

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDE, PLYMOUTH.

England & Wales · Charity number 1134316

Details

Other names	ST JUDES PCC, PLYMOUTH
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Status	Registered
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Legal form	Previously excepted
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Registered	2010-02-15
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Register	View on the Charity Commission register
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Contact

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Website	www.judes.org.uk
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Activities

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

Activities: Regular public worship open to all. Teaching of Christianity through sermons, courses and small groups. The provision of family and youth work with a Christian ethos. Promoting the whole mission of the Church through provision of activities and support for the local community including Senior Citizens, parents and toddlers. Supporting other charities in the UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£302,615	£701,501	-	-
2023-12-31	£241,695	£97,821	-	-
2022-12-31	£126,507	£97,936	-	-
2021-12-31	£138,371	£93,806	-	-
2020-12-31	£213,686	£222,977	-	-

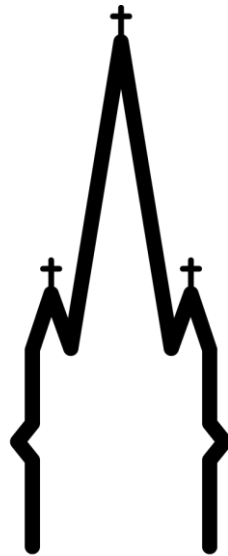
Trustees

Name	Role	Appointed
Colin Macleod		2023-04-28
Debbie Macleod		
Dr Peter Gordon Hadden		2024-04-28
Gordon Cook		2024-04-28
Jacqueline Yates		2024-04-28
Jayne Smart		2024-04-28
Jean Roper		2023-04-28
Leslie Roper		2024-04-28
Paul Weekes		2022-04-24
Rev TIMOTHY SMITH		2007-04-27
Rob Ponsford		2022-04-24
Tina Chiquita James		2024-04-28

Accounts

ST JUDE'S CHURCH, PLYMOUTH

Annual Report for the Year ending
31 December 2024



ST JUDES
PLYMOUTH

PAROCHIAL CHURCH COUNCIL
FOR THE APCM 27 APRIL 2025

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Annual Accounts

Administrative Information

St Jude's Church is situated on a site it shares with its Upper Hall, Lower Hall, Church Cottage and Vicarage, on the corner of Beaumont Road and Tothill Road. It is part of the Diocese of Exeter within the Church of England. The Vicarage part of the site is the responsibility of the Diocese of Exeter. The correspondence address is: The Vicarage, Knighton Road, Plymouth PL4 9BU.

The Parochial Church Council of the Ecclesiastical Parish of St Jude is registered with the Charity Commission No. 1134316.

SPECIAL NOTES ON CHANGES FROM 2020. The newly revised "Church Representation Rules" on elections were formally adopted (Recorded in the October 2020 APCM Minutes) and relevant items on elections are below:

- i. That Churchwardens will be elected once for a maximum period of service of 6 years, previously 5 years, after which they must step down for at least 1 year.
- ii. That PCC members will be elected once for a maximum period of service of 3 years, previously annually for a maximum of 3 years, after which they must step down for at least 1 year.
- iii. That Deanery Synod Representatives are elected once for the three-year term of the Synod (i.e. a 'Trimester' which re-starts in 2023), being able to serve the Parish for two consecutive terms, after which they must step down for at least 1 Trimester.

Church Members who served on the PCC for the period from 1 January to 31 December 2024 were:

Incumbent:	Revd Timothy Smith	<i>Chairman from Sept 2006</i>
Curate:	Vacant	

Wardens:	Rob Ponsford	<i>From April 2023</i>
(Max 2)	Jean Roper	<i>From April 2024</i>

Churchwardens are now elected once for a maximum term of 6 years, after which they must step down for at least one year.

Deanery Synod Representatives:	Jackie Yates	<i>From April 2024</i>
(Max 2 with Electoral Roll below 100)		

Deanery Synod members are now elected once for the fixed 3 year term of the Deanery Synod being replaced every 3 years. The current trimester began in 2023 and will renew in 2026. They must stand down for 1 Trimester following two served.

PCC Elected Members:	Paul Weekes	<i>From April 2022</i>
(Max 9 APCM to APCM)	Colin Macleod	<i>From April 2023</i>
	Debbie Macleod	<i>From April 2023</i>
	Gordon Cook	<i>From April 2024</i>
	Jayne Smart	<i>From April 2024</i>
	Julie Evans	<i>From April 2024</i>
	Les Roper	<i>From April 2024</i>
	Peter Hadden	<i>From April 2024</i>
	Tina James	<i>From April 2024</i>

Elected PCC Members are now elected once for 3 years, after which they must step down for at least one year.

Co-opted PCC members (Max 2): None

Others entitled to attend and vote:

Licensed Clergy:	None	Licensed Readers:	None
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Structure, Governance and Management

The method of appointment of PCC members is set out in the current edition of the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC under these same rules.

Objectives and Activities

St Jude's PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish and into the City of Plymouth, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church, Upper Hall, Lower Hall and Church Cottage on the St Jude's site.

Church Electoral Roll

There were 60 members on the Church Electoral Roll at the 2024 APCM, 42 of whom were non-resident in the parish, 18 resident. (At the 2023 APCM there were 65 members on the Church Electoral Roll, 48 of whom are non-resident in the parish, 17 resident)

Safeguarding

St Jude's has always taken great care in ensuring it has had more than just a 'due regard' for safeguarding both children and vulnerable adults. The Parochial Church Council, its employees and officers have always been required to adapt to bring into operation current safeguarding good practice direction from statutory bodies such as the Church of England's House of Bishops guidance through the Diocese of Exeter Safeguarding Officers. Safeguarding is a standing item at every PCC meeting.

Review of the Parochial Church Council Year

The full PCC met five times during the year. The meetings were on the 9 January, 12 March, 4 June, 17 September and 12 November. There were also Standing Committee meetings on 18 March, 25 March. There was an Interim meeting on 23 July. All meetings had an average attendance by the Vicar and elected members (PCC, Deanery Synod representatives and Church Wardens) of 91%.

PCC minutes were publicly available throughout the year once approved at the subsequent meeting. Simplified agreed summaries of items of interest are produced soon after each meeting for distribution in the Church. At each meeting of the PCC, previous minutes are checked and approved and running accounts are presented by the Treasurer. Safeguarding is a standing item as well as a Health & Safety report, Human Resources and Sustainability.

Highlights and some significant areas of the Church's life covered during the year by the PCC on behalf of the Church are overleaf.

9 JANUARY 2024

A Licence for Worship in the Hall has been drafted and sent to Bishop Jackie to be signed off. Police and Crime Commission and Local Authority have requested the use of the Hall for their elections. The Budget Prediction was outlined for 2024 and this was formally accepted by the PCC as recommended by the Finance Team. The Church Building is now shut with the contractors arriving on Friday 12th January 2024. Items from the Church have been relocated into the Lower Hall and the Insurance company are content with these arrangements. Fire Extinguisher servicing and lightning conductor checks are due Feb 24 and the Annual Fabric report will be ready in time for the APCM.

12 MARCH 2024

The 2023 Annual Accounts were approved and signed. The current finance statements covered January 2024. The Next Era Projects accounts are being closely monitored. The general account NE contingency is in place and the 'Bridging the Gap' donations are covering the shortfall. Parish Giving has increased when compared to the last year. The Insurance is more expensive than was expected. The Building Control Officers has passed all work to date. All Health and Safety Policies are in place but will need Annual Reviews. The provisional PCC Annual Report was reviewed. It was highlighted that 6 serving members of the PCC have completed their 3 years and will be standing down for at least 1 year. A quote has been submitted regarding the repairs required for the flat roof. Water ingress near the Bell Tower and an offer to use a drone to check the building has been received and gratefully accepted. All DBS checks are up to date and on line training is ongoing.

18 March 2024 (STANDING COMMITTEE MEETING)

The PCC Standing Committee agree to appoint a new named Architect as our Quinquennial Architect. A grant application for work on the bell tower needs the Quinquennial Architects input.

25 March 2024 (STANDING COMMITTEE MEETING)

A significant leak around the high level windows of the church tower has been identified. A grant has been identified to help cover some of the cost but to access it we needed a report from our Quinquennial Architect. The PCC Standing Committee agree to go ahead with this.

4 June 2024

The first meeting after the APCM, allocated responsibilities for PCC Officers for 2024/25. The general church income remains buoyant. The Next Era Account income relates to the recovery of VAT from the LPoW scheme. Finances are on track and the contract is close to finishing. A formal re-opening 'ceremony' is being planned starting with a 'soft' opening and a 'celebration' event once everything is in place. The Archdeacon's Visitation service will be held on 26 June at 7:00pm at St Marys and All Saints, Plymstock to admit the churchwardens to their office.

23 JULY 2024 (INTERIM PCC MINUTES)

PCC members provided with a briefing sheet regarding plans around the imminent retirement of the Vicar. Discussions and questions and answers about how we can prepare for an interregnum including the need to form Brunch teams. Banns can legally be read by LLRs. The outside hand rails are due to be completed by 24/7/24 which will allow the Church building to be accessed. A Sunday Celebration Service for St Jude's was set for the 15th September 2024 once we have the Building Control certificate. Discussion about hiring St Jude's was discussed as approaches have been made from local schools and others and formalising the rate needs to be agreed based on our running costs Tim confirmed he has spoken to the Patronage Secretary, the Bishop and the Arch Deacon to update them on the success of the Next Era Project and invite to future events.

17 SEPTEMBER 2024

A comprehensive Next Era Report was presented to the PCC, covering income generated, including Grants received and project cost. The Finance Report focussed on the awaited Gift Aid reclaim on the Next Era 'Bridging the Gap' donations and the VAT claimed on the construction invoices, both are significant sources of income for the project. The Insurance policy costs doubled, due to the building work, would return to normal levels post work. The cleaning hours will increased slightly to allow for additional tasks cleaning the church and the new toilets etc. The Vicars Discretionary fund to be handed to the Church Wardens on the Vicar's retirement. All CRB checks are up to date and all on line training required has been completed. The National Safeguarding Standards have been posted in the Church/halls. New Electoral Roll Forms to be available in the back of Church from the 29th September 2024

12 NOVEMBER 2024

The PCC were given an overview of the Safeguarding Action Plan and the use of a traffic light system to highlight training requirements and any gaps. All CRB checks are complete. The Parish Safeguarding Document and the Policy for Response to Safeguarding concerns or allegations were provided and approved. A full and comprehensive report from the Treasurer confirms that most of the Next Era bills have been paid and that there is enough funds to pay the final retention bill in January. The Health and Safety Officer reported on: COSHH assessments for the chemicals being used on site, Ladders need to be locked and secured; First Aider requirement for church events; Emergency Exits signs, and confirmed an evacuation plan is in place. It was agreed that small purchases for essential items will be refunded by the Treasurer and that any larger purchases ought to be discussed with the Treasurer before a purchase is made. Tim mentioned that he has spoken with CPAS, our Patron, as he will need to put his notice in formally as soon as he is in a position to do so. The PCC will need to generate a Parish Profile when a new clergy position is advertised.

Finance Summary

It was probably the most important year for the Church, in the last hundred years. When after much prayer and sacrificial giving from our committed Church family over 14 long years, the wait was over, and we were at last able to start the refurbishment of the Church building.

We started the year with £378,714 Restricted Funds, which is money donated for a specific reason that can only be spent on the purpose it had been given for, the Next Era Project. Further restricted funds of £184,231 was received during the construction phase, consisting of 'Bridging the Gap' donations and any Gift Aid recoverable, promised Grants received, bank interest, Listed Places of Worship claims, which meant we could claim back most of the VAT charged on building costs and materials purchased. To this we added the unrestricted £31,500 'Special Donation' and £25,000 from our general income. The total income for the NE Project totalled a whopping £619,445. The project costs for 2024 came to £600,822 leaving £18,623 to complete the contract in 2025. This sum is more than enough to pay the final builder's retention and any outstanding professional fees due. We are forecasting an underspend of approx. £6,500 overall on the project when the contract is finalised in the New Year. Praise the Lord!

Planned giving donations to the General Account through monthly bank standing orders, monthly or weekly envelope scheme and the Parish Giving Scheme (PGS) increased by 4.9% over last year, to £74,169. The bulk of income is paid through the PGS went up to £60,029 an increase of £5,316 when compared with last year. The benefits of the PGS scheme allows the reclaiming of Income Tax, from eligible donations, monthly and

many donors choose the available option to increase their annual donation in line with inflation. The total amount of Income Tax recoverable by the Church on Gift Aided donations this year was £18,855 (£14,652 from PGS and £4,203 on income through bank standing orders).

The financial outturn exceeded our budgeted forecast for the year by £7,000. This was due to the increase in general giving as explained above. Savings in the expenditure lines were achieved mainly due to the non-employment of an administrator and overestimating Insurance costs, set higher in case of knock-on effect of the Next Era Project. Our general expenditure was £99,253 against a budget forecast of £92,019. Our general income was £116,335 against a budget forecast of £102,416. There were two urgent unbudgeted costs during the year relating to the Bell Tower and North window repairs of £12,768 and a £1,464 Insurance roof claim. These costs were offset by a £10,000 Grant from the Diocese and full reimbursement of the roof claim by our Insurers apart from the £250 excess. Despite these unplanned events we achieved a staggering in-year surplus of £17,000.

With our restricted NE Project funds completely spent during the year we only carried forward small, restricted amounts in the Vicar's Discretionary Fund (VDF), used to support pastoral need in our community and Digital Mission to cover any digital technology costs. The VDF will be administered by the Wardens during the clergy vacancy.

The contribution to the 2024 Common Fund of £42,645 was paid in full, a slight increase over 2023.

The Church continues to transfer 8% of unallocated general income to support the Mission Partners Group's (MPG) nominated five main charities, with links to our Church, SOMA, OMF, CMS, MAF and Shekinah. The MPG discretionary fund supported University of Plymouth's Student Union's Tea and Toast initiative, CPAS, Plymouth Street Pastors and Devon and Cornwall Refugee Support. In all a total of £6,706 was allocated. Our annual Transforming Europe Network (TEN) 'Harvest for the Hungry' appeal was supported through direct giving to the organisation and any food items were donated to the Plymouth Food Bank.

Regardless of the additional challenge to the Church members to underwrite the shortfall in the Next Era refurbishment project, our wonderful Church Family did not redirect funds from their general monthly/weekly giving to supplement this. In fact, our amazing Church family increased their giving to the general account, for the day to day running costs of the Church and our commitment to missional activities in our community, reflecting God's abundant generosity to us.

As God blesses us, let us be a blessing to others as we seek God's plan for us in the coming year.

Approved by the PCC on 9th April 2025 and signed on its behalf by:

Colin Macleod

Mr Colin Macleod (Chair)

Debra Macleod

Mrs Debra Macleod (Treasurer)

PLYMOUTH
St. JUDE
PAROCHIAL CHURCH COUNCIL
FINANCIAL REPORT
Year Ended 31st December 2024

Charity Reg No 1134316



TOTAL ACCOUNTING SERVICES

Unit 10, Drake Mill Business Park
Plymbridge Road, Estover
Plymouth, PL6 7PS

Office: 01752 787111
Alan: 07980 686980

General: reception@tasplymouth.co.uk

Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2024 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 Audit 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 there are any material facts in respect of the requirements:
 - to keep Accounting Records in accordance with Section 41 of the Act, and
 - to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have 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.

ALAN P YERRELL

A.P. YERRELL FMAAT

Licensed by the Association of Accounting Technicians to provide Self Employed services in
Accordance with licence no: 0695, details of which are displayed at the address shown

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Notes to the financial statement

For the year ended 31 December 2024

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards (FRS102). The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs. The PCC are currently working towards preparing their accounts under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of the 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land – Nil	Fixtures and fittings – 20 years	Computers – 3 years
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No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derived from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value.

Short term deposits

These are the cash held on deposit either with the CAF or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining 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' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These 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.

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

BALANCE SHEET AT 31ST DECEMBER 2024

		2024	2023
FIXED ASSETS			
Tangible	7(a)	-	-
Investments	7(b)	-	-
CURRENT ASSETS			
Debtors and prepayments (Tax recovered Jan 2023)	8b	4204	14663
Short term deposits		8014	399634
Cash at bank		70065	68094
Hub Business Acc		1569	1347
		<u>83852</u>	<u>483738</u>
LIABILITIES:			
Creditors - payable within one year.	9	-	-
		<u>83852</u>	<u>483738</u>
TOTAL NET ASSETS			
		<u>83852</u>	<u>483738</u>
PARISH FUNDS			
Unrestricted	10	80321	99521
Restricted	10	3531	383217
		<u>83852</u>	<u>482738</u>

Approved by the Parochial Church Council date 4th March 2025

and signed on its behalf

Colin Macleod (Lay PCC Chairman)



Debra Macleod (Treasurer)



PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

INCOMING RESOURCES		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2024	TOTAL FUNDS 2023
		£	£	£	£
Donations and Legacies	2(a)	94985	190082	285067	215965
Charitable Church Activities	2(b)	750	2050	2800	4308
Other Trading Activities	2(c)	9226	0	9226	8697
Investments	2(d)	0	4148	4148	6161
Other Income	2(e)	1374	0	1374	6564
TOTAL INCOMING RESOURCES		<u>106335</u>	<u>196280</u>	<u>302615</u>	<u>241695</u>
RESOURCES EXPENDED					
Church Activities	3(a)	125534	575967	701501	97821
Fund raising Costs	3(b)	0	0	0	0
TOTAL EXPENDITURE		<u>125534</u>	<u>575967</u>	<u>701501</u>	<u>97821</u>
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		-19,199	-383835	-403034	137713
NET GAINS ON INVESTMENTS	7(b) 8(a)	-	4148	4148	6161
NET INCOME/(EXPENDITURE)		-19,199	-379687	-398886	143874
BALANCES B/FWD 1ST JANUARY 23		99520	383218	482738	338864
BALANCES C/FWD 31 DECEMBER 23		80321	3531	83852	482738

For the year ended 31 December 2024

2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	T O T A L F U N D S	
			2024 £	2023 £
2(a) Donations and Legacies				
General Income:				
Planned Giving	74169		74169	70729
Gift Aid Recoverable	18856		18856	17498
Service Collection Plate	760		760	4366
General Donations/Appeals etc			0	972
Community Hub	1200		1200	1200
Other Grants		10000	10000	0
Next Era Project Income				
Donation		22701	22701	180
Planned Giving			0	67890
Gift Aid Recoverable/LPoW VAT		102381	102381	10580
Grants		55000	55000	42550
	<u>94985</u>	<u>190082</u>	<u>285067</u>	<u>215965</u>
2(b) Charitable Church Activities				
Weddings and Funeral Fees	84		84	1062
Totstime	666		666	666
Community Hub		2050	2050	2580
	<u>750</u>	<u>2050</u>	<u>2800</u>	<u>4308</u>
2(c) Other trading activities				
Church Hall letting	1426		1426	897
Letting of Cottage	7800		7800	7800
	<u>9226</u>	<u>0</u>	<u>9226</u>	<u>8697</u>
2(d) Income from Investments				
Next Era Account Interest		4148	4148	6161
General Bank Interest			0	0
	<u>0</u>	<u>4148</u>	<u>4148</u>	<u>6161</u>
2(e) Other Income Resources				
Bank Credit			0	0
Insurance Claim (Roof)	1214		1214	0
Energy Refund - Elec			0	6314
Misc	160		160	250
	<u>1374</u>	<u>0</u>	<u>1374</u>	<u>6564</u>
TOTAL INCOMING RESOURCES	<u>106335</u>	<u>196280</u>	<u>302615</u>	<u>241695</u>

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

For the year ended 31 December 2024

3 RESOURCES EXPENDED

		Unrestricted Funds	Restricted Funds	T O T A L FUNDS	
				2024	2023
3(a) Church Activities					
	Missionary & Charitable giving:				
	Appeals			0	622
	VDF (Pastoral Care)		1084	1084	50
	MAF	1277		1277	1273
	OMF	751		751	749
	SOMA	751		751	749
	CMS	1277		1277	1273
	Shekinah	750		750	749
	DCRS	500		500	500
	Plymouth CU	400		400	400
	Street Pastors	500		500	500
	CPAS	500		500	500
		<u>6706</u>	<u>1084</u>	<u>7790</u>	<u>7365</u>
Ministry	Staff Costs	1780		1780	1672
	Common Fund 2024	42645		42645	41711
	Other Ministry Cost	1377		1377	1322
	Church Running Cost	26983		26983	25443
	Bld Maintenance Cost	4485	10000	14485	603
	Major Improvements			0	0
	Publicity/Website	35	110	145	751
	Bank Chrrge	30		30	33
	Education - GB			0	0
	Church Office	1468		1468	1373
	Community Hub		1828	1828	2085
	Insurance Claim	1464		1464	0
	Next Era Project	37877	562945	600822	14735
	Governance	684		684	728
		<u>125534</u>	<u>575967</u>	<u>701501</u>	<u>97821</u>
3(b) Fundraising Costs		0	0	0	0
TOTAL RESOURCES EXPENDED		<u><u>125534</u></u>	<u><u>575967</u></u>	<u><u>701501</u></u>	<u><u>97821</u></u>

4 **Analysis of expenditure including allocation of support costs**

Church Building and Profession Fees	2024	2023
Independent examiner's remuneration	324	408
Payroll Service	360	320

5 **Staff Costs**

	2024	2023
Wages and Salaries	1780	1659
NI and Tax Costs		12
	<u>1780</u>	<u>1671</u>
Average number of employees		
Church	1	1

During the year the PCC employed a part time cleaner.:

- 5(a) A small immaterial portion of the expenses paid to the incumbent may have related to his services as Chairman of the PCC.

No other payments or expenses were paid to any other PCC member apart from reimbursement of postage to the Treasurer. and AV Equipment receipts to C Macleod linked to NE Project.

6 **Analysis of transfer between funds**

	Unrestricted	Restricted
C/F of tithe (8%) from Gen Income not spent	1595	0

7(a) **Tangible fixed assets**

	Church Equipment
	£
Cost of valuation	
At 1st January 2024	0
Disposal	0
Additions at cost	0
	<u>0</u>
At 31 December 2024	0
Depreciation	
At 1st January 2024	0
Withdrawn on disposals	0
Charge for the year	0
	<u>0</u>
At 31 December 2024	0
Net book value	
At 31 December 2024	0

Church equipment beyond their useful economic life.

7(b) **Investment Property**

Non held

8	Current Assets	£	£			
8(a)	Investments		-			
	Interest from Next Era Acc	4148				
		2024	2023			
8(b)	Debtors and Prepayment					
	Tax recoverable rec'd Jan 2025	4204	14663			
		4204	14663			
9	Creditors and Accrual					
		0	0			
		0	0			
10	Funds					
	The Restricted Funds comprise of Next Era Redevelopment Fund; (Spent) Digital Missioner; Vicar's Discretionary Fund (Pastoral Support).					
11	Movement in Funds					
	B/FWD	INCOME	EXPEND	TRANSER	C/FWD	
	Unrestricted Reserves					
	GENERAL ACC	31657	116335	90952	-7509	49531
	Mission	791	0	6706	7509	1594
	Special Donation	31500	0	31500		0
	Sutton Deanery Grant	572	0	0		572
	Reserve Account	10000	0	0		10000
	Gen Acc Topup Next Era	25000		6376		18624
		99520	116335	135534	0	80321
	Restricted Reserves					
	Next Era Account	377685	184230	561915		0
	Next Era Chairs	1029		1029		0
	Vicar Discretion Fund	2615		1084		1531
	Digital Missioner	541	0	110		431
		381870	184230	564138	0	1962
	Community Hub	1348	2050	1829		1569
		383218	186280	565967		3531
	Total	482738	302615	701501	0	83852
12	Summary of assets by fund		Unrestricted Funds	Restricted Funds	TOTAL 2023	
	Tangible fixed assets		0	0	0	
	Investment fix assets		0	0	0	
	Current assets		80321	3531	83852	
	Total		80321	3531	83852	

**Unit 10, Drake Mill Business Park
Plymbridge Road, Estover
Plymouth, PL6 7PS**

General: reception@tasplymouth.co.uk

Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2024 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

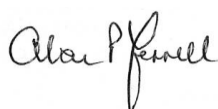
Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 Audit 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 there are any material facts in respect of the requirements:
 - to keep Accounting Records in accordance with Section 41 of the Act, and
 - to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have 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.



ALAN P YERRELL

A.P. YERRELL FMAAT

Licensed by the Association of Accounting Technicians to provide Self Employed services in
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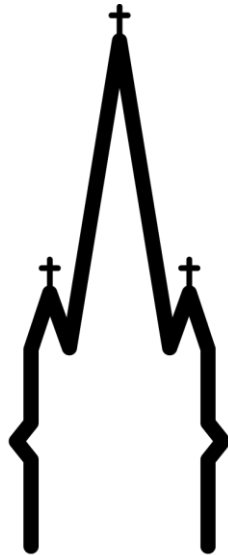


Gold ProAdvisor

Accounts

ST JUDE'S CHURCH, PLYMOUTH

Annual Report for the Year ending
31 December 2023



ST JUDES

P L Y M O U T H

PAROCHIAL CHURCH COUNCIL
FOR THE APCM 28 APRIL 2024

CONTENTS OF THE FORMAL ANNUAL REPORT FOR ST JUDE’S CHURCH, PLYMOUTH

PAGE	TOPIC
3	Administrative Information
4	Structure, Governance and Management
4	Objectives and Activities
4	Church Electoral Roll
4	Safeguarding
4	Review of the Parochial Church Council Year
7	Finance Summary

ATTACHMENTS

Annual Accounts

Administrative Information

St Jude's Church is situated on a site it shares with its Upper Hall, Lower Hall, Church Cottage and Vicarage, on the corner of Beaumont Road and Tothill Road. It is part of the Diocese of Exeter within the Church of England. The Vicarage part of the site is the responsibility of the Diocese of Exeter. The correspondence address is: The Vicarage, Knighton Road, Plymouth PL4 9BU.

The Parochial Church Council of the Ecclesiastical Parish of St Jude is registered with the Charity Commission No. 1134316.

SPECIAL NOTES ON CHANGES FROM 2020. The newly revised "Church Representation Rules" on elections were formally adopted (Recorded in the October 2020 APCM Minutes) and relevant items on elections are below:

- i. That Churchwardens will be elected once for a maximum period of service of 6 years, previously 5 years, after which they must step down for at least 1 year.
- ii. That PCC members will be elected once for a maximum period of service of 3 years, previously annually for a maximum of 3 years, after which they must step down for at least 1 year.
- iii. That Deanery Synod Representatives are elected once for the three-year term of the Synod (i.e. a 'Trimester' which re-starts in 2023), being able to serve the Parish for two consecutive terms, after which they must step down for at least 1 Trimester.

Church Members who served on the PCC for the period from 1 January to 31 December 2023 were:

Incumbent:	Revd Timothy Smith	<i>Chairman from Sept 2006</i>
Curate:	Vacant	

Wardens:	Susan Turner	<i>From April 2018</i>
(Max 2)	Rob Ponsford	<i>From April 2023</i>

Churchwardens are now elected once for a maximum term of 6 years, after which they must step down for at least one year.

Deanery Synod Representatives: Jean Roper	<i>From April 2023</i>
(Max 2 with Electoral Roll below 100)	

Deanery Synod members are now elected once for the fixed 3 year term of the Deanery Synod being replaced every 3 years. The current trimester began in 2023 and will renew in 2026. They must stand down for 1 Trimester following two served.

PCC Elected Members:	Gloria Prout	<i>From April 2021</i>
(Max 9 APCM to APCM)	Denise Horne	<i>From April 2021</i>
	Elizabeth Hardinge	<i>From April 2021</i>
	Selina Tyrrell	<i>From April 2021</i>
	Robert Ponsford	<i>From April 2022</i>
		<i>Churchwarden from April 2023</i>
	Paul Weekes	<i>From April 2022</i>
	Colin Macleod	<i>From April 2023</i>
	Debbie Macleod	<i>From April 2023</i>

Elected PCC Members are now elected once for 3 years, after which they must step down for at least one year.

Co-opted PCC members (Max 2): None

Others entitled to attend and vote:

Licensed Clergy:	None	Licensed Readers:	None
------------------	------	-------------------	------

Structure, Governance and Management

The method of appointment of PCC members is set out in the current edition of the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC under these same rules.

Objectives and Activities

St Jude's PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish and into the City of Plymouth, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church, Upper Hall, Lower Hall and Church Cottage on the St Jude's site.

Church Electoral Roll

There were 65 members on the Church Electoral Roll at the 2023 APCM, 48 of whom were non-resident in the parish, 17 resident. (At the 2022 APCM there were 67 members on the Church Electoral Roll, 48 of whom are non-resident in the parish, 19 resident)

Safeguarding

With a long-history of an OFSTED approved Pre-School, that sadly after decades closed in December 2021 and many young people utilising our site, as well as adults with learning difficulties, St Jude's has always taken great care in ensuring it has had more than just a 'due regard' for safeguarding both children and vulnerable adults. The Parochial Church Council, its employees and officers have always been required to adapt to bring into operation current safeguarding good practice direction from statutory bodies such as the Church of England's House of Bishops guidance through the Diocese of Exeter Safeguarding Officers. Safeguarding is a standing item at every PCC meeting.

Review of the Parochial Church Council Year

The full PCC met six times during the year. The meetings were on the 10 January, 7 March, 16 May, 11 July, 12 September and 14 November. There were also two 'email' meetings on the 4 April and 23 April. All meetings had an average attendance by the Vicar and elected members (PCC, Deanery Synod representatives and Church Wardens) of 91%. There were no Standing Committee meetings.

PCC minutes were publicly available throughout the year once approved at the subsequent meeting. Simplified agreed summaries of items of interest are produced soon after each meeting for distribution in the Church. At each meeting of the PCC, previous minutes are checked and approved and running accounts are presented by the Treasurer. Safeguarding is a standing item as well as a Health & Safety report, Human Resources and Sustainability.

Highlights and some significant areas of the Church's life covered during the year by the PCC on behalf of the Church are overleaf.

10 JANUARY 2023

The Diocese informed us of the change of title of Readers to Licensed lay Ministers (LLM's) and that they would normally be expected to step down at 80. The need for us to encourage more in this ministry for the future was noted. The Church's finances were healthy and the Budget anticipated income at £91,835 and expenditure budgeted at £89,835. The Next Era Church re-ordering project had costs being defined and the Diocese had affirmed they would support cashflow by loaning the VAT element until it could be reclaimed.

7 MARCH 2023

The draft of the 2022 Annual Report was accepted by the PCC. The need for an additional Churchwarden to ensure there would be handover continuity was also re-iterated. There had been some progress in the funding for the Next Era Project after a visit by a major potential Trust. The Church's Building management Group submitted a report on works being carried out and our Churchwarden presented their 'Calendar of Care' plan for the year's site maintenance along with the Annual Fabric Report. The inventory check had taken place and all items recorded were in place. Our Mission Partners Group confirmed a shared lunch was being planned to welcome our new CMS link missionary, who will be serving in Kenya and that we had donated £400 to the Disasters Emergency Committee Turkey/Syria earthquake appeal. The return for our Worshipping Community 'number' had been submitted, confirming it stood at 85 people – not all of whom are on the Electoral Roll but are regular worshippers with us. Plans were at an early stage for some form of event to enable individuals to come together to watch the King's coronation.

4 APRIL 2023 (EMAIL MEETING)

This was a single item email request to the PCC to vote on supporting one of our congregation's application to the Diocese for selection and training as a Licensed Local Minister (Reader). Agreed unanimously.

23 APRIL 2023 (EMAIL MEETING)

Following the Annual Meeting that morning and news that we were within £15,000 of the anticipated budget for the Next Era Project, the PCC were approached by email to see if they would agree to instruct all our professionals (Architect, Quantity Surveyor etc) to take the project to tender. There were two questions – the first whether or not they felt they had enough information to take this decision by email. If not, a meeting was planned for the 25 April. All agreed a decision now was straight forward. The second decision was whether or not to then give instructions to get to tender – and that was also unanimously agreed.

16 MAY 2023

The new PCC was formed with a new Deanery Synod member, a new PCC member as well as a new Churchwarden to serve alongside our experienced Churchwarden of five years for their last year. PCC Officers were also appointed. Within the Finance part of the meeting, extending the life of the Air Purifiers in the Upper Hall by arranging servicing was agreed and the very large increases, particularly in electrical standing charges for the Church was discussed and agreed options would begin to be sought as well as confirming the purchase of a new laptop and replacement larger screen TV for the Upper Hall. The Next Era Project team were still liaising with local authority Building Control Officers and forming a list of work we could do ourselves outside of a main contract. We also heard of a single large donation of £25,000 from a very generous church family member. Within the Safeguarding section of the meeting we heard that advice had been sought regarding a potential vulnerable adult when appropriate checks happened and advice was helpfully given. This was not an 'incident', rather a check. Our Young People enjoy a regular Summer week away and the PCC agreed to help fund the time in August to keep individual's costs down. There had been a lot of 'fulsome messages of thanks' from many who attended our Lord Mayor's Service on the 30th April as the Vicar completed his year as the Lord Mayor's Chaplain.

11 JULY 2023

The PCC agreed to formally approach the Diocese to see if they would affirm their informal offer to support the Next Era Project cashflow with a loan for the VAT element that needed to be paid during the project but that could largely be reclaimed via the Listed Places of Worship scheme. Both full Faculty and Planning Permissions were now in place. We had a short report from the prior Deanery Synod and agreed to accept an offer of a free Ecological Survey by Devon Living Churchyards. We began the process of forming a group, the “Joshua Group”, to begin planning how we move out of the Church, as and when it happens, to begin to worship ‘in exile’ in the Upper Hall.

12 SEPTEMBER 2023

We heard about our church finances still being strong and that we had received a gift of £3,000 from a past parishioner from many years prior. The Church’s Finance Policy was renewed and accepted with a minor amendment. Full Building Control Approval has now been resolved for the Next Era Project and that a pre-contract asbestos survey showed none to be present. The previously mentioned Ecological Survey of the site is now booked for mid-September. The Summer week away for the young people got great feedback with all costs met. Still no date for a start on the Next Era Project yet, but provisional planning for Christmas that may be out of the Church and in the Halls is underway.

14 NOVEMBER 2023

The Parish’s Safeguarding Officer brought the updated Safeguarding Action Plan from the Parish Dashboard system with several existing policies being reviewed and re-accepted with a new one on Safeguarding Data Protection and Retention being accepted and approved also along with our activities being placed within the dashboard system and renewed agreement on Safer Recruitment processes for church roles.

On the Next Era Project four tenders had been received and depending on how much equipment and work post contract we bought or carried out, there had been a deficit of between £25,000 and £40,000. The Vicar had initiated a “Bridging the Gap” short term appeal and “the PCC was overwhelmed and full of thanksgiving to hear (from the Treasurer) that the total pledged in 2 weeks was £79,725!” Additionally, three grants were all confirmed, and the Diocese had affirmed the availability of a VAT cashflow loan. The Next Era Team had met with the two lowest tenderers (£398,000 and £409,000) and recommended to the PCC the second lowest. After discussion, the PCC gave authority to the Next Era Team to confirm the Church closure on the 2 December 2023 to the Archdeacon, to arrange Insurances and place contracts with the preferred contractor and the associated specialist consultants, all to enable the Next Era Project to proceed to completion within the budgets and parameters set at the meeting. The vote to proceed was unanimous.

In other parts of the meeting, we heard about the Vicar’s plan for a year long New Testament course and that the Bishop of Plymouth had greatly appreciated his time with us at our November Brunch Service. He particularly noted the great intergenerational interactions. Our CMS Mission partner whose commissioning service we had held reported back that his guests had commented on how the church was “friendly and God-filled”. There was a re-iteration of the need for a PCC Secretary and a new Churchwarden to fill the role of our longstanding one who will step down after six years, to both be in place to witness the 2024 APCM process as the Vicar may retire prior to the APCM in 2025. We had the Ecological Site Report back and that will be used in 2024 as a basis for thinking about the wider site. Following the success of our Young People’s week in Slapton this past Summer, similar dates were re-booked for 2024. While the Boys and Girls Brigades are external organisations to the Church and PCC, we are closely connected and we heard that the Girls’ Brigade leader of several decades will be stepping down and that her replacement was named and warmly agreed with. Lastly, we decided to reduce our Christmas Services for this year, only because the Church will have been closed and to avoid drawing large crowds for times such as Carols and not create overcrowding in our Hall within the cold and flu season.

Finance Summary

Planned giving donations to the General Account through bank standing orders, monthly or weekly envelope scheme and the Parish Giving Scheme has increased by 18% over the last year, to more than £70,700 from £59,800. The Parish Giving Scheme is steadily increasing and provides the largest source of donations and has risen by 28%. The increase is due partly to donors moving to this form of giving and new donors joining the Church and using this scheme. The PGS scheme benefits from reclaiming Income Tax from eligible donations monthly, equating to £14,028 during the year as opposed to the smaller claim made by the Church for Gift Aided donations received outside of the PGS amounting to £4,087. The regular PGS monthly Gift Aid Tax refunds all but eradicates the cash flow difficulties, particularly at the end of the year, that used to occur when waiting for a large Income Tax claim to be paid. This is far more financially efficient and allows the Church to plan and budget more effectively throughout the year.

The financial outturn exceeded our forecast for the year mainly due to the following reasons. Expenditure on general maintenance that would be absorbed within the imminent Next Era project, was not carried out. The PCC did not employ an administrator and therefore did not spend the money set aside in the budget for this. A credit was received from our energy provider, due to historic direct debit overcharging at the time of the energy crisis. Our general expenditure was £81,082 against a forecast of £90,569. Our general income was £111,004 against a budget of £97,440 producing a staggering in-year surplus of c£30,000.

Along with the information shared above about the General Account other unrestricted funds consist of Reserve Account, Special One-off Donation (designated for Next Era project) and Sutton Deanery Grant (designated for youth support).

The contribution to the 2023 Common Fund of £41,711.00 was paid in full, a slight reduction from 2022.

The Church continues to support charitable giving and transfers 8% of our unallocated general income, to our Mission Partners, SOMA, OMF, CMS, MAF and Shekinah. We also supported the Syria/Turkey Earthquake disaster appeal, TEN, through Harvest for the Hungry, University of Plymouth's Student Union, Tea and Toast initiative, CPAS, Devon and Cornwall Refugee Support.

In November, following a shortfall in the restricted Next Era funds, for reordering the Church building, identified at the tendering stage of between £25K the minimum amount needed and £40K which would complete all works within the project, an appeal was made to "Bridge the Gap." The Church family, having waited 14 years, with many setbacks along the way, were resolute in their response and pledged an amazing £80,175 (including Gift Aid). Pledges started to be received immediately and by the end of the year £53,270 (including Gift Aid) had been received.

The restricted funds consist of Next Era project fund and a secondary fund to provide New Chairs for this project, the Community Hub, Vicar's Discretionary Fund and Digital Mission. There was very little movement in these funds apart from the Next Era Project that received donation income of £127,181, some of this was the pledged money, as explained above, and includes two external Grants received totalling £42,550 and interest of £6,161. The Next Era in-year expenditure was £14,700. With other money set aside for this project within the accounts this left £410,200 to start the project in January 2024.

As you can see from the report the Church has been incredibly blessed with extremely generous gifts from our Church family, who faithfully support the life and work of our Church, reflecting God's abundant generosity to us all. As we finally enter the Next Era for St Jude's Church we look to the future and the new opportunities that more appropriate spaces created within the Church building will provide to better meet the needs of our community and grow the Kingdom of God.

PLYMOUTH
St. JUDE
PAROCHIAL CHURCH COUNCIL
FINANCIAL REPORT
Year Ended 31st December 2023



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Alan: 07980 686980

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Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2023 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 Audit 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 there are any material facts in respect of the requirements;
 - to keep Accounting Records in accordance with Section 41 of the Act, and
 - to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have 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.

ALAN P YERRELL

A.P. YERRELL FMAAT, FFA, FCPA, FIPA

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PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

BALANCE SHEET AT 31ST DECEMBER 2023

		2023	2022
FIXED ASSETS			
Tangible	7(a)	-	-
Investments	7(b)	-	-
CURRENT ASSETS			
Debtors and prepayments (Tax recovered Jan 2023)	8b	14663	10138
Short term deposits		399634	257451
Cash at bank		67094	71423
Hub Business Acc		1347	853
		<u>482738</u>	<u>339865</u>
LIABILITIES:			
Creditors - payable within one year.	9	-	-
		<u>482738</u>	<u>339865</u>
TOTAL NET ASSETS			
		<u>482738</u>	<u>339865</u>
PARISH FUNDS			
Unrestricted	10	99521	69660
Restricted	10	383217	269205
		<u>482738</u>	<u>338865</u>

Approved by the Parochial Church Council date 12th March 2024

and signed on its behalf by 

The Rev'd Timothy Smith (P.C.C. Chairman).

Notes to the financial statement

For the year ended 31 December 2023

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards (FRS102). The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs. The PCC are currently working towards preparing their accounts under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of the 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land – Nil	Fixtures and fittings – 20 years	Computers – 3 years
------------	----------------------------------	---------------------

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derived from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value.

Short term deposits

These are the cash held on deposit either with the CAF or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining 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' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These 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.

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2023

INCOMING RESOURCES		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2023	TOTAL FUNDS 2022
		£	£	£	£
Donations and Legacies	2(a)	94015	121950	215965	111863
Charitable Church Activities	2(b)	1728	2580	4308	1390
Other Trading Activities	2(c)	8697	0	8697	9560
Investments	2(d)	0	6161	6161	943
Other Income	2(e)	6564	0	6564	2751
TOTAL INCOMING RESOURCES		111004	130691	241695	126507
RESOURCES EXPENDED					
Church Activities	3(a)	80291	17530	97821	97936
Fund raising Costs	3(b)	0	0	0	0
TOTAL EXPENDITURE		80291	17530	97821	97936
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		30,713	107000	137713	28571
NET GAINS ON INVESTMENTS	7(b) 8(a)	-	6161	6161	-
NET INCOME/(EXPENDITURE)		30,713	113161	143874	28571
BALANCES B/FWD 1ST JANUARY 23		68808	270056	338864	310294
BALANCES C/FWD 31 DECEMBER 23		99521	383217	482738	338865

For the year ended 31 December 2023

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	T O T A L FUNDS	
			2023 £	2022 £
2(a) Donations and Legacies				
General Income:				
Planned Giving	70729		70729	59805
Gift Aid Recoverable	17498		17498	15127
Service Collection Plate	4366		4366	3255
General Donations/Appeals etc	222	750	972	3786
Community Hub	1200		1200	1680
Other Grants			0	3210
Next Era Project Income				
Donation (Chairs)		180	180	
Planned Giving		67890	67890	20000
Gift Aid Recoverable		10580	10580	5000
Grants		42550	42550	
	<u>94015</u>	<u>121950</u>	<u>215965</u>	<u>111863</u>
2(b) Charitable Church Activities				
Weddings and Funeral Fees	1062		1062	874
Totstime	666		666	316
Community Hub		2580	2580	200
	<u>1728</u>	<u>2580</u>	<u>4308</u>	<u>1390</u>
2(c) Other trading activities				
Church Hall letting	897		897	1485
Letting of Cottage	7800		7800	7800
Preschool/Equip Sale			0	275
	<u>8697</u>	<u>0</u>	<u>8697</u>	<u>9560</u>
2(d) Income from Investments				
Next Era Account Interest		6161	6161	941
General Bank Interest			0	2
	<u>0</u>	<u>6161</u>	<u>6161</u>	<u>943</u>
2(e) Other Income Resources				
Bank Credit			0	437
Insurance Claim (Roof)			0	1956
Energy Refund - Elec	6314		6314	358
Misc - GB	250		250	0
	<u>6564</u>	<u>0</u>	<u>6564</u>	<u>2751</u>
TOTAL INCOMING RESOURCES	<u>111004</u>	<u>130691</u>	<u>241695</u>	<u>126507</u>

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

For the year ended 31 December 2023

3 RESOURCES EXPENDED

		Unrestricted Funds	Restricted Funds	T O T A L FUNDS	
				2023	2022
3(a) Church Activities					
	Missionary & Charitable giving:				
	Appeals - TEN - Turkey/Syria	622		622	2079
	VDF (Pastoral Care)		50	50	1146
	MAF	1273		1273	1067
	OMF	749		749	628
	SOMA	749		749	628
	CMS	1273		1273	1067
	Shekinah	749		749	628
	DCRS	500		500	500
	Plymouth CU	400		400	400
	Street Pastors	500		500	500
	CPAS	500		500	500
		<u>7315</u>	<u>50</u>	<u>7365</u>	<u>9143</u>
	Ministry				
	Staff Costs	1672		1672	1748
	Common Fund 2023	41711		41711	42161
	Common Fund 2018			0	5000
	Other Ministry Cost	1322		1322	1308
	Church Running Cost	25443		25443	16720
	Bld Maintenance Cost	603		603	900
	Major Improvements			0	9920
	Publicity/Website	91	660	751	526
	Bank Chrrge	33		33	0
	Education - GB			0	580
	Church Office	1373		1373	1680
	Community Hub		2085	2085	1562
	Insurance Claim			0	0
	Next Era Project		14735	14735	6688
	Governance	728		728	0
		<u>80291</u>	<u>17530</u>	<u>97821</u>	<u>97936</u>
3(b) Fundraising Costs					
		0	0	0	0
TOTAL RESOURCES EXPENDED		<u><u>80291</u></u>	<u><u>17530</u></u>	<u><u>97821</u></u>	<u><u>97936</u></u>

4 **Analysis of expenditure including allocation of support costs**

	2023	2022
Church Building and Profession Fees		
Independent examiner's remuneration	408	306
Payroll Service	320	300

5 **Staff Costs**

	2023	2022
Wages and Salaries	1659	1448
NI and Tax Costs	12	
	<u>1671</u>	<u>1448</u>
Average number of employees		
Church	1	1

During the year the PCC employed a part time cleaner.:

- 5(a) A small immaterial portion of the expenses paid to the incumbent may have related to his services as Chairman of the PCC.

No other payments or expenses were paid to any other PCC member apart from reimbursement of postage to the Treasurer.

6 **Analysis of transfer between funds**

	Unrestricted	Restricted
C/F of tithe (8%) from Gen Income not spent	399	0

7(a) **Tangible fixed assets**

	Church Equipment
	£
Cost of valuation	
At 1st January 2023	0
Disposal	0
Additions at cost	0
	<u>0</u>
At 31 December 2023	
Depreciation	
At 1st January 2023	0
Withdrawn on disposals	0
Charge for the year	0
	<u>0</u>
At 31 December 2023	
Net book value	0

Church equipment beyond their useful economic life.

7(b) **Investment Property**

Non held

8	Current Assets	£	£
8(a)	Investments		-
	Interest from Next Era Acc	6161	
		2023	2022
8(b)	Debtors and Prepayment		
	Tax recoverable rec'd Jan 2024	14663	10138
		<u>14663</u>	<u>10138</u>
9	Creditors and Accrual		
		0	0
		<u>0</u>	<u>0</u>

- 10 **Funds**
The Restricted Funds comprise of Next Era Redevelopment Fund;
Digital Missioner; Vicar's Discretionary Fund (Pastoral Support).

11	Movement in Funds	B/FWD	INCOME	EXPEND	TRANSER	C/FWD
	Unrestricted Reserves					
	GENERAL ACC	26343	111004	80290	-399	56658
	Mission	392	0	0	399	791
	Reserve Account	10000	0	0		10000
	Special Donation	31500	0	0		31500
	Sutton Deanery Grant	572	0	0		572
		<u>68807</u>	<u>111004</u>	<u>80290</u>	<u>0</u>	<u>99521</u>
	Restricted Reserves					
	Next Era Account	265239	127181	14735		377685
	Next Era Chairs	849	180	0		1029
	Vicar Discretion Fund	1915	750	50		2615
	Digital Missioner	1201	0	660		541
		<u>269204</u>	<u>128111</u>	<u>15445</u>	<u>0</u>	<u>381870</u>
	Community Hub	852	2580	2085		1347
		<u>270056</u>	<u>130691</u>	<u>17530</u>		<u>383217</u>
	Total	<u>338863</u>	<u>241695</u>	<u>97820</u>	<u>0</u>	<u>482738</u>

12	Summary of assets by fund	Unrestricted Funds	Restricted Funds	TOTAL 2023
	Tangible fixed assets	0	0	0
	Investment fix assets	0	0	0
	Current assets	99521	383217	482738
	Total	<u>99521</u>	<u>383217</u>	<u>482738</u>

St.JUDES BALANCE SHEET AS AT
31/12/2023
CURRENT ASSETS

	In Bank	Minus o/s Chqs	Plus o/s ptb	Total
CAF Bank Nextera	£ 399,634.04		£ 10,580.00	£ 410,214.04
CURRENT ACCOUNT	£ 26,976.21	£ 6,962.18	£ 4,459.53	£ 24,473.56
Business Acc	£ 46,703.54			£ 46,703.54
				<u>£ 481,391.14</u>

REPRESENTED BY

	B/FWD	INCOME	EXPEND	TRANSER	C/FWD
Unrestricted					
GENERAL ACC	£ 26,343.41	£ 111,004.30	£ 80,290.86	-£ 399.71	£ 56,657.14
Mission Tithe	£ 391.66			£ 399.71	£ 791.37
Reserve Account	£ 10,000.00	£ -	£ -	£ -	£ 10,000.00
SD (Earmarked for Next Era)	£ 31,500.00	£ -	£ -	£ -	£ 31,500.00
Sutton Deanery Grant	£ 572.00	£ -	£ -	£ -	£ 572.00
	<u>£ 68,807.07</u>	<u>£ 111,004.30</u>	<u>£ 80,290.86</u>	<u>£ -</u>	<u>£ 99,520.51</u>
Restricted					
Next Era Account	£ 265,238.75	£ 127,181.05	£ 14,735.26	£ -	£ 377,684.54
Next Era Chairs	£ 849.50	£ 180.00	£ -	£ -	£ 1,029.50
Vicar Discretion Fund	£ 1,915.25	£ 750.00	£ 50.00	£ -	£ 2,615.25
Digital Missioner	£ 1,201.34	£ -	£ 660.00	£ -	£ 541.34
	<u>£ 269,204.84</u>	<u>£ 128,111.05</u>	<u>£ 15,445.26</u>	<u>£ -</u>	<u>£ 381,870.63</u>
Total	<u>£ 338,011.91</u>	<u>£ 239,115.35</u>	<u>£ 95,736.12</u>	<u>£ -</u>	<u>£ 481,391.14</u>

SUMMARY

BALANCE B/FWD	£ 338,011.91
SURPLUS FOR YEAR	£ 143,379.23
BALANCE C/FWD	<u>£ 481,391.14</u>

o/s Chqs No/BACS	Amount	o/s PtB	Amount
Insurance	£ 668.46	31/12/2023	£ 376.43
SOMA	£ 749.02	Tax Reclaim Gen	£ 4,083.10
OMF	£ 749.02	Tax Reclaim N/E	£ 10,580.00
CMS	£ 1,273.33		
MAF	£ 1,273.33		
SHEKINAH	£ 749.02		
CPAS	£ 500.00		
DCRS	£ 500.00		
Street Pastors	£ 500.00		
	<u>£ 6,962.18</u>		<u>£ 4,459.53</u>

Gross Church Income and Expenditure

REPRESENTED BY	B/FWD	INCOME	EXPEND	C/FWD
Church Accounts	£ 338,011.91	£ 239,115.35	£ 95,736.12	£ 481,391.14
Community Hub Accounts	£ 852.98	£ 2,580.00	£ 2,085.30	£ 1,347.68
	<u>£ 338,864.89</u>	<u>£ 241,695.35</u>	<u>£ 97,821.42</u>	<u>£ 482,738.82</u>

St Jude's Community Hub Income and Expenditure 2023

Hub Bank Account		Income Expenditure Balance	
Item		Income	Expenditure Balance
01-Jan Starting Balance			£852.98
16-Jan Rent			-£100.00
27-Jan Biscuits (70)			-£8.90
15-Feb Rent			-£100.00
10-Mar Donation from BCUK Research		£250.00	
13-Mar Donation TPT for Beaumont Park event		£400.00	
15-Mar Rent			-£100.00
12-Apr Subs for POP membership			-£5.00
15-Apr Rent			-£100.00
17-Apr Gazebo (71)			-£199.95
17-Apr Gazebo anchor weights (72)			-£14.94
18-Apr Livewell Foundation Donation		£600.00	
15-May Rent			-£100.00
18-May Feather Banner Atlas Graphics (73)			-£226.80
18-May Donation (CJ)		£30.00	
19-May Kingdom Coffee 2xboxes (74)			-£75.98
12-Jun Biscuits 3x300 Lotus (75)			-£57.87
15-Jun Rent			-£100.00
17-Jul Rent			-£100.00
02-Aug Kingdom Coffe 2xboxes (76)			-£75.98
03-Aug POCA Donation		£300.00	
15-Aug Rent			-£100.00
15-Sep Rent			-£100.00
16-Oct Rent			-£100.00
19-Oct Hub Computer upgrade (77)			-£100.00
15-Nov Rent			-£100.00
15-Nov Kingdom Coffee 3xboxes (78)			-£119.88
15-Dec Rent			-£100.00
18-Dec Plymouth City Council HSF Grant		£1,000.00	
			£1,347.68



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Alan Yerrell: alan@tasplymouth.co.uk**

Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2023 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 Audit 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 there are any material facts in respect of the requirements;
 - to keep Accounting Records in accordance with Section 41 of the Act, and
 - to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have 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.

ALAN P YERRELL

A.P. YERRELL FMAAT, FFA, FCPA, FIPA

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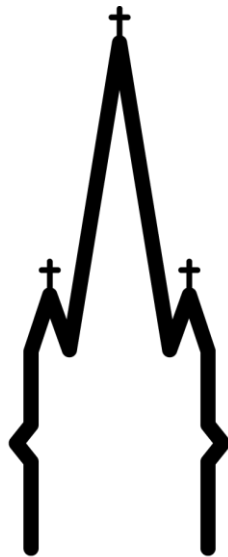


Gold ProAdvisor

Accounts

ST JUDE'S CHURCH, PLYMOUTH

Annual Report for the Year ending
31 December 2022



ST JUDES
PLYMOUTH

PAROCHIAL CHURCH COUNCIL
FOR THE APCM 23 APRIL 2023

CONTENTS OF THE FORMAL ANNUAL REPORT FOR ST JUDE’S CHURCH, PLYMOUTH

PAGE	TOPIC
3	Administrative Information
4	Structure, Governance and Management
4	Objectives and Activities
4	Church Electoral Roll
4	Safeguarding
4	Review of the Parochial Church Council Year
7	Finance Summary

ATTACHMENTS

Annual Accounts

Administrative Information

St Jude's Church is situated on a site it shares with its Upper Hall, Lower Hall, Church Cottage and Vicarage, on the corner of Beaumont Road and Tothill Road. It is part of the Diocese of Exeter within the Church of England. The Vicarage part of the site is the responsibility of the Diocese of Exeter. The correspondence address is: The Vicarage, Knighton Road, Plymouth PL4 9BU.

The Parochial Church Council of the Ecclesiastical Parish of St Jude is registered with the Charity Commission No. 1134316.

SPECIAL NOTES ON CHANGES FROM 2020. The newly revised "Church Representation Rules" on elections were formally adopted (Recorded in the October 2020 APCM Minutes) and relevant items on elections are below:

- i. That Churchwardens will be elected once for a maximum period of service of 6 years, previously 5 years, after which they must step down for at least 1 year.
- ii. That PCC members will be elected once for a maximum period of service of 3 years, previously annually for a maximum of 3 years, after which they must step down for at least 1 year.
- iii. That Deanery Synod Representatives are elected once for the three-year term of the Synod (i.e. a 'Trimester' which re-starts in 2023), being able to serve the Parish for two consecutive terms, after which they must step down for at least 1 Trimester.

Church Members who served on the PCC for the period from 1 January to 31 December 20 were:

Incumbent:	Revd Timothy Smith	<i>Chairman from Sept 2006</i>
Curate:	Vacant	

Wardens:	Susan Turner	<i>From April 2018</i>
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(Max 2)

Churchwardens are now elected once for a maximum term of 6 years, after which they must step down for at least one year.

Deanery Synod Representatives: Jean Roper	<i>To April 2022</i>
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(Max 2 with Electoral Roll below 100)

Deanery Synod members are now elected once for the fixed 3 year term of the Deanery Synod being replaced every 3 years. The current trimester began in 2020 and will be renewed in 2023. They must stand down for 1 Trimester following two served.

PCC Elected Members:	Colin Macleod	<i>From April 2019 to April 2022</i>
(Max 9 APCM to APCM)	Debbie Macleod	<i>From April 2019 to April 2022</i>
	Leslie Roper	<i>From April 2019 to April 2022</i>
	Gloria Prout	<i>From April 2021</i>
	Denise Horne	<i>From April 2021</i>
	Elizabeth Hardinge	<i>From April 2021</i>
	Selina Tyrrell	<i>From April 2021</i>
	Robert Ponsford	<i>From April 2022</i>
	Paul Weekes	<i>From April 2022</i>

Elected PCC Members are now elected once for 3 years, after which they must step down for at least one year.

Co-opted PCC members (Max 2): Debbie Macleod from May 2022

Others entitled to attend:

Licensed Clergy:	None	Licensed Readers:	None
Non-voting attendees:	None		

Structure, Governance and Management

The method of appointment of PCC members is set out in the current edition of the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC under these same rules.

Objectives and Activities

St Jude's PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish and into the City of Plymouth, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church, Upper Hall, Lower Hall and Church Cottage on the St Jude's site.

Church Electoral Roll

There were 67 members on the Church Electoral Roll at the 2022 APCM, 48 of whom were non-resident in the parish, 19 resident. (At the 2021 APCM there were 68 members on the Church Electoral Roll, 49 of whom are non-resident in the parish, 19 resident)

Safeguarding

With a long-history of an OFSTED approved Pre-School, that sadly after decades closed in December 2021 and many young people utilising our site, as well as adults with learning difficulties, St Jude's has always taken great care in ensuring it has had more than just a 'due regard' for safeguarding both children and vulnerable adults. The Parochial Church Council, its employees and officers have always been required to adapt to bring into operation current safeguarding good practice direction from statutory bodies such as the Church of England's House of Bishops guidance through the Diocese of Exeter Safeguarding Officers. Safeguarding is a standing item at every PCC meeting.

Review of the Parochial Church Council Year

The full PCC met six times during the year. The meetings were on the 11 January, 8 March, 10 May, 6 July, 13 September and 8 November. All meetings had an average attendance by the Vicar and elected members (PCC, Deanery Synod representatives and Church Wardens) of 78%. There were no Standing Committee meetings.

PCC minutes were publicly available throughout the year once approved at the subsequent meeting. Simplified agreed summaries of items of interest are produced soon after each meeting for distribution in the Church. At each meeting of the PCC, previous minutes are checked and approved and running accounts are presented by the Treasurer. Safeguarding is a standing item as well as a Health & Safety report, Human Resources and Sustainability.

Highlights and some significant areas of the Church's life covered during the year by the PCC on behalf of the Church are overleaf.

11 January 2022

As we moved slowly out of pandemic closures, we began the process of discussing when various public facing ministries might re-open and for several, it was agreed that the volunteers would take those decisions for their groups. It was noted that there was now no longer covid guidance from either the Church of England or the State and that we were still encouraging mask wearing. The Vicar brought the PCC up to date on his own health after his Covid hospitalisation across Christmas. The year-end financial situation looked positive with a surplus of £20,437 with decisions to top up the reserve to £10,000 and pay the Diocese an extra £5,000 towards the remaining shortfall from 2018 of £11,400 and agreed the 2023 budget.

Details of the December 2021 closure of the Pre-School were reported and after all costs, redundancies etc, there was £198.69 left to be transferred to church accounts. The long-term storage of some records for 21 years was noted.

The Next Era project almost had its Faculty and the PCC agreed once received that work could be commissioned to get us to tender stages.

8 March 2022

The 2021 accounts were approved along with the 2021 Annual Report, Electoral Roll, 2021 Annual Meeting Minutes and Annual fabric report. The PCC received a report on gas and electrical consumption figures for each of our buildings to ensure we could ask for donations or fees that would cover the costs to the church for energy when used by others. There had been some storm damage to the church roof repaired under insurance and planned repairs to part of the Lower Hall roof resolved. The need for fencing around the mound had been raised with the Diocese (whose land it is) and agreed we could not accept its installation and maintenance as should any accidents occur, it would always be against any insurance held by the Diocese.

Our Mission Partners Group suggested we now include the Church's patrons, the Church Pastoral Aid Society (CPAS), within our financially supported ministries from our tithe and there had been a special donation to the Ukraine Appeal of £500.

Our Summer Camps for our young people had been cancelled the prior years because of the pandemic and it was sadly acknowledged that there was insufficient time to plan or accept the risk of pre-paying hire costs in the current covid times for items for the coming Summer and that planning would be needed in the Autumn for 2023.

The Vicar expressed the need to find some missional re-connections, especially to families and children after the major disruption of the pandemic.

10 May 2022

The new PCC was formed after the April Annual Meeting and officers appointed. The Vicar confirmed he was again the Lord Mayors Chaplain and asked if the Church would accept a cost in 2023 for a Civic Service, probably on the 30 April 2023 for refreshments for dignitaries etc. Plans were started for a Queens Jubilee celebration on the 5 June. It was agreed to provide up to £2,000 for a new catering style cooker for the Lower Hall including its installation. There was news of the faculty and a decision hearing onsite agreed with the Diocesan Chancellor on the 31 May 2022. There was also a report of damage done with rocks through Upper Hall windows and a swastika carved into the Church's south door. As the Police were notified for the insurance claim, it was also classed by them as a Hate Crime.

5 July 2022

The PCC had confirmation that the Pre-School's accounts were now formally closed. The PCC heard that the Chancellor's visit for the Next Era Project Faculty had gone well, that he gave a strong indication it would be approved, but his approval would not be formally ready until August. To improve those family connections it was agreed that some 'stay and play' sessions were planned for the Church garden in the Summer and that we would have family friendly Summer Sunday church brunch services with midweek communion services in the Church.

The brunches were also discussed in detail and their very real ability to enable non-church folk, especially families, to connect with us. The PCC approved a change to our service patterns post Summer to have a monthly brunch service in the Hall instead of the Church and to fund any costs for the food to use up, over time, the outstanding sum of £572 in our Sutton Deanery Fund earmarked for mission.

The PCC also welcomed Vineyard Church's Children's Storehouse Project into the Lower Hall for a season while they re-arranged premises.

13 September 2022

There was information on a new Winter charitable project using slow cookers funded from the Vicar's Discretionary Fund and potential grant from our local councillor to provide free slow cookers, recipes, some initial food etc via our local Primary School Family Liaison Officers recommendations. The Next Era Project faculty had been received and the PCC agreed to a small team of three to now get through the conditions. There were some updates on Safeguarding implemented regarding changes to the DBS checking system now reducing the renewal time from five years to three.

The Boys and Girls Brigades leaders confirmed the cost of setting up Church Camp in the manner prior to the pandemic was now looking prohibitive with the likely numbers who might go. There would therefore be a meeting to try and consider other options for Summer 2023. There were positive reports of the beginning of the Sunday morning children's ministry, Jude's Club, which had started to offer a breakfast in the weeks between Church Brunches, which themselves had very positive feedback. Some new crockery and cutlery would be bought to avoid the need to carry these heavy items between the Lower and Upper Hall.

8 November 2022

Our Safeguarding Officer brought some new and updated Policies for PCC approvals and the update on the Parish's Safeguarding Dashboard. The need for an Alpha Course was raised (for the New Year). The topic of the need for a paid Church Administrator was discussed and a request for the Finance Team to decide on a budget for the role. The Next Era Project team were awaiting an updated budget cost report from the Quantity Surveyor that will enable further progress once received.

Our Mission Partners Group told us about the plans for our Christmas Card Appeal to support a small local Salvation Army project for the homeless in Plymouth and of their recommendation of a switch in our CMS support to a new person who will be working among children in poverty in Nairobi, Kenya. We heard about the progress of the Slow Cooker project and a new one from our Community Hub Café, of providing a soft warm rug to some local people, labelled 'Hugs from the Hub'.

The issue of the Summer camp had resolved, and a booking has been made for an indoor venue for the 14-18 August 2023 near Slapton at The Start Bay Centre, where we would be able to extend the offer, now it was no longer under canvass, to a lower age range and include Year 4 children.

Finance Summary

Planned giving donations through standing orders at the bank and the highly successful Parish Giving Scheme, where givers can voluntarily increase their gift, annually, in line with inflation has enabled the Church's income to remain buoyant. The importance of these, generally tax efficient forms of regular giving, cannot be stressed enough and consistent and predictable income allows the PCC to plan and budget more effectively.

Once again, the financial outturn exceeded our forecast for the year in our unrestricted General Account. Our income was £96,599 and through careful management of our spending of £87,677, we achieved an in-year surplus of £6,098. This equated to a 5.9% increase in giving over the previous year, including the tax recoverable on this income and highlights the generosity of financial support from our Church family despite challenging economic pressures.

The Church was awarded, a very welcome Energy Grant of £3,210 (half the utility costs shown in the 2021 accounts) from Exeter Diocese, in recognition of the exponential rises in energy costs being incurred by churches across the region.

The contribution to the 2022 Common Fund of £42,161 was paid in full, a 5% increase from 2021. The diocesan share is calculated by taking into account the size of our church family, discounting various groups, who could find it difficult to give financially and local deprivation factors.

It is important to note that included in the unrestricted General Account figures the PCC decided to move £3,527 to increase the Reserve Fund to £10,000, an agreed balance to cover unplanned emergencies and is held within a designated fund within the Church accounts. We also repaid £5,000 of the £11,400 shortfall on the 2018 Common Fund because of well-rehearsed issues experienced by us at the time.

The Church continues to support the work of others through our charitable giving and transfers 8% of our unallocated donations, to our Mission Partner Group for distribution to Mission Partners. A proportion of this money is allocated for the discretionary use of the group to meet urgent worldwide disasters and to support local need. Specific Charity collections, such as the TEN Ukraine Support and their Harvest Appeal and the Christmas Card Appeal for the Salvation Army, local initiative, are distributed shortly after their receipt.

To support and facilitate the Community Hub project and in acknowledgment of their success in self-generating funds, the PCC approved setting up their own bank account. From October the Community Hub became more financially autonomous. The group will remain accountable to the PCC and their accounts will form part of the overall gross income and expenditure of the Church and be included in the Churches Annual Financial Statements.

The gross income includes the General Account and the Community Hub Funds, and restricted funds for the Next Era redevelopment and a secondary fund to provide New Chairs for this project, Vicar's Discretionary Fund and Digital Mission. Designated funds of the Special Donation, Reserve Fund, and the Sutton Deanery Grant and all these funds amount to £125,012 against an expenditure of £97,295.

The largest of our funds is held for the Restricted Next Era Development, and having received a further generous donation during the year of £25,940 (including tax recoverable) stands at £265,238.

We are incredibly blessed as a Church thanks to the generosity of **all** our donors who faithfully support the life, work, and future of our Church sharing the Good News and growing God's Kingdom in this community.

PLYMOUTH
St. JUDE
PAROCHIAL CHURCH COUNCIL
FINANCIAL REPORT
Year Ended 31st December 2022

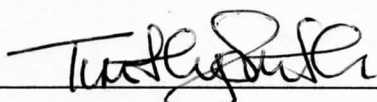
PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

BALANCE SHEET AT 31ST DECEMBER 2022

		2022	2021
FIXED ASSETS			
Tangible	7(a)	-	-
Investments	7(b)	-	-
CURRENT ASSETS			
Debtors and prepayments (Tax recovered Jan 2023)	8b	10138	6109
Short term deposits		257451	240735
Cash at bank		70423	63251
Hub Business Acc		853	199
		<u>338865</u>	<u>310294</u>
LIABILITIES:			
Creditors - payable within one year.	9	-	-
		<u>338865</u>	<u>310294</u>
TOTAL NET ASSETS			
		<u>338865</u>	<u>310294</u>
PARISH FUNDS			
Unrestricted	10	69660	61146
Restricted	10	269205	249148
		<u>338865</u>	<u>310294</u>

Approved by the Parochial Church Council date

7th March 2023

and signed on its behalf by 

The Rev'd Timothy Smith (P.C.C. Chairman).

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2022

INCOMING RESOURCES		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2022	TOTAL FUNDS 2021
		£	£	£	£
Donations and Legacies	2(a)	82498	29365	111863	120604
Charitable Church Activities	2(b)	1390	0	1390	424
Other Trading Activities	2(c)	9560	0	9560	84118
Investments	2(d)	2	941	943	24
Other Income	2(e)	2751	0	2751	8938
TOTAL INCOMING RESOURCES		96201	30306	126507	214108
RESOURCES EXPENDED					
Church Activities	3(a)	87687	10249	97936	204147
Fund raising Costs	3(b)	0	0	0	0
TOTAL EXPENDITURE		87687	10249	97936	204147
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		8,514	20057	28571	9961
NET GAINS ON INVESTMENTS	7(b) 8(a)	-	-	-	-
NET INCOME/(EXPENDITURE)		8,514	20057	28571	9961
BALANCES B/FWD 1ST JANUARY 22		61146	249148	310294	300333
BALANCES C/FWD 31 DECEMBER 22		69660	269205	338865	310294

Notes to the financial statement

For the year ended 31 December 2022

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards (FRS102). The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs. The PCC are currently working towards preparing their accounts under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of the 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land – Nil	Fixtures and fittings – 20 years	Computers – 3 years
------------	----------------------------------	---------------------

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derived from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value.

Short term deposits

These are the cash held on deposit either with the CCLA or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining 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' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These 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.

For the year ended 31 December 2022

2 INCOMING RESOURCES	Unrestricted	Restricted	T O T A L FUNDS	
	Funds	Funds	2022	2021
	£	£	£	£
2(a) Donations and Legacies				
General Income:				
Planned Giving	59805		59805	56851
Gift Aid Recoverable	15127		15127	14333
Service Collection Plate	1176	2079	3255	829
General Donations/Appeals etc	1500	2286	3786	1810
Pre-school			0	5500
Community Hub	1680		1680	3531
Other Grants	3210		3210	31500
Next Era Project Income				
Planned Giving		20000	20000	5000
Gift Aid Recoverable		5000	5000	1250
	<u>82498</u>	<u>29365</u>	<u>111863</u>	<u>120604</u>
2(b) Charitable Church Activities				
Weddings and Funeral Fees	874		874	424
Totstime	316		316	
Community Hub donation	200		200	
	<u>1390</u>	<u>0</u>	<u>1390</u>	<u>424</u>
2(c) Other trading activities				
Church Hall letting	1485		1485	230
Letting of Cottage	7800		7800	7800
Outreach/Totstime			0	352
Preschool/Equip Sale	275		275	75736
	<u>9560</u>	<u>0</u>	<u>9560</u>	<u>84118</u>
2(d) Income from Investments				
Next Era Account		941	941	24
General Bank Interest	2		2	0
	<u>2</u>	<u>941</u>	<u>943</u>	<u>24</u>
2(e) Other Income Resources				
Bank Credit	437		437	73
Insurance Claim (Roof)	1956		1956	1985
Energy Refund - Elec	358		358	2080
Air Purifiers donations			0	4800
	<u>2751</u>	<u>0</u>	<u>2751</u>	<u>8938</u>
TOTAL INCOMING RESOURCES	<u>96201</u>	<u>30306</u>	<u>126507</u>	<u>214108</u>

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

For the year ended 31 December 2022

3 RESOURCES EXPENDED

		Unrestricted Funds	Restricted Funds	T O T A L FUNDS	
				2022	2021
3(a) Church Activities					
	Missionary & Charitable giving:				
	Appeals - TEN - Ukraine/Harvest		2079	2079	769
	VDF (Pastoral Care)		1146	1146	725
	MAF	1067		1067	1060
	OMF	628		628	623
	SOMA	628		628	1123
	CMS	1067		1067	1060
	Crossline			0	500
	Shekinah	628		628	623
	DCRC	500		500	540
	Plymouth CU	400		400	400
	Street Pastors	500		500	500
	CPAS	500		500	500
		<u>5918</u>	<u>3225</u>	<u>9143</u>	<u>8423</u>
	Ministry				
	Staff Costs	1748		1748	
	Common Fund 2022	42161		42161	40161
	Common Fund 2018	5000		5000	
	Other Ministry Cost	1308		1308	2547
	Church Running Cost	16720		16720	18232
	Bld Maintenance Cost	900		900	3973
	Major Improvements	9920		9920	
	Publicity/Website	190	336	526	786
	Preschool			0	110340
	Education - GB	580		580	211
	Church Office	1680		1680	1444
	Community Hub	1562		1562	4066
	Insurance Claim			0	2208
	Next Era Project		6688	6688	3126
	Air Purifier/Defibrillator			0	8630
		<u>87687</u>	<u>10249</u>	<u>97936</u>	<u>204147</u>
3(b) Fundraising Costs					
		0	0	0	0
TOTAL RESOURCES EXPENDED		<u>87687</u>	<u>10249</u>	<u>97936</u>	<u>204147</u>

4 **Analysis of expenditure including allocation of support costs**

	Direct Cost	Support Costs
Church Building and Profession Fees	6688	6107
	2022	2021
Independent examiner's remuneration	306	294
Payroll Service	300	0
5 Staff Costs	2022	2021
Wages and Salaries	1448	79090
NI and Tax Costs		5775
Redundancies Pre-School		18310
	<u>1448</u>	<u>103175</u>
Average number of employees		
Church	1	2
Pre-school		7

During the year the PCC employed a part time cleaner.:

- 5(a) A small immaterial portion of the expenses paid to the incumbent may have related to his services as Chairman of the PCC.

No other payments or expenses were paid to any other PCC member apart from reimbursement of postage to the Treasurer

6 **Analysis of transfer between funds**

	Unrestricted	Restricted
	0	0

7(a) **Tangible fixed assets**

	Church Equipment
	£
Cost of valuation	
At 1st January 2022	0
Disposal	0
Additions at cost	0
	<u>0</u>
At 31 December 2022	
Depreciation	
At 1st January 2022	0
Withdrawn on disposals	0
Charge for the year	0
	<u>0</u>
At 31 December 2022	
Net book value	0

Church equipment beyond their useful economic life.

7(b) **Investment Property**

Non held

8	Current Assets	£	£
8(a)	Investments	-	-
		2022	2021
8(b)	Debtors and Prepayment		
	Tax recoverable rec'd Jan 2023	10138	6109
		<u>10138</u>	<u>6109</u>
9	Creditors and Accrual		
		0	0
		<u>0</u>	<u>0</u>

10 **Funds**
The Restricted Funds comprise of Next Era Redevelopment Fund;
Digital Missioner; Vicar's Discretionary Fund (Pastoral Support).

11	Movement in Funds	B/FWD	INCOME	EXPEND	TRANSER	C/FWD
	Unrestricted Reserves					
	GENERAL ACC	20605	94520	79877	-8904	26344
	Mission	32	2079	7996	6277	392
	Reserve Account	6473	0	0	3527	10000
	Special Donation	31500	0	0		31500
	Sutton Deanery Grant	902	0	330		572
	Community Hub	1635	1680	1563	-900	852
		<u>61147</u>	<u>98279</u>	<u>89766</u>	<u>0</u>	<u>69660</u>
	Restricted Reserves					
	Next Era Account	245986	25941	6688		265239
	Next Era Chairs		850	0		850
	Vicar Discretion Fund	1624	1437	1146		1915
	Digital Missioner	1537	0	336		1201
		<u>249147</u>	<u>28228</u>	<u>8170</u>	<u>0</u>	<u>269205</u>
	Total	<u>310294</u>	<u>126507</u>	<u>97936</u>	<u>0</u>	<u>338865</u>

12	Summary of assets by fund	Unrestricted Funds	Restricted Funds	TOTAL 2022
	Tangible fixed assets	0	0	0
	Investment fix assets	0	0	0
	Current assets	69660	269205	338865
	Total	<u>69660</u>	<u>269205</u>	<u>338865</u>

St.JUDES BALANCE SHEET AS AT
31/12/2022
CURRENT ASSETS

	In Bank	Minus o/s Chqs	Plus o/s ptb	Total
CAF Bank Nextera	£ 262,489.25			£ 262,489.25
DEVELOPMENT ACCOUNT	£ -			£ -
CURRENT ACCOUNT	£ 71,748.87	£ 6,848.39	£ 10,138.68	£ 75,039.16
Business Acc	£ 483.50			£ 483.50
				<u>£ 338,011.91</u>

REPRESENTED BY

	B/FWD	INCOME	EXPEND	TRANSER	C/FWD
* Next Era Account	£ 245,985.82	£ 25,940.77	£ 6,687.84		£ 265,238.75
* Next Era Chairs		£ 849.50	£ -		£ 849.50
* Vicar Discretion Fund	£ 1,624.01	£ 1,437.50	£ 1,146.26		£ 1,915.25
* Community Hub	£ 1,635.34	£ 185.94	£ 921.28	-£ 900.00	£ -
Sutton Deanery Grant	£ 902.00	£ -	£ 330.00		£ 572.00
* Digital Missioner	£ 1,537.32	£ -	£ 335.98		£ 1,201.34
Special Donation	£ 31,500.00	£ -	£ -		£ 31,500.00
Reserve Account	£ 6,472.81	£ -	£ -	£ 3,527.19	£ 10,000.00
# GENERAL ACC including Pre-school B/F	£ 20,636.93	£ 96,599.03	£ 87,873.70	-£ 2,627.19	£ 26,735.07
	<u>£ 310,294.23</u>	<u>£ 125,012.74</u>	<u>£ 97,295.06</u>	<u>£ -</u>	<u>£ 338,011.91</u>
* Restricted Funds	# Includes Earmarked Missionary Funds		£ 391.66		

SUMMARY

BALANCE B/FWD	£ 310,294.23
SURPLUS FOR YEAR	£ 27,717.68
BALANCE C/FWD	<u>£ 338,011.91</u>

	B/FWD	INCOME	EXPEND	TRANSER	C/FWD
Unrestricted					
GENERAL ACC	£ 20,605.07	£ 94,520.13	£ 79,877.38	-£ 8,904.41	£ 26,343.41
Mission	£ 31.86	£ 2,078.90	£ 7,996.32	£ 6,277.22	£ 391.66
Reserve Account	£ 6,472.81	£ -	£ -	£ 3,527.19	£ 10,000.00
Special Donation	£ 31,500.00	£ -	£ -		£ 31,500.00
Sutton Deanery Grant	£ 902.00	£ -	£ 330.00		£ 572.00
Community Hub	£ 1,635.34	£ 185.94	£ 921.28	-£ 900.00	£ -
	<u>£ 61,147.08</u>	<u>£ 96,784.97</u>	<u>£ 89,124.98</u>	<u>£ -</u>	<u>£ 68,807.07</u>
Restricted					
Next Era Account	£ 245,985.82	£ 25,940.77	£ 6,687.84		£ 265,238.75
Next Era Chairs		£ 849.50	£ -		£ 849.50
Vicar Discretion Fund	£ 1,624.01	£ 1,437.50	£ 1,146.26		£ 1,915.25
Digital Missioner	£ 1,537.32	£ -	£ 335.98		£ 1,201.34
	<u>£ 249,147.15</u>	<u>£ 28,227.77</u>	<u>£ 8,170.08</u>	<u>£ -</u>	<u>£ 269,204.84</u>
Total	<u>£ 310,294.23</u>	<u>£ 125,012.74</u>	<u>£ 97,295.06</u>	<u>£ -</u>	<u>£ 338,011.91</u>

o/s Chqs No	Amount	o/s PtB	Amount
7283	£ 237.14		
7304	£ 72.00	Next Era	£ 5,000.00
7306	£ 472.39	Next Era Chairs	£ 37.50
7307	£ 549.44	GAD Tax Refund	£ 4,839.93
7309	£ 627.72	VDF Tax Refund	£ 87.50
7310	£ 627.72	MPG Tax Refund	£ 173.75
7311	£ 1,067.13		
7312	£ 1,067.13		
7313	£ 627.72		
7314	£ 500.00		
7315	£ 500.00		
7316	£ 500.00		
	<u>£ 6,848.39</u>		<u>£ 10,138.68</u>

Gross Church Income and Expenditure 31st December 2022

REPRESENTED BY	B/FWD	INCOME	EXPEND	C/FWD
Church Accounts	£ 310,294.23	£ 125,012.74	£ 97,295.06	£ 338,011.91
Community Hub Accounts		£ 1,494.40	£ 641.42	£ 852.98
	<u>£ 310,294.23</u>	<u>£ 126,507.14</u>	<u>£ 97,936.48</u>	<u>£ 338,864.89</u>

Community Hub Account - Separate Bank Account started 12th Oct 2022 previous Hub funds are included in the in the Church balance sheet above.



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Alan Yerrell: alan@tasplymouth.co.uk

Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2022 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 Audit 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 there are any material facts in respect of the requirements;
 - to keep Accounting Records in accordance with Section 41 of the Act, and
 - to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have 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.

ALAN P YERRELL

A.P. YERRELL FMAAT, FFA, FCPA, FIPA

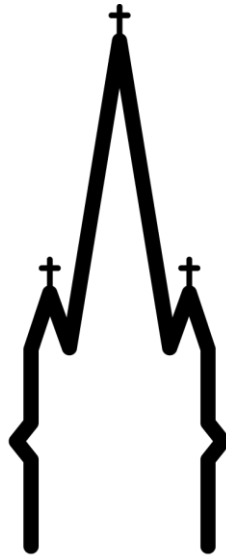
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Accounts

ST JUDE'S CHURCH, PLYMOUTH

Annual Report for the Year ending
31 December 2021



ST JUDES

P L Y M O U T H

PAROCHIAL CHURCH COUNCIL
FOR THE APCM 24 APRIL 2022

CONTENTS OF THE FORMAL ANNUAL REPORT FOR ST JUDE’S CHURCH, PLYMOUTH

PAGE	TOPIC
3	Administrative Information
4	Structure, Governance and Management
4	Objectives and Activities
4	Church Electoral Roll
4	Safeguarding
4	Review of the Parochial Church Council Year
7	Finance Summary

ATTACHMENTS

Annual Accounts

Administrative Information

St Jude's Church is situated on a site it shares with its Upper Hall, Lower Hall, Church Cottage and Vicarage, on the corner of Beaumont Road and Tothill Road. It is part of the Diocese of Exeter within the Church of England. The Vicarage part of the site is the responsibility of the Diocese of Exeter. The correspondence address is: The Vicarage, Knighton Road, Plymouth PL4 9BU.

The Parochial Church Council of the Ecclesiastical Parish of St Jude is registered with the Charity Commission No. 1134316.

SPECIAL NOTES ON CHANGES FROM 2020. The newly revised "Church Representation Rules" on elections were formally adopted (Recorded in the October 2020 APCM Minutes) and relevant items on elections are below:

- i. That Churchwardens will be elected once for a maximum period of service of 6 years, previously 5 years, after which they must step down for at least 1 year.
- ii. That PCC members will be elected once for a maximum period of service of 3 years, previously annually for a maximum of 3 years, after which they must step down for at least 1 year.
- iii. That Deanery Synod Representatives are elected once for the three-year term of the Synod (i.e. a 'Trimester' which re-starts this year in 2020), being able to serve the Parish for two consecutive terms, after which they must step down for at least 1 Trimester.

Church Members who served on the PCC for the period from 1 January to 31 December 20 were:

Incumbent:	Revd Timothy Smith	<i>Chairman from Sept 2006</i>
Curate:	Vacant	

Wardens:	Susan Turner	<i>From April 2018</i>
(Max 2)		

Churchwardens are now elected once for a maximum term of 6 years, after which they must step down for at least one year.

Deanery Synod Representatives: Jean Roper	<i>From April 2019</i>
(Max 2 with Electoral Roll below 100)	

Deanery Synod members are now elected once for the fixed 3 year term of the Deanery Synod being replaced every 3 years. The current trimester began in 2020 and will be renewed in 2023. They must stand down for 1 Trimester following two served.

PCC Elected Members:	Colin Macleod	<i>From April 2019</i>
(Max 9 APCM to APCM)	Debbie Macleod	<i>From April 2019</i>
	Leslie Roper	<i>From April 2019</i>
	Denise Horne	<i>From April 2021</i>
	Elizabeth Hardinge	<i>From April 2021</i>
	Selina Tyrrell	<i>From April 2021</i>
	Gloria Prout	<i>From April 2021</i>

Elected PCC Members are now elected once for 3 years, after which they must step down for at least one year.

Co-opted PCC members (Max 2): None

Others entitled to attend

Licensed Clergy:	None	Licensed Readers:	None
Non-voting attendees:	None		

Structure, Governance and Management

The method of appointment of PCC members is set out in the current edition of the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC under these same rules.

Objectives and Activities

St Jude's PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish and into the City of Plymouth, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church, Upper Hall, Lower Hall and Church Cottage on the St Jude's site.

Church Electoral Roll

There were 68 members on the Church Electoral Roll at the 2021 APCM, 49 of whom were non-resident in the parish, 19 resident. (At the 2020 APCM there were 67 members on the Church Electoral Roll, 48 of whom are non-resident in the parish, 19 resident)

Safeguarding

With both a long-standing OFSTED approved Pre-School and many young people utilising our site, as well as adults with learning difficulties, St Jude's has always taken great care in ensuring it has had more than just a 'due regard' for safeguarding both children and vulnerable adults. The Parochial Church Council, its employees and officers have always been required to adapt to bring into operation current safeguarding good practice direction from statutory bodies such as OFSTED and the Church of England's House of Bishops guidance through the Diocese of Exeter Safeguarding Officers (as in those guidelines within the Safeguarding and Clergy Discipline Measure 2016). Safeguarding is a standing item at every PCC meeting.

The Church of England's General Synod approved new guidelines and policies during 2017. The Diocese of Exeter adopted them early Autumn 2017. The Plymouth Deanery was advised of them in November 2017. Plans were put into place for early adoption of the new policies and guidelines as early as possible once Diocesan materials were made available. The PCC of St Jude's then adopted the new policies 16 January 2018 and began work on bringing them into practice across the church.

Review of the Parochial Church Council Year

The full PCC met six times during the year, and two more times on single item issues via email. The main meetings were on the 12 January, 16 March, 4 May, 13 July, 14 September and 9 November. The two single item issues were undertaken by email on the 15 February and by zoom on the 2 November. All meetings had an average attendance by the Vicar and elected members (PCC, Deanery Synod representatives and Church Wardens) of 98%. There were no Standing Committee meetings.

PCC minutes were made publicly available throughout the year once approved at the subsequent meeting. Simplified agreed summaries of items of interest are produced soon after each meeting for distribution in the Church. At each meeting of the PCC, previous minutes are checked and approved and running accounts are presented by the Treasurer. Safeguarding is a standing item as well as a Health & Safety report, Human Resources and Sustainability.

Highlights and some significant areas of the Church's life covered during the year by the PCC on behalf of the Church were as overleaf:

12 January 2021

The PCC confirmed a decision to again close the Church due to Covid and to resume virtual online services from the 10 January. It also set the year's budget, the prior year managing to end with a small surplus of £6,738. The great help of regular gifts through bank accounts were acknowledged as having been crucial during the major lockdown times when we met virtually. There was a report on concerns over the financial viability of the Preschool as Government grants ceasing and probable returns to Local authority 'headcount' payments on actual attendance and the PCC were going to wait to see what happens. Local Authority Building Control approval had been received for the Next Era church re-ordering project and work continued towards a faculty application. The Vicar confirmed that he may retire in the spring of 2026 and brought a report on the recognition that many areas of our church life are resourced by very few people which illustrated both the issue of our resilience being poor. In particular, there would be a need to encourage some to consider licensed ministry training. It was also acknowledged that there is a need for growth.

15 February 2021 – single item PCC decision by email

Following information from the Diocese requiring a decision, the PCC decided to keep the church closed for public gathering and for online worship to be continued until a decision could be taken at the March PCC meeting.

16 March 2021

The PCC heard that the preschool finances were still finely balanced, possibly just under a breakeven figure while other church finances were stable. The yearend accounts for 2020 were approved ready for the April Annual Meeting. There was good news of some interest from the congregation for licensed ministry training. The Church website and email urgently needed replacing due to several outages and after two quotations, one firm was selected to explore in detail a replacement system. Public services would restart on Easter Sunday (4 April). There was news the Diocesan Advisory Committee (DAC) may visit the site to review the Next Era project. Sadly, there was also the agreement that Church Camp for our younger people would not be viable in the Summer due to the covid effects. Financial support of £211 was given to the Girls Brigade.

4 May 2021

The new PCC assembled following the Annual Meeting and officers were approved. National changes to laws surrounding marriage in churches, in particular the registration process that will now be taken out of the Parishes into the local Registrar's responsibility were announced. The PCC also heard the church had been awarded a Fairtrade Status. Church accounts were again still stable and the Preschool accounts were still on a 'knife edge'. There were discussions around the anticipated return of permission to offer both the wine via the common cup along with the bread soon following its prohibition for health reasons during the pandemic. It was agreed that the Vicar should pursue looking at ways of introducing some form of individual glasses as some form of an option together with the 'Common Cup' and to ask a question on the topic at the next diocesan Synod

13 July 2021

The church accounts were looking positive with a possible year end surplus estimated at c. £6k against the budget. The recognition of a need for a Church Administrator was acknowledged and felt a part-time post could be afforded. Work on a job description was needed. The Next Era plans were completed and being uploaded to the CAD website and the PCC gave their formal approval for the submission to be finished. There were some thoughts about helping the Preschool with a church team with a review on it after the summer. The church's website was almost finished for going live in August. While small cups of alcohol-free wine at our communion services would not be consecrated, the PCC approved their use to aid meditation. Gluten free bread was also agreed to be provided for all. The PCC had been circulated with a Church of England document regarding a church's responsibility for the wellbeing of their clergy. The Vicar confirmed "he felt well cared for by the church".

14 September 2021

The church's finances were still positive and remain suggesting a small surplus will be present at the year end. The difficulties of the Preschool were considered further. There had been a suggestion from the church's Pastoral Support Group (and information provided on costs etc) that a Public Access Defibrillator might be something we could consider providing, not just for the church's benefit but also due to the lack of any within 500m of the church. The PCC agreed to buy one once faculty permission to install it by the front door of the church was obtained. There was a report to the PCC on the inability to ventilate the Upper Hall as we move into winter weather and close doors etc to retain heat. It was agreed to invest £7,197 in air cleaners (with £600 every other year for servicing) to have a similar effect to ventilation in reducing viral and bacterial loading in the air when people gather in any numbers. A member of the congregation was beginning initial courses towards ministry selection in the Church of England with a hope to be able to fulfil that non-stipendiary ordained ministry here in a few years-time. The PCC agreed to fund their travel and books etc for the year of his course. The church's bank account was in a process of change to enable online access and BACS payments etc, impossible with their current account. The PCC agreed the new panel of signatories.

2 November 2021 – special PCC meeting by Zoom

There were two issues related to the Preschool that had been discussed and investigated and now needed an urgent decision following weeks of major financial reviews and staff conversations that couldn't be delayed to the planned November PCC meeting.

The first was the ongoing financial issue that now meant it was clear that the Preschool was losing money each term and would into 2022. We had also reached the point that if we were to close, we could just afford all the redundancy and notice period payments if decided on now, but not if delayed into the Spring term when the church would then need to re-finance it in some way.

The second was that Preschool Manager had requested to change their role to work more with children. Preschools must have such a person in post as Manager to remain open. The PCC heard that advertising had happened, yet only two applicants had presented and neither were suitable. The PCC were also informed that it had been discovered that there were multiple vacancies in the nursery/preschool sector in Plymouth for staff of all grades.

In discussions of the Vicar with the leaders of the Preschool, who all year and beyond had known of the financial struggles, it was agreed that the PCC should be asked for a closure decision so that announcements could be made that week.

Due to the notice periods required, a financially based decision was needed. The PCC unanimously, and very sadly, confirmed that notice to close at Christmas should be given to the staff over the next two days and very soon after to the families.

9 November 2021

The PCC heard that the defibrillator was now registered with the health system to enable 999 callers to be directed to it and helped and was now installed. The church's accounts still showed a small surplus over the budget. The PCC also approved a spend of £4,350 for repairs to the Lower Hall roof. They also heard that the faculty application had been delayed within the Registrar's Office and was only forwarded for the Chancellor of the Diocese to consider it on the 8 November when progress was checked. The PCC was thanked for all the care around the last year (and beyond), and then earlier this month in taking care and making decisions with integrity for the Preschool, its staff and the families. Work required to bring the setting to a close at Christmas was outlined as well as the need for archiving of some records.

Finance Summary

Planned giving donations through standing orders at the bank and the highly successful Parish Giving Scheme has enabled the Church's income to remain buoyant, despite the uncertainties of the pandemic at the start of the year, which resulted in online services being resumed for the first couple of months.

Our financial outturn exceeded our forecast for the year in our General Account. Our income was £96,315 and through careful management of our spending of £85,677, we achieved an in-year surplus of £10,638. Once again, this is testament to the generosity and support of our wonderful Church family who continue to honour its financial commitment during very challenging times.

We were also blessed with a sizeable anonymous donation of £31,500 that has been designated to a separate fund, for monitoring purposes, so that it does not get subsumed and "disappears" into the general running expenses of the Church. This ensures the amount is accountably spent and although no restriction was placed on the donation there was an expectation that the donor would like to see it being used, if possible, to continue our community outreach.

The purchase of air purifiers of £7,197 for the upper hall, to provide ventilation and a covid safer environment allowed the church to continue to use this space for outreach. This cost was offset by a very generous donation by a Church family, covering half of the cost and a smaller contribution from the Community Hub itself, so in all, we received £4,800 towards these unplanned costs during the year. A further sizable donation has been received in 2022 from the Community Charity accounts of three Plymouth Councillors of £1,500 to further offset these costs.

The gross income which includes all the funds held by the church, restricted Next Era Building Fund, Community Hub, Pre-School funds, Special donation, as mentioned above, and some other smaller funds amounted to £214,108 and expenditure was £204,147.

Through successful grant applications by the Community Hub team, we were able to fund improvements to the Upper Hall toilet facilities and floor and a huge thankyou to all involved.

The largest of our funds is those held for the Next Era Development. During the year, we received a further pledged donation and paid out for further professional fees and the fund finished the year with £245,985, an increase over last year of £3,000.

Unfortunately, and despite regular monitoring of finances by the PCC the Pre-school succumbed to the economic pressures of unsustainable nursery numbers, reducing local authority funding and labour recruitment difficulties. This was a sad and devastating blow, not just for those that worked in the setting, but for those in the Church family who were instrumental in setting up and providing the local area with a Christian ethos-based Pre-School for over 30 years. A longstanding requirement of the PCC was to ensure there was sufficient funds in the Pre-School bank account to cover a redundancy situation should this ever arise. The Pre-School closed at the end of term in December with all redundancy payments met, wages and bills paid, leaving £196.69 in their account.

As we move into 2022 we need to be mindful of the continuing economic pressures the Church will face with utilities prices rising exponentially and the additional burden, placed on others, carrying out the administrative tasks, once carried out by a paid member of staff, that we will need to readdress at some point.

Once again, through the ups and downs of another challenging year and as we face more uncertainty, we can rest assured that our faithful God will supply all our needs.

PLYMOUTH

St. JUDE

PAROCHIAL CHURCH COUNCIL

FINANCIAL REPORT

Year Ended 31st December 2021

Notes to the financial statement

For the year ended 31 December 2021

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards (FRS102). The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs. The PCC are currently working towards preparing their accounts under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of the 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land – Nil	Fixtures and fittings – 20 years	Computers – 3 years
------------	----------------------------------	---------------------

No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derived from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value.

Short term deposits

These are the cash held on deposit either with the CCLA or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining 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' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These 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.

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

BALANCE SHEET AT 31ST DECEMBER 2021

		2021	2020
FIXED ASSETS			
Tangible	7(a)	-	-
Investments	7(b)	-	-
CURRENT ASSETS			
Debtors and prepayments	8b	6109	5820
Short term deposits		240735	241777
Cash at bank		63251	17933
Pre-school General		199	34803
		<u>310294</u>	<u>300333</u>
LIABILITIES:			
Creditors - payable within one year.	9	-	-
		<u>310294</u>	<u>300333</u>
TOTAL NET ASSETS			
		<u>310294</u>	<u>300333</u>
PARISH FUNDS			
Unrestricted	10	61146	54358
Restricted	10	249148	245975
		<u>310294</u>	<u>300333</u>

Approved by the Parochial Church Council date March 2022

and signed on its behalf by



The Rev'd Timothy Smith (P.C.C. Chairman).

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2021

INCOMING RESOURCES		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
		£	£	£	£
Voluntary Income	2(a)	111404	9200	120604	103203
Activities for generating Funds	2(b)	7800	0	7800	7800
Income from Investments	2(c)	0	24	24	187
Income from Church Activities	2(d)	76742	0	76742	99228
Other Income resources	2(e)	8938	0	8938	3268
TOTAL INCOMING RESOURCES		<u><u>204884</u></u>	<u><u>9224</u></u>	<u><u>214108</u></u>	<u><u>213686</u></u>
EXPENDITURE					
Church Activities	3(a)	198096	6051	204147	222977
Fund raising Costs	3(b)	0	0	0	0
TOTAL EXPENDITURE		<u><u>198096</u></u>	<u><u>6051</u></u>	<u><u>204147</u></u>	<u><u>222977</u></u>
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		6,788	3173	9961	-9291
NET GAINS ON INVESTMENTS	7(b) 8(a)	-	-	-	-
NET INCOME/(EXPENDITURE)		6,788	3173	9961	-9291
BALANCES B/FWD 1ST JANUARY 21		54358	245975	300333	309624
BALANCES C/FWD 31 DECEMBER 21		61146	249148	310294	300333

For the year ended 31 December 2021

2 INCOMING RESOURCES	Unrestricted Funds £	Restricted Funds £	T O T A L FUNDS	
			2021 £	2020 £
2(a) Voluntary Income				
General Income:				
Planned Tax efficient Giving	51441		51441	54380
Gift Aid Recovered	14183	150	14333	14102
Planned Giving Other	5410		5410	2601
Service Collection Plate	829		829	1291
Donations/Appeals etc	1210	600	1810	2699
Pre-School	5500		5500	6000
Community Hub	1331	2200	3531	12763
Special Donation	31500		31500	
Next Era Project Income				
Planned Tax efficient Giving		5000	5000	320
Gift Aid Recovered		1250	1250	80
Planned Giving Other			0	0
Donations			0	0
Grant			0	6743
LPoW (VAT)			0	2224
	<u>111404</u>	<u>9200</u>	<u>120604</u>	<u>103203</u>
2(b) Activities for generating Funds				
Church Cottage Rent	7800		7800	7800
	<u>7800</u>	<u>0</u>	<u>7800</u>	<u>7800</u>
2(c) Income from Investments				
Development Account		24	24	187
General Bank Interest			0	0
	<u>0</u>	<u>24</u>	<u>24</u>	<u>187</u>
2(d) Income from Church Activities				
Church Hall letting	230		230	0
PCC Fees	424		424	826
Outreach/Totstime	352		352	574
Preschool Income	75736		75736	97828
	<u>76742</u>	<u>0</u>	<u>76742</u>	<u>99228</u>
2(e) Other Income Resources				
Miscellaneous	73		73	388
Insurance Claim (Roof)	1985		1985	0
GAS Refund	2080		2080	2880
Air Purifiers donations	4800		4800	
	<u>8938</u>	<u>0</u>	<u>8938</u>	<u>3268</u>
TOTAL INCOMING RESOURCES	<u>204884</u>	<u>9224</u>	<u>214108</u>	<u>213686</u>

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

For the year ended 31 December 2021

3 RESOURCES EXPENDED

		Unrestricted Funds	Restricted Funds	T O T A L FUNDS	
				2021	2020
3(a) Church Activities					
	Missionary & Charitable giving:				
	Appeals - Christian Aid/Afghan	769		769	500
	VDF		725	725	453
	MAF	1060		1060	1028
	OMF	623		623	705
	SOMA	1123		1123	1734
	CMS	1060		1060	1028
	Crossline	500		500	500
	Shekinah	623		623	705
	DCRC	540		540	1000
	Plymouth CU	400		400	400
	Street Pastors	500		500	500
	CPAS	500		500	1087
		<u>7698</u>	<u>725</u>	<u>8423</u>	<u>9640</u>
	Ministry				
	Common Fund	40161		40161	47277
	Other Ministry Cost	2547		2547	6307
	Church Running Cost	18232		18232	24525
	Bld Maintenance Cost	3973		3973	1160
	Publicity/Totstime	786		786	587
	Preschool	110340		110340	89228
	Education - GB	211		211	14
	Office Photocopier/Stationery	1444		1444	770
	Community Hub	1866	2200	4066	11528
	Insurance Claim	2208		2208	0
	Next Era Project		3126	3126	31941
	Air Purifier/Defibrillator	8630		8630	
		<u>198096</u>	<u>6051</u>	<u>204147</u>	<u>222977</u>
3(b) Fundraising Costs					
		0	0	0	0
TOTAL RESOURCES EXPENDED		<u><u>198096</u></u>	<u><u>6051</u></u>	<u><u>204147</u></u>	<u><u>222977</u></u>

4	Analysis of expenditure including allocation of support costs	Direct Cost	Support Costs	Total
	Church Building and maintenance	5676		5676

		2021	2020
	Independent examiner's remuneration	294	270

5	Staff Costs	2021	2020
	Wages and Salaries	79090	80278
	NI and Tax Costs	5775	5301
	Redundancies Pre-School	18310	
		<u>103175</u>	<u>85579</u>

	Average number of employees		
	Church	2	3
	Pre-school	7	7

During the year the PCC employed the following part time staff:
Cleaner, term time Pre-school staff and building manager (Jan - March)

- 5(a) A small immaterial portion of the expenses paid to the incumbent may have related to his services as Chairman of the PCC.

No other payments or expenses were paid to any other PCC member apart from reimbursement of postage to the Treasurer.

6	Analysis of transfer between funds	Unrestricted	Restricted
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7	Fixed Assets	0	0
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- 7(a) Tangible Church Equipment

		£
Cost of valuation	At 1st January 2020	0
	Disposal	0
	Additions at cost	0
	At 31 December 2020	<u>0</u>
Depreciation	At 1st January 2020	0
	Withdrawn on disposals	0
	Charge for the year	0
	At 31 December 2020	<u>0</u>
Net book value	At 31 December 2020	0

Church equipment beyond their useful economic life.

- 7(b) Investments -

8	Current Assets	£	£		
8(a)	Investments	-	-		
		2021	2020		
8(b)	Debtors				
	Tax recoverable rec'd Jan 2022	6109	5821		
		<u>6109</u>	<u>5821</u>		
9	Liabilities				
		0	0		
		<u>0</u>	<u>0</u>		
10	Funds				
	The Restricted Funds comprise of Next Era Redevelopment Fund; Digital Missioner; Vicar's Discretionary Fund (Pastoral Support). Grants to the Community Hub Fund for Upper Hall floor & toilet refurbishment spent within year.				
11	Summary Fund movements	Next Era Redevelopment	VDF	Digital Missioner	Community Hub
	Balance at 1 January 2021	242837	1599	1537	
	Incoming resources	6274	750		2200
	Resources expended	3126	725		2200
	Balance at 31st December 2021	<u>245985</u>	<u>1624</u>	<u>1537</u>	<u>0</u>
12	Summary of assets by fund	Unrestricted Funds	Restricted Funds	TOTAL 2021	
	Tangible fixed assets				
	Investment fix assets				
	Current assets	61146	249148	310294	
	Total	<u>61146</u>	<u>249148</u>	<u>310294</u>	

St.JUDES BALANCE SHEET AS AT
31/12/2021
CURRENT ASSETS

	In Bank	Minus o/s Chqs	Plus o/s ptb	Total
CAF Bank Nextera	£ 241,630.82			£ 241,630.82
DEVELOPMENT ACCOUNT	£ 354.34			£ 354.34
CURRENT ACCOUNT	£ 67,625.99	£ 7,436.76	£ 6,335.72	£ 66,524.95
DEPOSIT ACCOUNT	£ 1,585.42			£ 1,585.42
				<u>£ 310,095.53</u>

REPRESENTED BY

	B/FWD	INCOME	EXPEND	C/FWD
* Next Era Account	£ 242,837.39	£ 6,274.49	£ 3,126.06	£ 245,985.82
* Vicar Discretion Fund	£ 1,599.59	£ 750.00	£ 725.58	£ 1,624.01
* Community Hub	£ 2,170.09	£ 3,531.00	£ 4,065.75	£ 1,635.34
Sutton Deanery Grant	£ 1,113.00	£ -	£ 211.00	£ 902.00
* Digital Missioner	£ 1,537.32	£ -	£ -	£ 1,537.32
Special Donation	£ -	£ 31,500.00	£ -	£ 31,500.00
Reserve Account	£ 6,472.81	£ -	£ -	£ 6,472.81
# GENERAL ACC	£ 9,800.26	£ 96,315.74	£ 85,677.77	£ 20,438.23
	<u>£ 265,530.46</u>	<u>£ 138,371.23</u>	<u>£ 93,806.16</u>	<u>£ 310,095.53</u>
* Restricted Funds	# Includes Earmarked Missionary Funds	£ 31.86		

SUMMARY

BALANCE B/FWD	£ 265,530.46
SURPLUS FOR YEAR	£ 44,565.07
BALANCE C/FWD	<u>£ 310,095.53</u>

o/s Chqs	Number	Amount	o/s PtB	Amount
	7201	£ 638.08	31/12/2021	£ 226.89
	7210	£ 769.56	Tax refund Gen	£ 4,593.83
	7211	£ 623.30	Tax refund Mission	£ 115.00
	7212	£ 623.30	Tax refund VDF	£ 150.00
	7213	£ 1,059.61	Tax refund Next Era	£ 1,250.00
	7214	£ 1,059.61		
	7215	£ 623.30		
	7216	£ 500.00		
	7217	£ 500.00		
	7218	£ 540.00		
	7219	£ 500.00		
		<u>£ 7,436.76</u>		<u>£ 6,335.72</u>



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Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2021 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 Audit 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 there are any material facts in respect of the requirements;
 - to keep Accounting Records in accordance with Section 41 of the Act, and
 - to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have 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.

ALAN P YERRELL

A.P. YERRELL FMAAT, FFA, FCPA, FIPA

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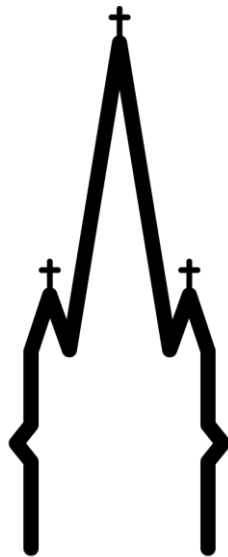


Gold ProAdvisor

Accounts

ST JUDE'S CHURCH, PLYMOUTH

Annual Report for the Year ending
31 December 2020



ST JUDES

P L Y M O U T H

PAROCHIAL CHURCH COUNCIL
FOR THE APCM 25 APRIL 2021

CONTENTS OF THE FORMAL ANNUAL REPORT FOR ST JUDE’S CHURCH, PLYMOUTH

PAGE	TOPIC
3	Administrative Information
4	Structure, Governance and Management
4	Objectives and Activities
4	Church Electoral Roll
4	Safeguarding
4	Review of the Parochial Church Council Year
7	Finance Summary

ATTACHMENTS

Annual Accounts

Administrative Information

St Jude's Church is situated on a site it shares with its Upper Hall, Lower Hall, Church Cottage and Vicarage, on the corner of Beaumont Road and Tothill Road. It is part of the Diocese of Exeter within the Church of England. The Vicarage part of the site is the responsibility of the Diocese of Exeter. The correspondence address is: The Vicarage, Knighton Road, Plymouth PL4 9BU.

The Parochial Church Council of the Ecclesiastical Parish of St Jude is registered with the Charity Commission No. 1134316.

SPECIAL NOTES ON CHANGES IN 2020. Due to the Covid-19 Pandemic, the normal Annual Meeting date of April 2020 did not happen and was delayed until the 25th October 2020 when the newly revised "Church Representation Rules" on elections were also formally adopted (Recorded in the October APCM Minutes) and relevant items on elections are highlight below):

- i. That Churchwardens will be elected once for a maximum period of service of 6 years, previously 5 years, after which they must step down for at least 1 year.
- ii. That PCC members will be elected once for a maximum period of service of 3 years, previously annually for a maximum of 3 years, after which they must step down for at least 1 year.
- iii. That Deanery Synod Representatives are elected once for the three-year term of the Synod (i.e. a 'Trimester' which re-starts this year in 2020), being able to serve the Parish for two consecutive terms, after which they must step down for at least 1 trimester.

Church Members who served on the PCC for the period from 1 January to 31 December 20 were:

Incumbent:	Revd Timothy Smith	<i>Chairman from Sept 2006</i>
Curate:	Revd Kimberley Lovell	<i>From July 2017 to Sept 2020</i>

Wardens:	Susan Turner	<i>From April 2018</i>
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(Max 2)

Churchwardens are now elected once for a maximum term of 6 years, after which they must step down for at least one year.

Deanery Synod Representatives:	Jackie Yates	<i>From April 2017 to Oct 2020</i>
	Jean Roper	<i>From April 2019</i>

(Max 2 with Electoral Roll below 100)

Deanery Synod members are now elected once for the fixed 3 year term of the Deanery Synod being replaced every 3 years. The current trimester began in 2020 and will be renewed in 2023. They must stand down for 1 Trimester following two served.

PCC Elected Members:	Elizabeth Bennett	<i>From April 2017 to Oct 2020</i>
(Max 9 APCM to APCM)	Helen Foster	<i>From April 2018 to Oct 2020</i>
	Denise Horne	<i>From April 2018 to Oct 2020</i>
	Colin Macleod	<i>From April 2019</i>
	Debbie Macleod	<i>From April 2019</i>
	Leslie Roper	<i>From April 2019</i>
	Katherine van Santen	<i>From April 2019 to Aug 2020</i>

Elected PCC Members are now elected once for 3 years, after which they must step down for at least one year.

Co-opted PCC members (Max 2): None

Others entitled to attend

Licensed Clergy:	None	Licensed Readers:	None
Non-voting attendees:	Abayome Fayose from July 2018 to March 2020 (Church-employed Administrator and PCC Secretary)		

Structure, Governance and Management

The method of appointment of PCC members is set out in the current edition of the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC under these same rules.

Objectives and Activities

St Jude's PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish and into the City of Plymouth, the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for the Church, Upper Hall, Lower Hall and Church Cottage on the St Jude's site.

Church Electoral Roll

There were 67 members on the Church Electoral Roll at the 2020 APCM, 48 of whom were non-resident in the parish, 19 resident. (At the 2019 APCM there were 71 members on the Church Electoral Roll, 51 of whom are non-resident in the parish, 20 resident)

Safeguarding

With both a long-standing OFSTED approved Pre-School and many young people utilising our site, as well as adults with learning difficulties, St Jude's has always taken great care in ensuring it has had more than just a 'due regard' for safeguarding both children and vulnerable adults. The Parochial Church Council, its employees and officers have always been required to adapt to bring into operation current safeguarding good practice direction from statutory bodies such as OFSTED and the Church of England's House of Bishops guidance through the Diocese of Exeter Safeguarding Officers (as in those guidelines within the Safeguarding and Clergy Discipline Measure 2016). Safeguarding is a standing item at every PCC meeting.

The Church of England's General Synod approved new guidelines and policies during 2017. The Diocese of Exeter adopted them early Autumn 2017. The Plymouth Deanery was advised of them in November 2017. Plans were put into place for early adoption of the new policies and guidelines as early as possible once Diocesan materials were made available. The PCC of St Jude's then adopted the new policies 16 January 2018 and began work on bringing them into practice across the church.

Review of the Parochial Church Council Year

The full PCC met five times during the year on 14 January, 15 February, 17 March, 25 August, and 17 November. with an average attendance by the Vicar and elected members (PCC, Deanery Synod representatives and Church Wardens) of 83% with one Standing Committee meeting on the 11 June. The Annual meeting was delayed due to the Covid-19 Pandemic from its normal April date to the 25th October 2020 when the new PCC members and Church Warden was elected.

PCC minutes were made publicly available throughout the year once approved at the subsequent meeting. Simplified agreed summaries of items of interest are produced soon after each meeting for distribution in the Church. At each meeting of the PCC, previous minutes are checked and approved and running accounts are presented by the Treasurer. Safeguarding is a standing item as well as a Health & Safety report, Human Resources and Sustainability.

Highlights and some significant areas of the Church's life covered during the year by the PCC on behalf of the Church were as overleaf:

14 January 2020

The PCC heard that the new 'Contactless Giving' unit hadn't been balanced by a reduction in cash giving and therefore seems to be 'new' gifts. We were all reminded (and publicised to the Church) that the Church of England was carrying out a Safeguarding Past Cases review and asked if anyone knew of cases, whether previously reported or not from the last 20/30 years, to contact the Safeguarding Officers. Our prior year seemed to have ended well with a small surplus.

Our Pre-School was discussed and a recognition of the need to build up its own reserves. The new C of E Representation Rules for 2020 were explained that would change our APCM voting processes from annually to fixed terms. Cover for the Vicar's sabbatical for the Summer was considered further and various areas of small building and maintenance works carried out were recognised. Updates to our 'self-declaration' forms in the safeguarding process were mentioned as well as a reminder to register any off-site children's activities with the PCC for insurance purposes.

15 February 2020

This was a special PCC meeting to receive a proposed recovery budget from the Finance Team and agree a new Budget for 2020 and receive information on potential newly pledged giving that may see our gifts received increase slightly this year. It included a commitment to try and recreate a Reserve, to work towards paying some small but outstanding Common Fund payments to the Diocese, to reduce some staff hours as a cost saving measure while also acknowledging an increase in hourly rates due to the impact of the rising National Living Wage and effects on differentials. The Finance Teams proposals were unanimously accepted.

17 March 2020

As the Covid-19 restrictions were now beginning, our Curate was returning from a planned placement that would have included schools work in several rural parishes in Cornwall. Pandemic updates were discussed and the Parish was to be informed of the closure of the Church building for the next season via notices, email and website updates etc and plans for the next season were also considered. This now included permissions legally enabling future PCC meetings by email if required.

The accounts for 2019 had been completed and accepted by the PCC. There were still some financial concerns regarding the Pre School and it was going to be closely overseen financially for a while longer. The Church's finances were also finely balanced. With many ministries temporarily cancelled such as the Church Café, Church Camp and Summer Brunches it still seemed OK for the Vicar's sabbatical plans to continue for later in the Summer. The APCM Annual Fabric report was received.

Information on the commencement of the digitally maintained Parish Safeguarding Dashboard was discussed and the continuing Safeguarding Action Plan was accepted unanimously. In this regard, the separateness of the Boys and Girls Brigades as legally independent organisations from the Church was acknowledged alongside the practical nature of their very close connections with the Church. There had also been a 'zero-incident' return provided to the Diocese on their safeguarding requests in their Past Case Review. While the situation in September was not yet predictable, the PCC approved suspension of a Sunday morning service for the Mayflower 400 joint service on Plymouth Hoe for Sunday the 20th September if required.

11 June 2020 – Standing Committee

This meeting was our first carried out via the online web-based video discussion platform, 'Zoom'.

It was agreed subject to all safety requirements, that internal re-plastering work in the Church should proceed as soon as possible while the lockdown was continuing and that re-roofing work on the Upper hall should also start soon. The PCC was informed of the prior decision, that even though furloughed, our Church Administrator's role could not be seen as necessary for a long period and that the post was made redundant on the 31 July having given notice in June. The Church cleaner was retained on furlough.

With all cover now arranged and with the lighter church loads due to lockdowns and the presence of a Curate in her final months, it was agreed the Vicar should now take his sabbatical, though limited by the pandemic, to now primarily study at home, from the 17 June to 16 September with contact still possible if needed via the Curate, Churchwarden and that he would retain his connection to assist the Pre School, if required, as he was the PCC's OFSTED Nominated Organisation Representative.

25 August

It was confirmed that the APCM must be concluded by the 31st October and that the Vicar should set the date on his return from sabbatical. There was good feedback on the new provisions of pre-recorded online services. Works was planned to make the Church 'covid safe' when live services resumed. Equipment had been ordered and would be installed to enable live streaming of the services whenever they resumed for those who may still be unable to come back into the building. The Pre School staff were looking forward to returning after the summer holidays. Replastering was completing though Upper Hall scaffolding would remain for a short while. St Jude's had connected with the 'Feast of Fun' food distribution initiative of Transforming Plymouth Together and used the Upper Hall to help some distribution. One of our congregation had now completed all her application processes and would be moving to college in September to begin Ordination training. Our Curate confirmed she would be moving to her new post in October. There were still no young people gatherings. Following Diocesan advice, the PCC approved the sending of the 2019 accounts to be registered with the Charity Commission ahead of the October APCM.

17 November 2020

Following the APCM on the 25th October a new very small PCC started to take the Church through to April 2021's APCM. We were grateful that the congregation had remained generous during all the lockdown and recognised the decisions years back to encourage standing order giving, and more recently the Parish Giving Scheme, had been very helpful. It was looking like we may have a small surplus at the year end that could enable us to add something to our reserves and also pay the final outstanding sum to the Diocese from the shortfall in our Common Fund. It was agreed that if we began 2021 with a balance in excess of £10,000 we would pay the deficit of £5,656 while continuing to work towards our aim of a reserve of 20% of turnover in line with Charity Commission recommendations. The creation of a budget for 2021 would be difficult to achieve with some many unknowns, but the Finance Team confirmed it would work towards one.

The varied summer- based building works had completed, however the Next Era Project plans had hit an issue over Building Control requirements on Fire Escapes and 'travel distances' within the building for escape routes. The Building Project Team had gone back with a proposal for a compliant ramp outside the South Door and await Building Control's conditional approval. Once received there will be a need for drawings to be produced to suit a provisional meeting with a small group from the Diocesan Advisory Committee prior to a full faculty submission. Some minor storm damage to the roofs had occurred and insurance claims were to be submitted.

Pre School finances were still being carefully watched with various cashflow scenarios explored. As one long-term staff member would retire at the end of the year, a replacement was approved but encouraged to find someone who may also do some Pre School admin. The Vicar confirmed his cashflow calculations suggest the Pre School was 'safe' financially to the end of 2021, but this was very much based on when 'headcounts' would restart and whether parent's confidence in sending children back in would improve. (The Government and Local Authority were paying fees based on historical data as many children were being kept at home due to the pandemic, even though they were entitled to attend). The amount of reserve aimed for within the Pre School accounts was re-calculated for 2021 based on potential redundancy costs of c. £17,750 should it ever be needed.

The normal Christmas season service schedule was discussed and the lack of time between services would mean covid safe cleaning could not be confirmed, that therefore we would only have an in-person service in Church on Christmas Day morning and an online one for Sunday the 27th December. DVD's of Church services would now be produced to post with Notice sheets to those of the congregation who were not digitally connected to add to our Dial In audio recordings option.

Finally, there was a discussion of a need in early 2021 to begin a PCC and Church discussion on resilience digitally as the person who oversees much of it may move in 2021 and risk analysis for future training to enable the Church to maintain itself whenever the Vicar retires, potentially in 2025.

Finance Summary

We started the year reviewing our giving pledges and our employed staff's hours, so we could set a balanced budget, unaware of Coronavirus or the issues we would face. Thankfully, we are not reliant on casual giving or other income, solely generated by being open, and the temporary cessation of Church Services and stopping the community use of our buildings, for most of the year, did not have a negative financial impact on us. This is because most of our income is planned and given through donations received through our Parish Giving Scheme or monthly giving directly to our bank. We are grateful for the generosity and support of our wonderful Church family who continued to honour its financial commitment during a very challenging year.

The gross income including the restricted Next Era Building Fund, Community Hub, Pre-School and some other smaller funds amounted to £213,686 and expenditure was £222,977. Pre School contributed £6,000 to the Church's General Fund to cover some of their running costs incurred by the Church. Through successful Grant bids by the Community Hub team we were able to make the Upper Hall watertight with much needed roof repairs costing £11,227, a wonderful achievement and a huge thankyou to all involved.

The unrestricted income in the Church General Fund was £92,977 and expenditure was £88,364. We were able to Furlough our staff for 3 months, benefitting from the Government scheme which covered the salaries of our staff to the value of £2,800. Within the expenditure total we were able to make full payment of the 2020 Common Fund Contribution of £41,621. We have been greatly blessed financially as a Church, during a year when many have struggled and through God's generosity and provision, we were able to bless others through our continued missional support of £9,187 and repaying the outstanding 2019 Common Fund shortfall of £5,656 as mentioned in last year's report.

We ended this exceptional year with an amazing in-year surplus of £4,613 (which includes £719 earmarked Mission Partner Group funds), compared to last year's in-year surplus of £3,860 (including £1,310 for MPG).

We look forward to how God will use us and continue to bless us, in a hopefully Coronavirus free 2021.

PLYMOUTH

St. JUDE

PAROCHIAL CHURCH COUNCIL

FINANCIAL REPORT

Year Ended 31st December 2020

Notes to the financial statement

For the year ended 31 December 2020

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of Financial Reporting Standards (FRS102). The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of the PCCs. The PCC are currently working towards preparing their accounts under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

ASSETS

Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of the 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Moveable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

Tangible fixed assets for use by the charity

These are capitalised if they can be used for more than one year, and cost at least £1,000. They are valued at cost or else, for gifts-in-kind, at a reasonable estimate of their open market value on receipt.

Depreciation is calculated to write off the capitalised cost of fixed assets less their currently anticipated residual fair value over their estimated useful lives as follows:

Land – Nil	Fixtures and fittings – 20 years	Computers – 3 years
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No depreciation is provided on buildings as the currently estimated residual value of the properties is not less than their carrying value and the remaining useful life of these assets currently exceeds 50 years, so that any depreciation charges would be immaterial.

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

Investments

Investments quoted on a recognised stock exchange or whose value derived from them are valued at market value at the year end. Other investment assets are included at PCC's best estimate of market value.

Short term deposits

These are the cash held on deposit either with the CCLA or at the bank.

FUNDS

Unrestricted Funds

These represent the remaining 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' report.

Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

These 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.

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

BALANCE SHEET AT 31ST DECEMBER 2020

		2020	2019
FIXED ASSETS			
Tangible	7(a)	-	-
Investments	7(b)	-	-
CURRENT ASSETS			
Debtors and prepayments	8b	5820	10151
Short term deposits		241777	238560
Cash at bank		17933	34711
Pre-school General		34803	26202
Pre-school Reserve			0
		<u>300333</u>	<u>309624</u>
LIABILITIES:			
Creditors - payable within one year.	9	-	-
		<u>300333</u>	<u>309624</u>
TOTAL NET ASSETS			
		<u>300333</u>	<u>309624</u>
PARISH FUNDS			
Unrestricted	10	54358	39910
Restricted	10	245975	269714
		<u>300333</u>	<u>309624</u>

Approved by the Parochial Church Council date 16th March 2021

and signed on its behalf by


The Rev'd Timothy Smith (P.C.C. Chairman).

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2020

INCOMING RESOURCES		Unrestricted Funds	Restricted Funds	TOTAL FUNDS 2020	TOTAL FUNDS 2019
		£	£	£	£
Voluntary Income	2(a)	82073	21130	103203	98194
Activities for generating Funds	2(b)	7800	0	7800	7800
Income from Investments	2(c)	0	187	187	351
Income from Church Activities	2(d)	99228	0	99228	111071
Other Income resources	2(e)	3268	0	3268	2462
TOTAL INCOMING RESOURCES		<u><u>192369</u></u>	<u><u>21317</u></u>	<u><u>213686</u></u>	<u><u>219878</u></u>
EXPENDITURE					
Church Activities	3(a)	177921	45056	222977	206055
Fund raising Costs	3(b)	0	0	0	0
TOTAL EXPENDITURE		<u><u>177921</u></u>	<u><u>45056</u></u>	<u><u>222977</u></u>	<u><u>206055</u></u>
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS		14,448	-23739	-9291	13823
NET GAINS ON INVESTMENTS	7(b) 8(a)	-	-	-	-
NET INCOME/(EXPENDITURE)		14,448	-23739	-9291	13823
BALANCES B/FWD 1ST JANUARY 20		39910	269714	309624	295801
BALANCES C/FWD 31 DECEMBER 20		54358	245975	300333	295801

For the year ended 31 December 2020

2 INCOMING RESOURCES		Unrestricted Funds £	Restricted Funds £	T O T A L FUNDS 2020 2019 £	
2(a) Voluntary Income					
General Income:					
	Planned Tax efficient Giving	54380		54380	48288
	Gift Aid Recovered	14102		14102	12833
	Planned Giving Other	2601		2601	3443
	Service Collection Plate	1291		1291	2265
	Donations/Appeals etc	2136	563	2699	1306
	Pre-School	6000		6000	9000
	Community Hub	1563	11200	12763	100
Next Era Project Income					
	Planned Tax efficient Giving		320	320	16085
	Gift Aid Recovered		80	80	4192
	Planned Giving Other		0	0	370
	Donations		0	0	312
	Grant		6743	6743	
	LPoW (VAT)		2224	2224	
		<u>82073</u>	<u>21130</u>	<u>103203</u>	<u>98194</u>
2(b) Activities for generating Funds					
	Church Cottage Rent	7800		7800	7800
		<u>7800</u>	<u>0</u>	<u>7800</u>	<u>7800</u>
2(c) Income from Investments					
	Development Account		187	187	349
	General Bank Interest		0	0	2
		<u>0</u>	<u>187</u>	<u>187</u>	<u>351</u>
2(d) Income from Church Activities					
	Church Hall letting	0		0	1750
	PCC Fees	826		826	956
	Outreach/Totstime	574		574	485
	Preschool Income	97828		97828	107880
		<u>99228</u>	<u>0</u>	<u>99228</u>	<u>111071</u>
2(e) Other Income Resources					
	Miscellaneous	388		388	778
	Insurance Claim	0		0	1684
	HMRC Furlough Claim	2880		2880	
		<u>3268</u>	<u>0</u>	<u>3268</u>	<u>2462</u>
TOTAL INCOMING RESOURCES		<u>192369</u>	<u>21317</u>	<u>213686</u>	<u>219878</u>

PAROCHIAL CHURCH COUNCIL OF ST. JUDE, PLYMOUTH.

For the year ended 31 December 2020

3 RESOURCES EXPENDED

		Unrestricted Funds	Restricted Funds	T O T A L FUNDS	
				2020	2019
3(a) Church Activities					
	Missionary & Charitable giving:				
	Appeals - DEC Coronavirus	500		500	731
	VDF		453	453	435
	MAF	1028		1028	1315
	OMF	705		705	823
	SOMA	1734		1734	1023
	CMS	1028		1028	1315
	Crossline	500		500	500
	Shekinah	705		705	773
	DCRC	1000		1000	500
	Plymouth CU	400		400	400
	Street Pastors	500		500	500
	Harvest for the Hungry	1087		1087	
		<u>9187</u>	<u>453</u>	<u>9640</u>	<u>8315</u>
	 Ministry				
	Common Fund (inc 2019 Shortfall)	47277		47277	36000
	Other Ministry Cost	4845	1462	6307	6775
	Church Running Cost	24525		24525	28303
	Bld Maintenance Cost	1160		1160	2777
	Outreach/Publicity/Totstime	587		587	610
	Preschool	89228		89228	112903
	Education	14		14	630
	Office Photocopier/Stationery	770		770	1382
	Community Hub	328	11200	11528	2200
	Insurance Claim	0		0	1798
	Next Era Project		31941	31941	4362
		<u>177921</u>	<u>45056</u>	<u>222977</u>	<u>206055</u>
 3(b) Fundraising Costs					
		0	0	0	0
 TOTAL RESOURCES EXPENDED		<u><u>177921</u></u>	<u><u>45056</u></u>	<u><u>222977</u></u>	<u><u>206055</u></u>

4	Analysis of expenditure including allocation of support costs	Direct Cost	Support Costs	Total
	Church Building and maintenance	13725		13725

		2020	2019
	Independent examiner's remuneration	270	270

5	Staff Costs	2020	2019
	Wages and Salaries	80278	104426
	NI and Tax Costs	5301	6263
		<u>85579</u>	<u>110689</u>

Average number of employees		
Church	3	4
Pre-school	7	9

During the year the PCC employed the following part time staff:
Administrator (Jan to July); cleaner, building manager and term time Pre-school staff

- 5(a) A small immaterial portion of the expenses paid to the incumbent may have related to his services as Chairman of the PCC.

No other payments or expenses were paid to any other PCC member apart from reimbursement of postage to the Treasurer.

6	Analysis of transfer between funds	Unrestricted	Restricted
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7	Fixed Assets	0	0
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- 7(a) Tangible Church Equipment

		£
Cost of valuation	At 1st January 2020	0
	Disposal	0
	Additions at cost	0
	At 31 December 2020	<u>0</u>
Depreciation	At 1st January 2020	0
	Withdrawn on disposals	0
	Charge for the year	0
	At 31 December 2020	<u>0</u>
Net book value	At 31 December 2020	0

Church equipment beyond their useful economic life.

- 7(b) Investments -

8	Current Assets	£	£		
8(a)	Investments	-	-		
		2020	2019		
8(b)	Debtors				
	Tax recoverable rec'd Jan 2021	5821	10151		
		<u>5821</u>	<u>10151</u>		
9	Liabilities				
		0	0		
		<u>0</u>	<u>0</u>		
10	Funds				
	The Restricted Funds comprise of Next Era Redevelopment Fund; Digital Missioner; Vicar's Discretionary Fund (Pastoral Support). Grants to the Community Hub Fund for roofing works to Church Hall spent within year.				
11	Summary Fund movements	Next Era Redevelopment	VDF	Digital Missioner	Community Hub
	Balance at 1 January 2020	265225	1490	2999	0
	Incoming resources	9555	562	0	11200
	Resources expended	31941	453	1462	11200
	Balance at 31st December 2020	<u>242839</u>	<u>1599</u>	<u>1537</u>	<u>0</u>
12	Summary of assets by fund	Unrestricted Funds	Restricted Funds	TOTAL 2020	
	Tangible fixed assets	0	0	0	
	Investment fix assets	0	0	0	
	Current assets	54358	245975		
	Total	<u>54358</u>	<u>245975</u>	<u>300333</u>	

St.JUDES BALANCE SHEET AS AT
31/12/2020
CURRENT ASSETS

	In Bank	Minus o/s Chqs	Plus o/s ptb	Total
CAF Bank Nextera	£ 241,502.68			£ 241,502.68
DEVELOPMENT ACCOUNT	£ 353.99			£ 353.99
CURRENT ACCOUNT	£ 29,657.05	£ 13,449.44	£ 5,880.76	£ 22,088.37
DEPOSIT ACCOUNT	£ 1,585.42			£ 1,585.42
				<u>£ 265,530.46</u>

REPRESENTED BY

	B/FWD	INCOME	EXPEND	C/FWD
* Next Era Account	£ 265,223.92	£ 9,554.99	£ 31,941.52	£ 242,837.39
* Vicar Discretion Fund	£ 1,490.44	£ 562.50	£ 453.35	£ 1,599.59
* Community Hub	£ 935.84	£ 12,762.50	£ 11,528.25	£ 2,170.09
Sutton Deanery Grant	£ 1,113.00	£ -	£ -	£ 1,113.00
* Digital Commission	£ 2,999.28	£ -	£ 1,461.96	£ 1,537.32
Reserve Account	£ 6,472.81	£ -	£ -	£ 6,472.81
# GENERAL ACC	£ 5,186.63	£ 92,977.95	£ 88,364.32	£ 9,800.26
	<u>£ 283,421.92</u>	<u>£ 115,857.94</u>	<u>£ 133,749.40</u>	<u>£ 265,530.46</u>

* Restricted Funds	# Includes Earmarked Missionary Funds	£ 719.73
	#	

SUMMARY

BALANCE B/FWD	£ 283,421.92
SURPLUS FOR YEAR	-£ 17,891.46
BALANCE C/FWD	<u>£ 265,530.46</u>

	o/s Chqs	Number	Amount	o/s PtB	Amount
		7084	£ 400.00	CAF	£ 60.00
		7099	£ 36.30	Tax Refund	£ 5,397.01
Common Fund Shortfall 2018		7109	£ 5,656.00	Miss Tax	£ 281.25
SOMA		7100	£ 1,733.58	VDF Tax	£ 62.50
OMF		7101	£ 704.83	Next Era Tax	£ 80.00
CMS		7102	£ 1,028.20		
MAF		7103	£ 1,028.20		
SHEKINAH		7104	£ 704.83		
CROSSLINE		7105	£ 500.00		
DCRSC		7106	£ 1,000.00		
Street Pastors		7107	£ 500.00		
Harvest for the Hungry		7108	£ 157.50		
			<u>£ 13,449.44</u>		<u>£ 5,880.76</u>

Gross Church Balance Sheet

	B/WFD 2020	Income	Expend	C/Fwd 2021
Church Acct	£ 283,421.92	£ 115,857.94	£ 133,749.40	£ 265,530.46
Pre-School Acct	£ 26,202.87	£ 97,828.33	£ 89,228.16	£ 34,803.04
	<u>£ 309,624.79</u>	<u>£ 213,686.27</u>	<u>£ 222,977.56</u>	<u>£ 300,333.50</u>



TOTAL ACCOUNTING SERVICES

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Mobile: 07980 686980
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10 Drake Mill Business Park
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Alan Yerrell: alan@tasplymouth.co.uk

Independent Examiner's Report to the PCC of St Judes Church PLYMOUTH

This Report on the Financial Statements of St Judes Church for the year ended 31 December 2020 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and s.43 of the Charities Act 1993 ('the Act').

Respective responsibilities of St Judes Church and the Examiner

As members of St Judes Church, you are responsible for the preparation of the Financial Statements, you consider that the Audit requirement of the regulations and s.43(2) of the Act does not apply. It is my responsibility to issue this Report on those Financial Statements in accordance with the terms and regulations.

Basis of this Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43(7)(b) of the Act and to be found in the Church guidance, 2006 addition. That examination includes a Review of the Accounting Records kept by St Judes Church and a comparison of the Accounts with those Records. It also includes considering any unusual items or disclosures in the Financial Statements 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 Audit 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 there are any material facts in respect of the requirements;
 - to keep Accounting Records in accordance with Section 41 of the Act, and
 - to prepare the Financial Statements, which accord with the Accounting Records and comply with the requirements of the Act and the Regulations have 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.

ALAN P YERRELL

A.P. YERRELL FMAAT, FFA, FCPA, FIPA

Licensed by the Association of Accounting Technicians to provide Self Employed services in
accordance with licence no: 0695, details of which are displayed at the address shown



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