expenses

Caroline Fellows, a trustee of the PCC, was paid £10,140 by the PCC during the year for her role as PCC Administrator. £102 pension contributions were made by the PCC in connection with this employment.

1 trustee has been reimbursed £183 (2022: £1,729) for travel and phone expenses incurred during the year.

## Related Parties

No other expenses were paid to any other PCC member, persons closely connected to them or related parties.

Donations from related parties (PCC members) totalled £4,576.

## Fixed Assets

### Fixed Asset Investments

	At 1 <sup>st</sup> Jan £	Additions £	Disposals £	Transfers £	Change in market value £	At 31 <sup>st</sup> Dec £
<b>Unrestricted Funds</b>						
General Fund	37,929	-	-	-	5,653	43,582
Fabric & Churchyard Designated Fund	20,008				2,982	22,990
<b>Restricted Funds</b>	-	-	-	-	-	-
<b>Endowment Funds</b>	-	-	-	-	-	-
<b>Total</b>	<b>57,937</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,635</b>	<b>66,572</b>

The investment is held in CBF Equity Income shares and dividends are mandated to the Lloyds Bank deposit account.

## Liabilities

Amounts falling due in one year

	2023 £	2022 £
<i>Unrestricted</i>		
Diocesan Common Fund (2021)	7,931	15,863
Other creditors	-	-
<i>Restricted</i>		
Agency	1,198	-
<b>Total</b>	<b>9,129</b>	<b>15,863</b>

The parish entered a Special Agreement with the Diocese whereby the Covid Arrears of 2021 (£15,863) would be written off over 2 years if the common fund requested in 2023 and 2024 was paid in full. The 2023 common fund requested of £50,841 was paid in full.

**The Parochial Church Council of Lichfield St Chad  
Financial Statements for the Year Ended 31<sup>st</sup> December 2023**

**Receipts and Payments Account - 2022**

	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>	<b>Total funds</b>	<b>Prior year total funds</b>
<b>Receipts</b>						
Donations and legacies	84,050	2,380	1,909	—	88,339	127,992
Income from charitable activities	23,931	—	1,810	—	25,741	19,037
Investments	17	1,632	—	—	1,649	1,614
<b>Total receipts</b>	<b>107,998</b>	<b>4,012</b>	<b>3,719</b>	<b>—</b>	<b>115,729</b>	<b>148,643</b>
<b>Payments</b>						
Raising funds	205	—	—	—	205	—
Expenditure on charitable activities	97,146	4,678	5,545	—	107,369	105,383
<b>Total payments</b>	<b>97,351</b>	<b>4,678</b>	<b>5,545</b>	<b>—</b>	<b>107,574</b>	<b>105,383</b>
<b>Excess of receipts over payments before transfer</b>	<b>10,647</b>	<b>(665)</b>	<b>(1,827)</b>	<b>—</b>	<b>8,155</b>	<b>43,260</b>
<b>Transfers</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Excess of receipts over payments before other gains / losses</b>	<b>10,647</b>	<b>(665)</b>	<b>(1,827)</b>	<b>—</b>	<b>8,155</b>	<b>43,260</b>
<b>Net movement in funds</b>	<b>10,647</b>	<b>(665)</b>	<b>(1,827)</b>	<b>—</b>	<b>8,155</b>	<b>43,260</b>
<b>All assets at 01 January 2022</b>	<b>5,105</b>	<b>46,969</b>	<b>14,739</b>	<b>—</b>	<b>66,813</b>	<b>23,553</b>
<b>All assets at 31 December 2022</b>	<b>15,752</b>	<b>46,304</b>	<b>12,912</b>	<b>—</b>	<b>74,968</b>	<b>66,813</b>

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# Accounts

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**FINANCIAL STATEMENTS**  
**YEAR ENDED 31ST DECEMBER 2022**  
**FOR**  
**ST. CHADS CHURCH**  
**LICHFIELD**  
**Charity Number 1134015**

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**FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2022**

**RECEIPTS AND PAYMENTS ACCOUNT**

		<u>Unrestricted</u> <u>Funds</u>	<u>Designated</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2022</u>	<u>Total</u> <u>2021</u>
	<u>Note</u>					
<b>RECEIPTS</b>						
Donations and Legacies	3a	84,050	2,380	1,909	88,339	127,992
Charitable Activities	3b	10,503	0	125	10,628	7,593
Other Trading Activities	3c	11,086	0	1,685	12,771	11,054
Investments	3d	2	1,632	0	1,634	1,614
Other Incoming Resources	3e	2,357	0	0	2,357	390
<b>TOTAL RECEIPTS</b>		<u>107,998</u>	<u>4,012</u>	<u>3,719</u>	<u>115,729</u>	<u>148,643</u>
<b>PAYMENTS</b>						
Costs of Generating Funds	4a	205	0	0	205	0
Charitable Activities	4b	97,146	4,678	5,545	107,369	105,383
<b>TOTAL PAYMENTS</b>		<u>97,351</u>	<u>4,678</u>	<u>5,545</u>	<u>107,574</u>	<u>105,383</u>
<b>EXCESS OF RECEIPTS OVER PAYMENTS/ (PAYMENTS OVER RECEIPTS)</b>		10,647	(665)	(1,827)	8,155	43,260
<b>Transfers between funds</b>	6	0	0	0	0	0
<b>Cash at bank and in hand-</b>						
At 1st January 2022		20,980	46,967	14,721	82,669	39,409
At 31st December 2022		<u>31,627</u>	<u>46,302</u>	<u>12,912</u>	<u>90,841</u>	<u>82,669</u>

**ST CHADS LICHFIELD**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022**

**STATEMENT OF ASSETS AND LIABILITIES**

	Note	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
		£	£	£	£
<b>Cash at bank and in hand</b>					
CBF Deposit account		244		244	244
Savings Account			10,711	10,711	10,701
Current Accounts		77,548	2,292	79,840	71,699
Cash		18	18	36	24
		77,810	13,021	90,831	82,668
<b>Investment</b>	5a				
CCLA Global Equity Income Fund		57,937		57,937	67,395
<b>Tangible Assets</b>	5b				
Church Hall		601,517		601,517	526,814
<b>Other monetary assets</b>					
Amounts owed to the Church					
Gift Aid	St Chad	5,478		5,478	4,054
	Elmhurst	179		179	90
Others					
	Hall	1,042		0	492
<b><u>LIABILITIES</u></b>					
Amounts owed by the Church					
	Parish Share			17,863	17,863
Charitable donations		2790			2968
Trade creditors					
	St Chad	3,947		0	2,023
	Elmhurst	0		0	
Wedding deposits		150		0	100

The notes on pages to form part of the financial statements

Approved by the Parochial Church Council on 22nd May 2023, and signed on their behalf

The Reverend Rod Clark - Incumbent

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022**

**1. Accounting Basis**

There has been no change in the accounting basis of the charity during the year.

The financial statements of the Parochial council of St Chad Lichfield have been prepared on a Receipts and Payment Basis.

**2. Fund Accounting**

The PCC maintains the level of resources required to fulfil its objectives. The PCC Members monitor reserves at regular meetings.

**Unrestricted Fund**

The Unrestricted Fund represents funds arising from the charities activities in previous years. The funds are spent on the PCC's general purpose at the discretion of the PCC members.

On occasions the PCC members may specify that amounts of these funds are to be designated for use for specific purpose.

**Restricted Funds**

These are funds that can only be used for particular specific restricted purposes.

The restrictions have either been specified by the donor or when the funds have been created in the first instance.

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022**

**3. Donations, Legacies and Similar Income**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2022</u> £	<u>Total</u> <u>2021</u> £
<b>3a Voluntary income/Receipts</b>					
Tax Efficient Planned Giving	53,172		404	53,576	55,163
Other Planned Giving	2,630		255	2,885	4,201
Collections at services	3,427		695	4,122	2,579
Other Tax Efficient Giving	7,098		150	7,248	4,085
Gift Aid/Tax Recovered	14,543		210	14,753	16,025
Donations	3,180			3,180	2,375
Fabric and Churchyard Fund		2,380		2,380	42,380
Legacies Received	0			0	0
Grants JRS	0			0	1,185
Restricted Charitable Giving			195	195	0
	<u>84,050</u>	<u>2,380</u>	<u>1,909</u>	<u>88,339</u>	<u>127,992</u>

**Charitable Activities**

**3b Church Activities**

Statutory Fees (retained by PCC)	6,565			6,565	4,444
Fundraising Activities					
Bring & Buy	199			199	0
Quiz Night	271			271	0
Ride and Stride	108			108	0
Jams				0	85
Face Masks				0	6
Garden Party	1746			1746	1501
Harvest Coffee Morning				0	95
Christmas Fair	1554			1554	1288
Poinsettias	60			60	0
Christmas Decoration				0	60
Christmas cards				0	50
Elmhurst					
Spring Fair				0	
Harvest Sale			125	125	64
	<u>10,503</u>	<u>0</u>	<u>125</u>	<u>10,628</u>	<u>7,593</u>

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>3c Other Trading Activities</b>					
Church Hall	9,093			9,093	5,903
Well Cottage	378			378	60
Elmhurst Mission Cottage			1,625	1,625	4,632
Church Rental	1372			1,372	452
Mission Rental			60	60	0
Wayleave	15			15	4
Book Stall					4
Refreshments	228			228	0
	<u>11,086</u>	<u>0</u>	<u>1,685</u>	<u>12,771</u>	<u>11,054</u>
<b>3d Investments</b>					
Dividends		1,632		1,632	1,613
Interest	2			2	1
	<u>2</u>	<u>1,632</u>	<u>0</u>	<u>1,634</u>	<u>1,614</u>
<b>3e Other Income</b>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Administration</u>					
Memorial Book	65			65	240
Sundry					150
LDBF	2,178			2,178	
Places of Welcome	25			25	
Well Dressing	89			89	
	<u>2,357</u>	<u>0</u>	<u>0</u>	<u>2,357</u>	<u>390</u>
<b>Total</b>	<u>107,998</u>	<u>4,012</u>	<u>3,719</u>	<u>115,729</u>	<u>148,643</u>

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2022**

		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2022</u>	<u>2021</u>
<b>4. EXPENDITURE ON</b>						
<b>4a Raising Funds</b>		£	£	£	£	£
Fund Raising Costs		205	0	0	205	0
		<u>205</u>	<u>0</u>	<u>0</u>	<u>205</u>	<u>0</u>
<b>4b Charitable Activities</b>						
<b>Church Activities</b>						
Mission Giving and Donations		1,448		195	1,643	2,886
Diocesan Parish Share		48,841		2,000	50,841	50,000
Clergy Expenses		1,729			1,729	1,148
		<u>52,018</u>	<u>0</u>	<u>2,195</u>	<u>54,213</u>	<u>54,034</u>
<b>Church Expenses</b>						
Sunday School/Youth Work		404			404	0
Utility Bills		6,986		520	7,506	7,163
Insurance		3,596		527	4,123	3,652
Major repairs to Church					0	2,016
Routine Maintenance		7,105		44	7,149	3,818
Churchyard Maintenance			4,678		4,678	4,040
Upkeep of Services		1,001			1,001	282
Organ/Music		7,111			7,111	8,192
Choir		220			220	188
Well Cottage		1,848			1,848	2,179
Mission Cottage				1,806	1,806	1,311
<b>Costs of trading - Church Hall</b>						
Cleaning		3,242			3,242	3,003
Utility Bills		3,266			3,266	2,143
Routine Maintenance		898			898	651
Insurance		1,063			1,063	975
		<u>36,740</u>	<u>4,678</u>	<u>2,897</u>	<u>44,315</u>	<u>39,616</u>
<b>Church management and administration</b>						
Independent Examiner		840			840	840
Training		120			120	0
Wages & Expenses		4,063		435	4,498	7,110
Telephone & Web		871			871	1,197
Printing/Equipment		1,218			1,218	1,264
Christmas Cards					0	114
Stationery & Office		1,276			1,276	1,179
		<u>8,388</u>	<u>0</u>	<u>435</u>	<u>8,823</u>	<u>11,703</u>
<b>Other</b>	<b>Sundry</b>		0	18	18	30
		<u>0</u>	<u>0</u>	<u>18</u>	<u>18</u>	<u>30</u>
	<b>Totals</b>	<u>97,351</u>	<u>4,678</u>	<u>5,545</u>	<u>107,574</u>	<u>105,383</u>

**5. Assets**

**5a INVESTMENT**

At 1st January 2022	67,395
Additions	
Disposals	
Revaluations	<u>(9,458)</u>
Value at 31st December 2022	<u>57,937</u>

**5b TANGIBLE FIXED ASSETS**

Freehold building  
Church Hall - buildings and contents

At 1st January 2022	526,814
Additions	
Disposals	
Revaluation	<u>74,703</u>
Value at 31st December 2022	<u>601,517</u>

**6. Summary of Fund Movements**

	At 1st Jan 2022	Incoming Resources	Resources Expended	Transfers Revaluations	At 31st Dec 2022
	£	£	£	£	£
<b><u>Restricted Funds</u></b>					
a) Elmshurst	14,738	3,524	(5,350)	0	12,912
b) Charity Collections	0	195	(195)	0	0
	<u>14,738</u>	<u>3,719</u>	<u>5,545</u>	<u>0</u>	<u>12,912</u>
<b><u>Unrestricted Funds</u></b>					
General Fund	585,723	107,998	(97,351)	74,703	671,073
Designated Funds					
Fabric and Churchyard Fund	67,074	4,012	(4,678)	(9,458)	56,950
Mission and Ministry Fund	9,362	0	0	0	9,362
	<u>662,159</u>	<u>112,010</u>	<u>(102,029)</u>	<u>84,161</u>	<u>737,385</u>

**Administrative Information.**

St. Chad's Church is situated in St. Chad's Road, Lichfield. It is part of the Diocese of Lichfield within the Church of England. The correspondence address is The Parish Office, 42 St. Chad's Road, Lichfield, Staffordshire WS13 7LD

The Parochial Church Council (PCC) during the period covered by these accounts was a charity registered with the Charity Commission. Charity No. 1134015

PCC members who have served from 1<sup>st</sup> January 2022 until the date this report was approved are :

Incumbent: Curate	The Reverend Rod Clark The Reverend Simon Foster	
Churchwardens:	Jim Dodsworth (ex officio until 2022 APCM) Caroline Fellows	
Deanery Synod Representatives:	Lilas Rawling William Taylor (until APCM 2022) Sian Siner (until Sept 2023) Megan Siner	Diocesan Synod
Elected Members:	John Wilson Celia Richardson (until January 2023) Kate Bowers Paul Fellows Sue Gillett (until January 2023) Roger Keay Pam Oakley (Elmhurst) Julie Smith (until 2022 APCM) William Taylor (from APCM 2022)	General Synod Treasurer PCC Secretary Assistant Warden
Bankers.	Lloyds plc. 22 Conduit Street, Lichfield, WS13 6JS CCLA Investment Management Ltd. Cheapside London EC2V 6DZ	
Independent Examiner	C T Edwards FCCA. 26 Darnford Moors, Lichfield WS14 9RL	

**Structure, governance and management.**

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 and stand for election to the PCC. The roll in 2022 stood at 187.

**Objectives and activities.**

St. Chad's PCC has the responsibility under the Parochial Church Council (Powers) Measure 1956 of co-operating with the Incumbent, in promoting within the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC met on seven occasions since the last APCM. At all meetings a financial report and a safeguarding update have been submitted and mission, prayer and spiritual development also featured regularly on agendas.

In addition to regular business the PCC has considered, and where necessary, approved:

- An updated Safeguarding Policy
- Appointment of a paid administrator
- Essential works to the Church Organ
- A strap line – ‘Simpler, humbler, bolder’
- Worship Patterns
- St Chad’s response to the cost of living crisis
- Upgrading of Church kitchen
- Future of Elmhurst Cottage
- Redecoration and lighting
- A new Nave Altar ( a gift)
- Upgrading of the Church sound system
- Financial arrangements following the departure of our Treasurer

The Standing Committee met on seven occasions since the APCM. In addition to preparatory discussions for PCC items listed above, the Standing Committee considered Church hall charges, work to Well Cottage computer, works to the lightning conductor and the future of St Chad’s Foundation Trust.

St Chad’s has also played its part in supporting the diocesan structures at deanery and diocesan level.

### **Communication**

St Chad’s aims to communicate its life and activities through a variety of means – Streaming of services, a weekly bulletin, a website, a facebook page and printed notices and posters on notice-boards.

### **Buildings**

St Chad’s parish has responsibility for four premises – St Chad’s Church, Elmhurst Mission, St Chad’s Church Hall and Well Cottage.

### **Employed Staff**

Two part-time cleaners were employed, at 8 and 6 hours respectively, for the church hall/Well Cottage and for St Chad’s church building. The paid staff help to implement the aims and objectives of the PCC. A Parish Administrator, at 12 hours per week, was employed from 28<sup>th</sup> November.

### **Director of Music**

The Director of Music was paid on a fees basis.

## **REVIEW OF THE YEAR**

There has been a rhythm of regular worship and prayer throughout 2022 focused on a weekly Eucharist each Sunday, a weekly mid-week service of Holy Communion and a fortnightly communion service at Elmhurst Mission. The PCC decided, initially for a trial period, to suspend the early Sunday morning Holy Communion service due to low, or non-existent, attendances and at the end of the trial period made this change permanent. The St Chad’s Explorers group takes place on Sunday mornings but due to a shortage of leaders had to be restricted to twice a month. The Sunday services were well supported by the Musical Director and Choir.

Public worship was supported by the regular public offerings of morning and evening prayer plus additional initiatives such as a St Chad’s Prayer meeting (commencing in August) and a specific weekly focus on Ukraine (from the start of the war in February). Both of these attract a usual participation of around a dozen people. Regular contemplative prayer resumed, with a monthly Julian meeting, and Lenten prayer events were held. The church welcomed visitors to St Chad’s Well from the Cathedral School for St Chad’s Day, as part of the

Celebrations for the Restoration of St Chad's Shrine in Lichfield Cathedral and as part of an inter-faith prayer pilgrimage facilitated by a local Buddhist community. The Mothers Union continued to meet most months.

The average Sunday attendance in 2022 was 72 adults and 3 children, and the midweek Communion service averages 12.

At Easter total attendance at worship was 105 with 85 receiving Holy Communion.

During Advent and Christmas 221 attended Carol and Christmas memorial services and 1450 attended school carol services and concerts in the church. 175 attended church on Christmas Eve or Day with 56 receiving Holy Communion.

There were 29 baptisms, 9 weddings and 23 funerals in St Chad's church during 2022, with a further 15 funerals at local crematoria.

Holy Communion was taken on a regular basis to a number of people in their own homes and a regular service, once a fortnight, resumed at The Spires Care Home, with an average of around twenty residents present.

St Chad's church was open each day during the year, and many visited to pray, to be quiet and to look at the building. Comments recorded in the Visitors Book testify to the sense of peace and beauty experienced by visitors.

St Chad's Church took part in the national exercise called Living in Love and Faith, seeking to establish good conversation around contested areas of marriage, relationships and sexuality. Around 6-7 attended each week and differing viewpoints were articulated by members of the group. Opportunities for spiritual growth were also offered during Lent and at other times.

2022 marked the resumption of school visits to St Chad's, for worship and curriculum-based activity. St Chad's Willows, Charnwood, Rocklands and Chadsmead schools were welcomed and several Eucharist services were held with St Chad's School.

St Chad's owned premises hosted many cultural, leisure and recreational activities including a choir holding a weekly rehearsal, young peoples' organizations, dance schools, U3A activities and meetings of various kinds. The church was used for concerts and an Art Exhibition and, to mark the 1350<sup>th</sup> anniversary of the death of St Chad, a Well Dressing was held.

St Chad's facilitated a weekly Places of Welcome, based at Curborough Community Centre, and also began a fortnightly Coffee Afternoon at the church. A range of social and fundraising events were held including a Garden Party and Christmas Fair, a Quiz Night and a Bring and Buy sale.

Members of St Chad's are engaged in a wide range of community activities including supporting Lichfield Foodbank and Lichfield City of Sanctuary and support a wide range of good causes.

## **Financial Review**

### Income

Planned and tax efficient giving remained constant in 2022 (totaling £63,709 without Gift Aid and £78,462 including tax relief) and cash collections increased by 60% (to £4,122). Fees retained by the PCC show a 48% increase (to £6,565) and the church hall show an increase of 54% (to £9,093). Donations were up by 34% (to £3,180). There was a 29% increase in fund raising income (to £4,063).

In overall terms income was down by 22%, but this is explained by a very substantial donation made in 2021 towards work on the church fabric.

Total receipts were £115,729 of which just over 3% was restricted, as detailed in the financial statements.

## Payments

£107,574 was spent to enable the PCC to support its objectives of furthering the Christian mission by worship and outreach, maintaining the buildings from which this mission emerges and supporting the deployment of stipendiary clergy and the functioning of the Lichfield diocese, of which we are part, through the parish share/common purse. This represents a rise of 2%.

The parish share as requested by the diocese was paid in full (£50,841) with £1643 being donated to Christian missionary and ministry charities.

Costs of running the church services (at £8.332) was down by almost 4%; the costs of keeping the buildings open (utility bills, insurance) at £11,629 show an increase of 7.5% and the maintenance/repair costs rose by 22% (to £7.149). Church management and administration costs were down by 25%, to £8,823, but we did not employ a Parish Administrator for much of this period.

The costs of running the church hall rose by 25%, to £8,469, reflecting increased usage post pandemic.

## Financial Position

The net result for the year was an excess of income over expenditure of £8,155. At the end of the year £90,831 was held in cash at the bank or in hand and £57,937 in the CCLA Global Equity Income Fund investment.

## **Reserves Policy**

It is the trustees' policy to maintain a balance of unrestricted funds which equate to approximately two months unrestricted payments. The balance at the end of 2022 is considered adequate for this purpose.

## **Investment Policy**

It is the policy of the trustees to invest our surplus funds in National Savings and Investments, The CBF Church of England Deposit Fund and Global Equity income Shares.

**The Reverend P R Clark**  
**Rector and Chairman of the PCC**

**22<sup>nd</sup> May 2023**

**REPORT OF THE INDEPENDENT EXAMINER  
TO THE PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD**

This report on the accounts of the PCC for the year ended 31st December 2022, which are set out on pages 1 to 11, is in respect of an examination carried out under Regulation 3(3) of the Church Accounting Regulations 1997 to 2001 ("the Regulations") and Section 43 of the Charities Act 1993 ("the Act").

**Respective responsibilities of trustees and examiner**

As members of the PCC you are trustees and are responsible for the preparation of the accounts; you consider that the audit requirements of Regulation 3(3) of the Regulations and Section 43(2) of the Act do not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of Regulation 25 of the Regulations.

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7) of the Act and to be found in the Church guidance, 2001 edition, issued by the Finance Division of the Archbishop's Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion on the view given by the accounts.

**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 41 of the Act; and
  - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

**C T Edwards FCCA**  
26 Darnford Moors,  
Lichfield,  
Staffordshire

22nd May 2023

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# Accounts

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**PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD – ANNUAL REPORT 2021**  
**St Chad's Road, Lichfield, Staffordshire, WS13 7ND**  
**Charity No 1134015**

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**Administrative Information**

St. Chad's Church is situated in St. Chad's Road, Lichfield. It is part of the Diocese of Lichfield within the Church of England. The correspondence address is The Parish Office, 42 St. Chad's Road, Lichfield, Staffordshire WS13 7LD

The Parochial Church Council (PCC) during the period covered by these accounts was a charity registered with the Charity Commission. Charity No. 1134015

PCC members who have served from 1<sup>st</sup> January 2021 until the date this report was approved are:

Incumbent:	The Reverend Rod Clark	
Curate	The Reverend Simon Foster	
Churchwardens:	Jim Dodsworth (ex officio) Caroline Fellows (ex officio)	
Deanery Synod Representatives:	Lilas Rawling	Lay Chair PCC/Diocesan Synod
	Colin Revitt (Elmhurst)	
	William Taylor	
	John Wilson	General Synod
Treasurer	Celia Richardson	
Elected Members:	Kate Bowers	PCC Secretary
	Paul Fellows	
	Sue Gillett	
	Roger Keay	
	Pam Oakley (Elmhurst)	
	Megan Siner	
	Sian Siner	
	Julie Smith	
	Matthew Webb	Assistant to Wardens
	Timothy Webb	Assistant to Wardens
Churches Together:	Lilas Rawling	Lay Chair of PCC
	Julie Smith	
Bankers.	Lloyds plc. 22 Conduit Street, Lichfield, WS13 6JS NatWest plc. 47 Market Street, Lichfield WS13 6YB CCLA Investment Management Ltd. Cheapside London	
EC2V 6DZ	National Savings & Investments Riverside Place, Durham DH1	
1SL		
Independent Examiner WS14 9RL	C T Edwards FCCA. 26 Darnford Moors, Lichfield	

## **Structure, governance and management.**

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 and stand for election to the PCC. The roll in 2021 stood at 192.

### **Objectives and activities.**

St. Chad's PCC has the responsibility under the Parochial Church Council (Powers) Measure 1956 of co-operating with the Incumbent, in promoting within the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC met on six formal occasions since the last APCM including two meetings by Zoom due to the pandemic. At all meetings a financial report and safeguarding reports have been submitted and mission, prayer and spiritual development also featured regularly on agendas.

In addition to regular business the PCC has considered, and where necessary, approved:

- Changing the pattern of worship on Sundays to an All Age Eucharist every Sunday at 10am
- Covid guidance following lifting of statutory restrictions
- That 2 ½ % of PCC income (£1433) be given in equal shares to CMS and the Children's Society. (The first 2 ½ % had been given to overseas charities in Jan '21 and this remaining amount kept back until there had been some financial recovery)
- The PCC agreed to seek a faculty for 'option 1' from the Architect's proposals for redecoration of the church
- The PCC adopted an IT Code of Conduct which had been prepared by the digital futures group.
- The PCC agreed a delegated budget for the Standing Committee and Treasurer.
- The setting up of a standing order to pay Common Fund (previously Parish Share) to the diocese.
- Non-statutory fees to remain at 2021 levels with the addition of a £60 fee for bells at weddings
- Agreement to support two Holy Land charities.
- A worship survey for the 10 am congregation was discussed and agreed.
- The need for a paid administrator was discussed on a number of occasions together with the difficulty of financing such a post. This is very much an ongoing issue.
- It was agreed to seek a faculty for a new lighting scheme to go alongside the redecoration scheme. N.B. Both the proposed redecoration and lighting scheme are from monies not available for paying an administrator.
  
- St Chad's has also played its part in supporting the diocesan structures at deanery and diocesan level.

### **Communication**

St Chad's aims to communicate its life and activities through a variety of means – Streaming of services, a weekly bulletin, a website, a Facebook page and printed notices and posters on notice-boards.

## **Buildings**

St Chad's parish has responsibility for four premises - St Chad's Church, Elmhurst Mission, St Chad's Church Hall and Well Cottage.

## **Staff**

Part-time Parish Administrator (until May 2021); contracted part-time Director of Music and two part-time cleaners employed for the church hall, the church building and Well Cottage. The paid staff help to implement the aims and objectives of the PCC.

The departure, and to date non replacement, of the Parish Administrator has significantly impacted on the effective and efficient operation of the parish – in outreach, communication and community responsiveness. Whilst many of the tasks have been picked up by volunteers – including the Rector, PCC Lay Chair and PCC Treasurer – there is much that has not been and the current position is not sustainable in the medium or long term.

## **REVIEW OF THE YEAR**

### **Worship, Prayer and Pastoral Care**

2021 was another year impacted by the Covid pandemic. From January to Easter no services were held in the church buildings although services of Morning Prayer were regularly live streamed along with a weekly holy communion service. Each Sunday a full service has been livestreamed on the church's Facebook page.

Since Easter we have resumed a regular pattern of worship and were able to welcome our choir back to full strength.

We are indebted to the ministry of Associate Clergy and our Director of Music for enabling our worship to continue in challenging circumstances. Opportunities to gather for seasonal celebration were limited but the church building was kept open for individual visits.

Numbers attending public worship have slowly increased throughout the year.

Four weddings and one thanksgiving service were celebrated. There were 19 baptisms and 11 funeral services were held in church, with a further 26 funerals at crematoria.

Pastoral care, friendship and support continued to be offered, often informally, by church members and we are grateful to those who have made efforts to keep engaged with members unable to access on-line services and information. We have continued to be able to offer pastoral interventions or spiritual direction either face to face, in digital technology or by phone at times of spiritual challenge to those who have asked for it. We have also sought to nurture faith by YouTube teaching videos, occasional Zoom based study groups, written series on prayer and the scriptures in the weekly bulletin and one to one conversation.

To enable continued activity, we have had to carry out a series of risk assessments to make us Covid secure. We are very grateful to all who have helped. We are also very appreciative of all who have contributed to developing our on-line presence.

## **Social Outreach and Community Engagement**

The Places of Welcome outreach was resumed during 2021 providing important social contact and support for those attending.

Social events began to resume with a Garden Party and Fair.

As schools began to open up again opportunities started again to be involved in collective worship and school visits to church.

A significant number of St Chad's members were again involved in local and community activities - including the Lichfield Foodbank, Michael Lowe's Charity, school governance and environmental groups,

## **Financial Review**

2021 was again a difficult and financially challenging year, restrictions on normal activities caused by the Covid-19 pandemic continued throughout the year. The Trustees made the decision to pay at least 60% of the requested Parish Share and to continue to donate 5% of our planned giving income to Christian Mission 2½% shared between Embrace the Middle East and Friends of the Holy Land, the remaining 2½% to The Church Mission Society and the Children's Society. Planned giving did slightly increase by 2% during 2021 however cash collections continued to reduce by a further 27% on the previous year and fees drastically reduced by 400%. The Church Hall sustained a much smaller loss of less than £900 compared to over £3,000 during 2020. The fund-raising committee worked hard as restrictions lessened and raised over £3,000.

The receipts in the unrestricted funds equaled £98,850 as detailed in the financial statements, £92,795 was spent to provide the Christian Ministry from St Chads including a payment of £50,000 to the parish share, almost 74% of the amount requested by the diocese. £2,886 was donated to Christian missionary and ministry charities. The net result for the year was an excess of income over expenditure £6,055. After adding the current and deposit account balances brought forward at the beginning of the year the cash balance carried forward in the totally unrestricted funds at the 31st of December 2021 was £19,367.

The income to the designated Fabric and Churchyard fund includes the dividends from the Global Equity holding, CCLA deposit account interest and the annual churchyard maintenance grant received from Lichfield City Council. During 2021 a very generous donation was received, resulting in a significant increase in the value of the fund. The total income during 2021 was £43,933 with an expenditure of £6,056. Revaluation of the holdings added another £9,388, resulting in an end of year fund value of £67,074.

No activity was reported for the Mission and Ministry Fund during the year, but it was agreed that it should be retained for further use.

Income into Elmhurst restricted fund during 2021 was £5,800. £6,531 was spent to provide the Christian Ministry from Elmhurst Mission including a £2,000 contribution to the above-mentioned parish share payment. The net result in the Elmhurst restricted fund at the 31st of December 2021 after adding the balances brought forward at the beginning of the year in the current and deposit account equaled £14,721.

### **Reserves Policy**

It is the trustees' policy to maintain a balance of unrestricted funds which equate to approximately two months unrestricted payments. The unrestricted fund balance at the end of 2021 is not considered adequate for this purpose.

### **Investment Policy**

It is the policy of the trustees to invest our surplus funds in National Savings and Investments, The CBF Church of England Deposit Fund and Global Equity income Shares.

**The Reverend P R Clark**  
**Rector and Chairman of the PCC**

**Mrs C Richardson**  
**Honorary PCC Treasurer**

*PRC*  
*14/5/22*

*C Richardson 16<sup>th</sup> May 2022*

FINANCIAL STATEMENTS  
AND  
ANNUAL REPORT  
YEAR ENDED 31ST DECEMBER 2021  
FOR  
ST. CHADS CHURCH  
LICHFIELD  
Charity Number 1134015

**ST CHADS CHURCH LICHFIELD**

**FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2021**

**RECEIPTS AND PAYMENTS ACCOUNT**

		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
	<u>Note</u>					
<b><u>RECEIPTS</u></b>						
Donations and Legacies	3a	84,509	42,380	1,103	127,992	89,994
Charitable Activities	3b	7,529	0	64	7,593	13,265
Other Trading Activities	3c	6,422	0	4,632	11,054	8,689
Investments	3d	0	1,613	1	1,614	1,649
Other Incoming Resources	3e	390	0	0	390	290
<b><u>TOTAL RECEIPTS</u></b>		<u>98,850</u>	<u>43,993</u>	<u>5,800</u>	<u>148,643</u>	<u>113,887</u>
<b><u>PAYMENTS</u></b>						
Costs of Generating Funds	4a	0	0	0	0	0
Charitable Activities	4b	92,795	6,056	6,531	105,383	122,725
<b><u>TOTAL PAYMENTS</u></b>		<u>92,795</u>	<u>6,056</u>	<u>6,531</u>	<u>105,383</u>	<u>122,725</u>
<b><u>EXCESS OF RECEIPTS OVER PAYMENTS/ (PAYMENTS OVER RECEIPTS)</u></b>		6,055	37,937	(731)	43,260	(8,838)
<u>Transfers between funds</u>	6	0	0	0	0	0
Cash at bank and in hand-						
At 1st January 2021		<u>13,312</u>	<u>10,645</u>	<u>15,452</u>	<u>39,409</u>	<u>48,247</u>
At 31st December 2021		<u>19,367</u>	<u>48,582</u>	<u>14,721</u>	<u>82,669</u>	<u>39,409</u>

**ST CHADS LICHFIELD**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021**

**STATEMENT OF ASSETS AND LIABILITIES**

	Note	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
		£	£	£	£
<b>Cash at bank and in hand</b>					
CBF Deposit account		244		244	244
Savings Account			10,701	10,701	10,700
Current Accounts		67,686	4,013	71,699	28,422
Cash		18	6	24	43
		67,948	14,721	82,669	39,409
<b>Investment</b>					
CCLA Global Equity Income Fund	5a	67,395		67,395	58,007
<b>Tangible Assets</b>					
Church Hall	5b	526,814		526,814	490,969
<b>Other monetary assets</b>					
Amounts owed to the Church					
Gift Aid St Chad		4,054		4,054	3,658
Elmhurst			90	90	168
Others Wedding Deposits					199
Hall		492		492	
<b>LIABILITIES</b>					
Amounts owed by the Church					
Parish Share		17,863		17,863	0
Charitable donations				2968	2,907
Trade creditors					
St Chad				1,997	736
Elmhurst					119
Wedding Deposits		100		100	

The notes on pages 3 to 7 form part of the financial statements

Approved by the Parochial Church Council on Tuesday 10th May 2022 and signed on their behalf

The Reverend Rod Clark - Incumbent



Mrs Celia Richardson - Treasurer



**ST CHADS CHURCH LICHFIELD**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021**

**1. Accounting Basis**

There has been no change in the accounting basis of the charity during the year.

The financial statements of the Parochial council of St Chad Lichfield have been prepared on a Receipts and Payment Basis.

**2. Fund Accounting**

The PCC maintains the level of resources required to fulfil its objectives. The PCC Members monitor reserves at regular meetings.

**Unrestricted Fund**

The Unrestricted Fund represents funds arising from the charities activities in previous years. The funds are spent on the PCC 's general purpose at the discretion of the PCC members.

On occasions the PCC members may specify that amounts of these funds are to be designated for use for specific purpose.

**Restricted Funds**

These are funds that can only be used for particular specific restricted purposes.

The restrictions have either been specified by the donor or when the funds have been created in the first instance.

**ST CHADS CHURCH LICHFIELD**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021**

**3. Donations, Legacies and Similar Income**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>3a Voluntary income/Receipts</b>					
Tax Efficient Planned Giving	54,698		465	55,163	52,919
Other Planned Giving	3,846		355	4,201	5,232
Collections at services	2,296		283	2,579	3,522
Other Tax Efficient Giving	4,085			4,085	4,005
Gift Aid/Tax Recovered	16,025			16,025	15,549
Donations	2,375		0	2,375	2,843
Fabric and Churchyard Fund	0	42,380		42,380	2,880
Legacies Received	0			0	0
Grants JRS	1,185			1,185	3,045
	<u>84,509</u>	<u>42,380</u>	<u>1,103</u>	<u>127,992</u>	<u>89,995</u>

**Charitable Activities**

**3b Church Activities**

Statutory Fees (retained by PCC)	4,444			4,444	10,831
Fundraising Activities					
Burns Night				0	544
Quiz Night				0	430
Arts and Crafts				0	262
Ride and Stride				0	150
Walk the Pool				0	331
Quiz				0	13
Painting				0	520
Face Masks	6			6	50
Jams	85			85	80
Garden Party	1,501			1,501	0
Harvest Coffee Morning	95			95	0
				0	0
Christmas Fair	1,288			1,288	0
Christmas Quiz				0	0
Christmas Decorations	60			60	0
Christmas Cards	50			50	54
Elmhurst					
Spring Fair				0	0
Harvest Sale			64	64	0
	<u>7,529</u>	<u>0</u>	<u>64</u>	<u>7,593</u>	<u>13,265</u>

**ST CHADS CHURCH LICHFIELD**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021**

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>3c Other Trading Activities</b>					
Church Hall	5,903			5,903	3,849
Well Cottage	60			60	190
Parish Magazine	0			0	19
Elmhurst Mission Cottage	0		4,632	4,632	4,300
Church Rental	452			452	0
Wayleave	4			4	0
Places of Welcome Guests	0			0	60
Book Stall	4			4	191
Easter Crosses	0			0	0
Refreshments	0			0	80
	<u>6,422</u>	<u>0</u>	<u>4,632</u>	<u>11,054</u>	<u>8,689</u>
<b>3d Investments</b>					
Dividends	0	1,613	0	1,613	1,571
Interest	0		1	1	78
	<u>0</u>	<u>1,613</u>	<u>1</u>	<u>1,614</u>	<u>1,649</u>
<b>3e Other Income</b>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Administration</u>					
Memorial Book	240			240	290
Sundry	150			150	0
	<u>390</u>	<u>0</u>	<u>0</u>	<u>390</u>	<u>290</u>
<b>Total</b>	<u>98,850</u>	<u>43,993</u>	<u>5,800</u>	<u>148,643</u>	<u>113,888</u>

**ST CHADS LICHFIELD**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021**

		<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
		<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2021</u>	<u>2020</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<b>4. EXPENDITURE ON</b>						
<b>4a Raising Funds</b>						
	Fund Raising Costs	0	0	0	0	0
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>4b Charitable Activities</b>						
	<b>Church Activities</b>					
	Mission Giving and Donations	2,886			2,886	3,306
	Diocesan Parish Share	48,000		2,000	50,000	62,870
	Clergy Expenses	1,148			1,148	363
		<u>52,034</u>	<u>0</u>	<u>2,000</u>	<u>54,034</u>	<u>66,539</u>
	<b>Church Expenses</b>					
	Sunday School/Youth Work				0	0
	Utility Bills	5,548		1,615	7,163	7,883
	Insurance	3,144		508	3,652	3,993
	Major repairs to Church		2,016		2,016	86
	Routine Maintenance	3,781		37	3,818	2,836
	Churchyard Maintenance		4,040		4,040	4,380
	Upkeep of Services	265		17	282	320
	Organ/Music	8,192			8,192	7,406
	Choir	188			188	692
	Well Cottage	2,179			2,179	1,743
	Elmhurst Mission	0		1,311	1,311	446
	<b>Costs of trading - Church Hall</b>					
	Cleaning	3,003			3,003	3,020
	Utility Bills	2,143			2,143	2,289
	Routine Maintenance	651			651	830
	Insurance	975.15			975	933
		<u>30,072</u>	<u>6,056</u>	<u>3,487</u>	<u>39,616</u>	<u>36,857</u>
	<b>Church management and administration</b>					
	Independent Examiner	840			840	840
	Training	0			0	0
	Wages & Expenses	6,066		1,044	7,110	13,770
	Telephone & Web	1,197			1,197	2,050
	Printing/Equipment	1,264			1,264	844
	Christmas Cards	114			114	0
	Stationery & Office	1,179			1,179	1,826
		<u>10,659</u>	<u>1,044</u>	<u>1,044</u>	<u>11,703</u>	<u>19,330</u>
<b>Other</b>	Sundry	30	0	0	30	0
		<u>30</u>	<u>0</u>	<u>0</u>	<u>30</u>	<u>0</u>
	<b>Totals</b>	<u>92,795</u>	<u>6,056</u>	<u>6,531</u>	<u>105,383</u>	<u>122,726</u>

**ST CHADS CHURCH LICHFIELD**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2021**

**5. Assets**

**5a INVESTMENT**

At 1st January 2021	58,007
Additions	
Disposals	
Revaluations	<u>9,388</u>
Value at 31st December 2021	<u>67,395</u>

**5b TANGIBLE FIXED ASSETS**

Freehold building  
Church Hall - buildings and contents

At 1st January 2021	490,969
Additions	
Disposals	
Revaluation	<u>35,845</u>
Value at 31st December 2021	<u>526,814</u>

**6. Summary of Fund Movements**

	At 1st Jan 2021	Incoming Resources	Resources Expended	Transfers Revaluations	At 31st Dec 2021
	£	£	£	£	£
<b><u>Restricted Funds</u></b>					
a) Elmshurst	15,452	5764	(6,478)		14,738
b) Charity Collections				0	0
	<u>15,452</u>	<u>5764</u>	<u>(6,478)</u>	<u>(0)</u>	<u>14,738</u>
<b><u>Unrestricted Funds</u></b>					
General Fund	543,823	98,850	(92,795)	35,845	585,723
Designated Funds					
Fabric and Churchyard Fund	19,749	43,993	(6,056)	9,388	67,074
Mission and Ministry Fund	9,362	0	0	0	9,362
	<u>572,934</u>	<u>142,843</u>	<u>(98,851)</u>	<u>45,233</u>	<u>662,159</u>

**REPORT OF THE INDEPENDENT EXAMINER  
TO THE PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD**

This report on the accounts of the PCC for the year ended 31st December 2021, which are set out on pages 1 to 7, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

**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 Regulations and the general Directions given by the Charity Commission under section 145(5)(b) of the Act
- to state whether particular matters have come to my attention

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC 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 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



C T Edwards, FCCA  
of  
C T Edwards Ltd  
26 Darnford Moors,  
Lichfield,  
Staffordshire

10th May 2022

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# Accounts

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# PAROCHIAL CHURCH COUNCIL OF ST. CHAD, LICHFIELD - ANI

St. Chad's Road Lichfield Staffordshire WS13 7NL

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## Administrative Information.

St. Chad's Church is situated in St. Chad's Road, Lichfield. It is part of the Diocese of the Church of England. The correspondence address is The Parish Office, 4 Lichfield, Staffordshire WS13 7LD

The Parochial Church Council (PCC) during the period covered by these accounts is registered with the Charity Commission. Charity No. 1134015

PCC members who have served from 1<sup>st</sup> January 2020 until the date this report was

Incumbent: The Reverend Rod Clark  
Curate The Reverend Simon Foster (from 27<sup>th</sup> July 2020)

Churchwardens: Jim Dodsworth (ex officio)  
Stephen Wilkinson (ex officio until 12<sup>th</sup> October 2020)  
Caroline Fellows (ex officio from 12<sup>th</sup> October 2020)

Deanery Synod Representatives: Lilas Rawling  
Synod Colin Revitt (Elmhurst)  
Jeremy Duncan Brown (until 12<sup>th</sup> October 2020)  
Georgina Boyns (until 12<sup>th</sup> October 2020)  
William Taylor (from 12<sup>th</sup> October 2020)

Synod John Wilson

Treasurer Celia Richardson

Elected Members: Kate Bowers (from 12<sup>th</sup> October 2020)  
Secretary

Chair Kate Cotton  
Paul Fellows  
Bill Gillett (until 12<sup>th</sup> October 2020)

Secretary Sue Gillett  
Roger Keay (from 12<sup>th</sup> October 2020)  
Mim Morris (until 12<sup>th</sup> October 2020)

Wardens Pam Oakley (Elmhurst)  
Megan Siner  
Sian Siner  
Julie Smith  
Matthew Webb (from 12<sup>th</sup> October 2020)

Wardens Timothy Webb (from 12<sup>th</sup> October 2020)

Wardens Mary Wilson

Wardens Churches Together: Lilas Rawling  
PCC Julie Smith

Bankers. Lloyds plc. 22 Conduit Street, Lichfield, V

# ANNUAL REPORT 2020

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2 St. Chad's Road,

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FINANCIAL STATEMENTS  
YEAR ENDED 31ST DECEMBER 2018  
FOR  
ST. CHADS CHURCH  
LICHFIELD  
**Charity Number 1134015**

## ST CHADS CHURCH LICHFIELD

### FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DEC

#### RECEIPTS AND PAYMENTS ACCOUNT

		<u>Unrestricted Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>
	Note			
<b><u>RECEIPTS</u></b>				
<b>Donations and Legacies</b>	3a	85,294	2,880	1,821
<b>Charitable Activities</b>	3b	13,265		
<b>Other Trading Activities</b>	3c	4,389		4,300
<b>Investments</b>	3d	1	1,572	76
<b>Other Incoming Resources</b>	3e	290		
<b><u>TOTAL RECEIPTS</u></b>		<u>103,239</u>	<u>4,452</u>	<u>6,197</u>
<b><u>PAYMENTS</u></b>				
<b>Costs of Generating Funds</b>	4a			
<b>Charitable Activities</b>	4b	111,182	4,466	7,077
<b><u>TOTAL PAYMENTS</u></b>		<u>111,182</u>	<u>4,466</u>	<u>7,077</u>
<b><u>EXCESS OF PAYMENTS OVER RECIEP</u></b>		(7,944)	(13)	(880)
<b><u>Transfers between funds</u></b>	6	(0)	0	0
<b>Cash at bank and in hand-</b>				
<b>At 1st January 2020</b>		<u>21,256</u>	<u>10,658</u>	<u>16,333</u>
<b>At 31st December 2020</b>		<u>3,950</u>	<u>20,007</u>	<u>15,452</u>



## **ST CHADS LICHFIELD**

### **FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECE**

#### **STATEMENT OF ASSETS AND LIABILITIES**

	Note	Unrestricted Funds	Restricted Funds
		£	£
<b>Cash at bank and in hand</b>			
CBF Deposit account		244	
Savings Account			10,700
Current Accounts		23,695	4,727
Cash		18	25
		<hr/>	<hr/>
		23,957	15,452
<b>Investment</b>	5a		
CCLA Global Equity Income Fund		58,007	
<b>Tangible Assets</b>	5b		
Church Hall		490,969	
<b>Other monetary assets</b>			
Amounts owed to the Church			
Gift Aid	St Chad	3,658	
	Elmhurst		168
Others		199	
<b><u>LIABILITIES</u></b>			
Amounts owed by the Church			
	Parish Share	0	
	Charitable donations	2,907	
Trade creditors			
	St Chad	1,256	
	Elmhurst	119	

The notes on pages to form part of the financial statements

Approved by the Parochial Church Council on 5th May 2021 and signed on their behalf

The Reverend Rod Clark - Incumbent

Mrs Celia Richardson - Treasurer

## **ST CHADS CHURCH LICHFIELD**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST**

#### **1. Accounting Basis**

There has been no change in the accounting basis of the charity during the year.

The financial statements of the Parochial council of St Chad Lichfield have been prepared on a Receipts and Payment Basis.

#### **2. Fund Accounting**

The PCC maintains the level of resources required to fulfil its objectives. The PCC monitors reserves at regular meetings.

##### Unrestricted Fund

The Unrestricted Fund represents funds arising from the charity's activities in which funds are spent on the PCC's general purpose at the discretion of the PCC members. On occasions the PCC members may specify that amounts of these funds are to be used for a specific purpose.

##### Restricted Funds

These are funds that can only be used for a particular specific restricted purpose. The restrictions have either been specified by the donor or when the funds have been first received.



## ST CHADS CHURCH LICHFIELD

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31S

#### **3. Donations, Legacies and Similar Income**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £
<b>3a <u>Voluntary income/Receipts</u></b>			
Tax Efficient Planned Giving	52,394		525
Other Planned Giving	4,981		251
Collections at services	2,777		15,549
Other Tax Efficient Giving	4,005		
Gift Aid/Tax Recovered	15,249		300
Donations	2,843		
Fabric and Churchyard Fund		2,880	
Legacies Received			
Grants      Job Retention Scheme	3,045		
	<u>85,294</u>	<u>2,880</u>	<u>16,625</u>

#### **Charitable Activities**

#### **3b Church Activities**

Statutory Fees (retained by PCC)	10,831
Fundraising Activities	
Burns Night	544
Quiz Night	430
Arts and Crafts	262
Ride and Stride	150
Walk the Pool	331
Quiz	13
Painting	520
Face Masks	50
Jams and Gift Boxes	80
Christmas Cards	54
Plant Fair	
Gin Appreciation	
Garden Party	
Tea Tasting	
Whisky Tasting	
Christmas Fair	
Christmas Quiz	
Christmas Wreaths	

Elmhurst

Spring Fair  
Harvest Sale

<u>13,265</u>	<u>0</u>	<u>0</u>
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## **ST CHADS CHURCH LICHFIELD**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST I**

	<u>Unrestricted</u> Funds £	<u>Designated</u> Funds £	<u>Restricted</u> Funds £
<b>3c Other Trading Activities</b>			
Church Hall	3,849		
Wells Cottage	190		
Parish Magazine	19		
Elmhurst Mission Cottage			4,300
Places of Welcome Guests	60		
Curborough Community Recycling			
Book Stall	191		
Easter Crosses			
Refreshments	80		
	<u>4,389</u>	<u>0</u>	<u>4,300</u>
<b>3d Investments</b>			
Dividends		1,571	
Interest	1	1	76
	<u>1</u>	<u>1,572</u>	<u>76</u>
<b>3e Other Income</b>	£	£	£
<u>Administration</u>			
Sale of Property			
Memorial Book	290		
Sundry			
	<u>290</u>	<u>0</u>	<u>0</u>
<b>Total</b>	<u>103,238</u>	<u>4,452</u>	<u>21,001</u>



## **ST CHADS LICHFIELD**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31S**

<b>4. <u>EXPENDITURE ON</u></b>	<u>Unrestricted</u> Funds	<u>Designated</u> Funds	<u>Restricted</u> Funds
<b>4a <u>Raising Funds</u></b>	£	£	£
Fund Raising Costs	0	0	0
	0	0	0
<b>4b <u>Charitable Activities</u></b>			
<b>Church Activities</b>			
Mission Giving and Donations	2,794		512
Diocesan Parish Share	59,870		3,000
Clergy Expenses	363		
	63,026	0	3,512
<b>Church Expenses</b>			
Sunday School/Youth Work			
Utility Bills	6,651		1,232
Insurance	3,150		843
Major repairs to Church		86	
Routine Maintenance	2,836		
Churchyard Maintenance		4,380	
Upkeep of Services	320		
Organ/Music	7,406		
Choir	692		
Well Cottage	1,743		
Elmhurst			446
<b>Costs of trading - Church Hall</b>			
Cleaning	3,020		
Utility Bills	2,289		
Routine Maintenance	830		
Insurance	933		
	29,870	4,466	2,521
<b>Church management and administration</b>			
Independent Examiner	840		
Training			
Wages & Expenses	12,726		1,044
Telephone & Web	2,050		
Printing/Equipment	844		
Christmas Cards			
Say one for me			
Stationery & Office	1,826		
	18,286	0	1,044

**Other**

Sundry

0

0

0

0

0

Totals

111,182

4,466

7,077

**ST CHADS CHURCH LICHFIELD**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st**

**5. Assets**

**5a INVESTMENT**

At 1st January 2020	48,730
Additions	
Disposals	
Revaluations	9,277
Value at 31st December 2020	<u>58,007</u>

**5b TANGIBLE FIXED ASSETS**

Freehold building  
Church Hall - buildings and contents

At 1st January 2020	490,969
Additions	
Disposals	
Revaluation	0
Value at 31st December 2020	<u>490,969</u>

**6. Summary of Fund Movements**

	At 1st Jan 2020 £	Incoming Resources £	Resources Expended £
<b><u>Restricted Funds</u></b>			
a) Elmhurst	16,333	5684	(6,565)
b) Charity Collections		512	(512)
	<u>16,333</u>	<u>6196</u>	<u>(7,077)</u>
<b><u>Unrestricted Funds</u></b>	£	£	£
General Fund	551,767	103,239	(111,182)
Designated Funds			
Fabric and Churchyard Fund	10,485	0	(0)
Mission and Ministry Fund	9,362	0	0
	<u>571,614</u>	<u>103,239</u>	<u>(111,182)</u>





## DECEMBER 2020

<u>Total</u> <u>2020</u>	<u>Total</u> <u>2019</u>
89,995	85,782
13,265	23,974
8,689	22,603
1,649	1,717
290	750
<u>113,888</u>	<u>134,826</u>
0	0
122,725	144,140
<u>122,725</u>	<u>144,140</u>
(8,838)	(9,314)
0	0
<u>48,247</u>	<u>57,561</u>
<u>39,409</u>	<u>48,247</u>



**MBER 2020**

Total 2020	Total 2019
£	£
244	244
10,700	10,624
28,422	37,348
43	31
<hr/>	<hr/>
39,409	48,247
58,007	48,730
490,969	490,969
3,658	4,267
168	300
199	984
0	0
2,907	
1,256	5,506
119	



**DECEMBER 2020**

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PCC Members

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## 31 DECEMBER 2020

<u>Total</u> <u>2020</u> £	<u>Total</u> <u>2019</u> £
52,919	44,627
5,232	4,834
18,326	9,410
4,005	3,084
15,549	19,443
2,843	1,754
2,880	2,630
0	0
3,045	0
<hr/> <u>104,799</u>	<hr/> <u>85,782</u>

10,831      18,104

544	0
430	0
262	0
150	0
331	0
13	0
520	0
50	0
80	64
54	0
0	769
0	374
0	1614
0	232
0	538
0	1548
0	31
0	165

0	285
0	250

<u>13,265</u>	<u>23,974</u>
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DECEMBER 2020

Total  
2020  
£

Total  
2019  
£

3,849	15,907
190	10
19	1,007
4,300	4,325
60	105
0	314
191	228
0	44
80	663

8,689

22,603

1,571	1,553
78	164

1,649

1,717

£

£

0	269
290	460
0	21

290

750

128,691

134,826



**31 DECEMBER 2019**

<u>Total</u> <u>2020</u>	<u>Total</u> <u>2019</u>
<u>£</u>	<u>£</u>
<u>0</u>	<u>0</u>
<u>0</u>	<u>0</u>
3,306	1,836
62,870	84,355
363	730
<u>66,539</u>	<u>86,921</u>
0	325
7,883	6,904
3,993	3,632
86	1,520
2,836	1,187
4,380	4,828
320	777
7,406	8,884
692	982
1,743	362
446	556
3,020	3,244
2,289	2,040
830	1,716
933	933
<u>36,857</u>	<u>37,890</u>
840	840
0	0
13,770	11,904
2,050	1,798
844	2,119
0	300
0	309
1,826	1,917
<u>19,330</u>	<u>19,187</u>

0

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0

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142

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122,725

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144,140

**31 DECEMBER 2020**

Transfers Revaluations £	At 31st Dec 2020 £
0	15,452
0	0
<u>0</u>	<u>15,452</u>
£	
0	543,824
9,277	19,762
0	9,362
<u>9,277</u>	<u>572,948</u>

