

**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 Colin Revitt (Elmhurst) William Taylor	Lay Chair PCC/Diocesan Synod
	John Wilson	General Synod
Treasurer	Celia Richardson	
Elected Members:	Kate Bowers Paul Fellows Sue Gillett Roger Keay Pam Oakley (Elmhurst) Megan Siner Sian Siner Julie Smith Matthew Webb Timothy Webb	PCC Secretary       Assistant to Wardens Assistant to Wardens
Churches Together:	Lilas Rawling Julie Smith	Lay Chair of PCC
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**

*PRC*  
*14/5/22*

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

*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>Funds</u>	<u>Designated</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2021</u>	<u>Total</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/</u></b>						
<b><u>(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
 <b>Cash at bank and in hand-</b>						
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
		<hr/>	<hr/>	<hr/>	<hr/>
		67,948	14,721	82,669	39,409
<b>Investment</b>					
	5a				
CCLA Global Equity Income Fund		67,395		67,395	58,007
<b>Tangible Assets</b>					
	5b				
Church Hall		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 charity's 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>Funds</u> <u>£</u>	<u>Designated</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total</u> <u>2021</u> <u>£</u>	<u>Total</u> <u>2020</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>
<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></u>	<u>1,044</u>	<u>11,703</u>	<u>19,330</u>
<b>Other</b>	<b>Sundry</b>	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	9,388
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	35,845
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
<u>Restricted Funds</u>	£	£	£	£	£
a) Elmhurst	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>
<u>Unrestricted Funds</u>	£	£	£	£	
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