

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER HIGH HARROGATE

England & Wales · Charity number 1134494

Details

Other names ST PETER'S PCC, HARROGATE

Status Registered

Legal form Previously excepted

Registered 2010-02-24

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

Contact

Address St. Peters Church
Cambridge Road
Harrogate
HG1 1PB

Phone 01423568218

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Website www.stpetersharrogate.org.uk

Activities

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

Activities: Regular public worship open to all; the provision of sacred space for personal prayer and contemplation; pastoral work and teaching of Christianity through sermons, courses and small groups; Promoting the mission of the church through provision of a variety of activities. Supporting other charities.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£383,970	£440,875	-	-
2023-12-31	£479,672	£429,681	-	-
2022-12-31	£417,182	£389,704	-	-
2021-12-31	£372,193	£326,036	-	-
2020-12-31	£243,061	£309,060	-	-

Trustees

Name	Role	Appointed
Rev Alan Garrow	Chair	2016-04-07
Beverley Cooper		2024-05-21
Catharine Davies		2021-05-25
Catherine Ailsa Medforth		2023-05-23
David Hipkin		2024-06-01
Helen Camm		2023-05-23
Hilary Paxton		2025-05-20
JUDITH SIMPSON		2025-05-20
Jennifer Anne Edwards		2023-05-23
Kate Crawford-Blake		2023-05-01
Michael John Davies		2024-05-21
Paul Harris		2024-05-21
Rev Christopher Charles Clayton		2018-06-30
Rev Karin Shaw		2024-05-29
Rev Stephen Gibbin		2025-05-20
Sian Lockwood		2020-10-20
Timothy Robinson		2024-05-21

Accounts

Charity registration number 1134494 (England and Wales)

**ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Alan Garrow
Chris Clayton
Sian Lockwood
Hannah Beck
Ian Birt
David Hipkin (Treasurer)
John Longstaff
Felicity Moss
Ruth Thompson-Vear
Bella Blake
Catharine Davies
Catherine Medforth
Jennifer Edwards
Kate Blake
Helen Camm
Mike Davies (Appointed 21 May 2024)
Leigh Thompson (Appointed 21 May 2024)
Tim Robinson (Appointed 21 May 2024)
Beverley Cooper (Appointed 21 May 2024)
Paul Harris (Appointed 21 May 2024)

Charity number (England and Wales)

1134494

Independent examiner

Holeys Limited
15/17 North Park Road
Harrogate
North Yorkshire
HG1 5PD

Bankers

NatWest Bank plc
3 Cambridge Crescent
Harrogate
North Yorkshire
HG1 1PE

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

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ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

2024 was another very busy year, with much to celebrate against a backdrop of world turmoil and challenges at home.

Our church life was brought completely back to normal, with the re-introduction in the summer of the common cup at all services. We continue however to change and evolve to meet the changing needs of our congregations. Some of the changes introduced during the pandemic continued to prove valuable, such as the toy bags at the 9.30am service and use of the projector at the 9.30am and 4.15pm services. We carried on streaming our early morning services, with a faithful online congregation joining the live congregation of people involved in Breakfast Club. We introduced This Time Tomorrow at the 9.30am service on the third Sunday of the month. That has given different people the opportunity to share where they will be on Monday, what opportunities they have to make a difference there, and the challenges they face. The aim has been to help us see that God cares about every part of our lives, not just what happens in church.

Our church's vision is to 'feed hungry people' and food has been a dominant theme in 2024. We have held many regular food-based activities and events from Men's Breakfast to Market Day Café and church refreshment days (accompanied by Dan Brewer's hugely successful book sales). Our Afternoon Fellowship returned in April, meeting on the second Tuesday of each month in church with speakers and the most wonderful tea. Café Connect, the national programme from FaithAction to welcome people arriving in the UK from Hong Kong met on Fridays until April when sadly the funding stopped, and this popular and successful group had to end.

Breakfast Club celebrated its 25th anniversary in 2024, providing regular food-support to people who need that help. They provided breakfasts Monday-Saturday, Sunday lunches, evening meals three times a week and a free 'supermarket' once a week. As their founder Hannah Beck said: 'We are different because we don't ask questions, we don't 'push' religion and we make sure people are protected from outside influences while they are with us'.

As well as our regular food activities, we have held celebrations which brought the whole church family together. The first in the year was the unforgettable Chinese New Year party celebrating the Year of the Dragon and hosted by our Hong Kong families. This was followed by an American pancake party to mark the start of Lent and a pie and pea supper in aid of Christian Aid. Our ever-popular Harvest Supper rounded the year off, leading us nicely into the preparations for Christmas and the Christmas Fair.

There are many wonderful volunteers involved in the cooking, baking and serving necessary to deliver all these many food activities. They are too many to mention individually, but among them, especial thanks go to:

- Our Hong Kong families for giving us a wonderful Chinese New Year
- Catherine Medforth and her refreshment teams who organise the Market Day Cafés and Church Refreshment Days
- Leigh Thompson who runs our resurrected Afternoon fellowship
- Hannah Beck and Steve Gibb for their faithful commitment to Breakfast Club in all its forms.
- Sarah Martin for all the work she puts into organising the Christmas Fair.

St Peter's people have a strong commitment to social justice. One example of this can be seen in our support of charities such as Artizan and Compassion UK. Another example in 2024 was the establishment of the St Peter's Environmental Action Group (soon to be shortened to 'Eco-Group') in April. The commitment of the group members was impressive and resulted in the Bronze Eco-Church Award in June. Many thanks to them all, and especially Charles Stones and Sunny Lee who gave up so much time to making our church heating and lighting more efficient.

The community of the church continued to thrive throughout 2024.

Fellowship groups have always been a much-loved feature of church life. Men's Fellowship is one example, coordinated by Bryn Heapy and providing an opportunity for men to come together over breakfast to explore belief and faith. In addition, we have a number of popular new activity-based fellowship groups such as the Strollers Group and the knit and natter group.

Home groups continued to meet under the leadership of Chris Clayton.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

May saw the re-commissioning of our Lay Pastoral Care Minister Jan Edwards and the Pastoral Care Team. Our pastoral care team supports the clergy team in their pastoral ministry. In addition, Jan led a much-valued Bereavement Journey course in the spring. The congregation as always responded generously to our Harvest and Christmas gift bags appeal, helping local families, and bringing pleasure to older people living alone or in a care home. Our welcome team led by Alyson Davies provided a warm welcome to people using our space and to the many other visitors to St Peter's.

St Peter's ministry to children and young people continued to have strong focus in 2024. Our Toddler group led by Frances Roxby-Proud continues to thrive. Our popular Sunday Club has been ably led by Chris Clayton with an expanding group of amazing volunteers. The Sanctuary Group, also led by Chris and his wife Sam, enjoyed many and varied activities over the year. The St Peter's Players produced an entertaining Box of Delights in November, involving many of our children.

St Peter's continues to work hard to encourage people to come into our church and share our fellowship. Christmas itself provides one opportunity, with the Christmas Fair, Christmas-tree festival, shoppers carols held on the Saturdays of the town's Christmas fair, candle-lit services led by our wonderful choir and Christingle services crammed to the rafters with children and their families. More than 2000 people came to services at St Peter's over the Christmas period.

Our vicar Alan Garrow tested us all by taking a sabbatical which ran from mid-July to mid-October. Chris Clayton ably stepped into his shoes while he was away, but he and we were very glad to see him back!

Karin Shaw, and Steve Gibbon were both ordained to the office of priest in June 2024. We benefit so much from all they contribute to church life.

Church music continues to be an inspiration for members of the congregation and for people outside the church. Highlights in 2024 were the organ recital by John Longstaff at the end of August, the performance of Handel's Messiah in December and of course our Christmas music. We are so grateful to our Director of Music John Longstaff with members of the choir and Jude Williamson with members of the music group for providing such a high standard of music.

Carole Raw in the parish office continued to play a remarkable role throughout 2024, leading the team caring for the church fabric and managing the administration of the church as well as our community room booking service. We are extremely thankful for her diligence and dedication.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Staff meetings and Standing Committee meetings have largely stayed online, but PCC meetings have reverted to face-to-face.

The number of people involved in the life of the church can be counted in the many hundreds. Many offer support and practical help to people in our church community and parish, while others have more formal roles to keep help our services run smoothly, welcome people into our church building and continue and expand our mission to 'feed hungry people.' In reviewing 2024, we are so thankful for all those who worked informally and formally to support services and help people in our church community and parish. Thanks were offered earlier in this report to those involved in acting out the vision of our church to 'feed hungry people'.

We also offer thanks to:

- Our Clergy team and Lay Readers who maintain our pattern of worship.
- All those who help our services to run smoothly including our Duty Wardens, Sidespeople, Sacristans, Administrants, Lesson Readers, and Intercessors
- Our dedicated team of technicians who guide us through the projected liturgy and hymns for our 9.30 service.
- The bellringers and hand bell ringers, ably led by Hannah Beck, whose exuberant music enriches our church life
- Our Treasurer David Hipkin
- Our editor Marian Chambers of the Weekly News for her dedication to continuing this most vital link.
- Alyson Davies and the Welcoming team who provided a warm welcome to all those coming into our church during the week.
- Jan Edwards and the members of our pastoral care team
- All those supporting the children and young people of our church family.
- All those providing and arranging flowers in church, giving such pleasure to our congregation and those visiting our church.
- Elected members of the PCC and those who retired from office this year, especially our PCC secretary Rachel Fell.

On a personal note, our special thanks go to Hannah Beck and Steve Gibbs who stepped down from Breakfast Club at the end of the year. We are so grateful to them for their dedication and commitment over so many years.

One of the main duties of the Churchwardens is to support the incumbent. We hope that we have supported him well over this ever-changing year. We continue to be privileged to serve the Parish and to be part of the loving family of St Peter's.

Mike Davies and Sian Lockwood

Date: 20 May 2025

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Aims and purposes

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

The PCC is also responsible for:

- ensuring legal compliance with charity law and ecclesiastical law, in particular in the areas of safeguarding, finance, HR and data protection; and
- care for the church building so that it is best suited to the church's ministry and mission, including its meeting spaces and its use for the benefit of the community.

The PCC has also adopted its own purpose statement summarising the above, as follows:

"We are here to prayerfully discern God's calling on the body of St Peter's and to enable and support its vision. We also have responsibility for the church's finances, fabric and other legal matters."

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and activities

Our Vision: Feeding Hungry People

Our vision is to be a community where people's hunger for belonging, purpose and God himself are ever more truly satisfied.

Belonging: A place where *every* person is accepted, known and valued.

Purpose: A place where *every* person is encouraged to live out their unique vocation.

Worship: A place where *every* person is enabled to offer whole-heart and whole-life worship to God.

Our Values:

Open: accepting of people without pre-condition or judgment.

Generous: seeking to be a sign of God's generosity in the way we treat one another, and in our efforts to bless the town and wider world.

Engaged: engaging with our local community, responding to social need, and working to support one another in the challenge of following Jesus in everyday life.

Children and Young People

We believe that children and young people deserve our particular care and respect. We are committed to enabling them as individuals who are accepted, known and valued, are encouraged to discern and live out their vocation, and who are enabled to participate fully in worship.

Isolation and Loneliness

We recognise isolation and loneliness as one of the greatest challenges faced by many people living in Britain today. We are committed to valuing everyone, including those who commonly find themselves excluded or ignored in other contexts.

The Environment

The environment belongs to God and its care belongs to us as God's people. As Christians, we each are called to participate in environmental care, most urgently to achieve net zero carbon. Loving the earth is to worship God and serve our neighbours.

Our activities during the year were guided by our vision and values and we also considered the Charity Commission's guidance on public benefit.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance

Belonging

During 2024 the PCC renewed its focus on inclusion. And welcome several Ukrainian members. We now have inclusive church membership organized by Mike Davies.

We also continued to build our Hong Kong community in church including hosting a very popular Lunar New Year celebration.

Many of the activities and groups valued by the St Peter's community also continued this year, for example Afternoon Fellowship, Toddlers Group, Sit and Knit, Ladies who Lunch, Mens' Breakfast and Evening Fellowship.

Purpose

St Peter's ran three confirmation classes with Karin and Chris, a Happiness lab with Sam Clayton, two Bereavement Journey classes, Bible study, discussions and interactive exercises to explore Christianity which was well attended and supported.

We also continued to run the Thinking about God group in church and home groups.

Five young people and three adults were prepared for confirmation, culminating in a confirmation service led by the Rt Revd Anna Eltringham in June. Peter Hallam completed the 2Occasional Preachers" course

Worship

We aim to offer worship that is formal and informal, traditional and contemporary - giving everyone an opportunity to meet with God. In 2024, we provided three midweek and five Sunday services each week and offered online morning and evening prayer for six days a week. The average weekly attendance (counted during October 2024) was approximately 391 people, including children (2023 - 415).

Open, Generous, Engaged

In a year which continued to be dominated by the cost of living crisis, St Peter's sought to respond with generosity and care.

In particular:

- Our food ministry has continued throughout the year, providing vital sustenance and welcome to those in need. Breakfast is served in church daily (except Sunday), together with hot meals (to eat in or take away) on Mondays, Wednesdays and Fridays and a hot Sunday lunch. A "mini-supermarket" is available on Thursdays.
- St Peter's extended its participation in The Warm Welcome Campaign – a community response to the cost of living crisis which saw St Peter's open daily to provide a warm welcome space for people struggling with heating bills during the winter months.

St Peter's also held events engaging with the local community during the year including Sit and Knit, Digital Drop in, the Christmas Fair, Refreshment days, secondhand book stall and the Christmas Tree Festival. The church also continues to host community groups, charities and support groups in its meeting spaces. In addition, the St Peter's Players staged "A Box of Delights" in November, involving performers of all ages and in front of live audiences.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Children and Young People

A range of groups and activities for our children and young people were available during 2024:

- Sunday Club – aimed at primary school age children, it seeks to explore the Bible in a fun and exciting way – involving both craft activities and more reflective sessions.
- Stepping Stones – an accessible and informal service for families which welcomed several new families to its community this year.
- Sanctuary – our Sunday youth group, which saw its members undertake a range of trips and activities.
- Toddler Group, which continues to serve our local community, offering a friendly welcome leading some of its members to attend Sunday worship and even get baptized.

We are grateful for the time, talents and commitment of all involved in these groups and services.

Isolation and Loneliness

The Pastoral Care team continues to focus on tackling isolation and loneliness in our community and to regularly contact and respond to those in need. The team visit people at home and in care homes, do food shopping, keep in touch by telephone, establish links with relatives, offer essential transport and administer Home Communion.

The Market Day Café takes place on the second Thursday of the month (after the Thursday Holy Communion service) serving hot drinks, light lunches and cake. We also continued to hold Café Reflexions on Wednesdays, offering readings and refreshments in an informal and relaxed setting.

During the year, the Harvest bags and Christmas Gifts appeals to help local families and older people living alone or in residential care, had an overwhelmingly generous response from our congregations.

Safeguarding

The PCC has adopted the House of Bishops safeguarding policy statement and procedures around the reporting of serious incidents – these, together with safeguarding contact details, are on display in church and on the website.

During the year, the PCC reaffirmed its commitment to this statement and the church's own safeguarding policy. Safeguarding is on the agenda of every PCC and standing committee meeting and the PCC has also reviewed and approved its safeguarding action plan covering training and DBS checks for PCC members and safeguarding leads, policies, procedures and reporting.

Environment

We are in need of an Environment Officer

Charitable giving

The PCC agreed to donate a sum broadly equal to 5% of annual planned giving (a total of £9,000), divided equally between Artizan International, St Augustine's Bradford Youthworker, Netmakers, Wellspring Therapy and Training, Shine West Bowling and St Andrew's Chosica in Peru (£1,500 each).

We have changed the way the money is calculated and now it comes to quite a lot of cash £9000.00. Currently, which is worked out at 5%. Last year we gave two lots one to Artizan UK and the other to Artizan International. The principal work applying is that charities that we have a personal connection with. The PCC discussed various charities and seven charities have been put forward for consideration. In2Out, Artizan UK, Artizan International, Families and Youth Provision, Netmakers, Shine, St Andrews in Chosica, and the Young Persons Project.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review

Total receipts on unrestricted funds were £352,818 of which £239,399 was unrestricted planned giving and voluntary donations. A further £32,874 was from Gift Aid.

Other sources of unrestricted funds include legacies of £34,005, Church letting, parish fees and fundraising totaling £41,384 and interest and other income of £5,156. Full details are shown in the Financial Statements.

Restricted donations, income and associated gift aid of £29,653 were also received. These transactions relate to our food ministry and the building and are detailed in the Financial Statements.

Reserves policy

Unrestricted reserves at the year end stood at £159,659 (2023: £211,894). The PCC's policy is to keep £115,000 in reserves, broken down as follows:

Operating costs to cover unforeseen eventualities £65,000. To maintain the building and its contents £50,000

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The PCC consider that reserves at this level will ensure that, in the event of a significant drop in funding, it will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity is a body corporate established by the Church of England. It is controlled by its governing documents, the Parochial Church Councils (Powers) Measure 1956 and the Church Representation rules, both as amended. It is a registered charity, with number 1134494.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of its clergy, churchwardens, deanery synod representatives and members elected at the APCM by those on the electoral roll of St Peter's (which includes the treasurer and secretary). All members of our congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. At the 2024 APCM (held on 21 May 2024), the Electoral Roll stood at 279.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how PCC funds are to be spent.

In addition, the standing committee reports back to the PCC regularly with minutes of their decisions received by the full PCC and discussed as necessary.

Administrative information

St Peter's is situated at the heart of Harrogate adjacent to the War Memorial, and in the midst of the commercial centre of the town. It is part of the Diocese of Leeds within the Church of England. The address for correspondence is:

St Peter's Church
Cambridge Road
Harrogate
North Yorkshire
HG1 1PB

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

PCC members

PCC members who have served during 2024 are:

Ex-officio members:

Incumbent	Alan Garrow
Associate Vicar	Chris Clayton
Curates	Steve Gibbin
	Karin Shaw
Churchwardens	Sian Lockwood
	Mike Davies (Elected May 2024)
	Mo Atkinson (Retired May 2024)

Deanery Synod Representatives: Hannah Beck
Helen Camm
Catharine Davies

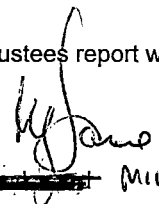
Elected Members:

Ian Birt
Bella Blake
Kate Blake
Lance Burgess (retired May 2024)
Stewart Davies (retired May 2024)
Jan Edwards
Rachel Fell (retired May 2024)
John Longstaff
Catherine Medforth
Felicity Moss
Ruth Thompson-Vear
Leigh Thompson (Elected 2024)
Tim Robinson (Elected 2024)
Beverley Cooper (Elected 2024)
Paul Harris (Elected 2024)

Co-opted Members:

David Hipkin (Treasurer)
Roy Taylor (Retired 2024)

The Trustees report was approved by the Board of Trustees.


~~Signature~~ MIKE DAVIES

20 May 2025

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the financial statements of St Peter's Church Harrogate Parochial Church Council (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

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



P D Rookes FCA
Holeys Limited

15/17 North Park Road
Harrogate
North Yorkshire
HG1 5PD

Dated: 20 May 2025

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

Current financial year

		Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Total 2023 £
<u>Incoming Resources</u>						
Voluntary Income	3	306,278	28,295	-	334,573	425,949
Activities for Generating Funds	4	12,554	1,351	-	13,905	13,159
Investments	5	4,324	7	1,499	5,830	5,977
Other Incoming Resources		832	-	-	832	4
Income from Church Activities	6	28,830	-	-	28,830	34,583
Total Incoming Resources		352,818	29,653	1,499	383,970	479,672
<u>Resources Expended</u>						
Church Running Expenses	7	167,536	16,989	-	184,525	196,281
Ministry	7	233,668	-	-	233,668	213,218
Governance Costs	7	1,050	-	-	1,050	2,100
Grants	11	9,000	12,632	-	21,632	18,082
Total Resources Expended		411,254	29,621	-	440,875	429,681
Net gains/(losses) on investments	12	6,201	-	717	6,918	7,313
Net movement in funds		(52,235)	32	2,216	(49,987)	57,304
Fund balances at 1 January 2024		211,894	39,051	43,021	293,966	236,662
Fund balances at 31 December 2024		159,659	39,083	45,237	243,979	293,966

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Prior financial year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
<u>Incoming Resources</u>				
Voluntary Income	387,824	38,125	-	425,949
Activities for Generating Funds	13,151	8	-	13,159
Investments	4,736	39	1,202	5,977
Other Incoming Resources	4	-	-	4
Income from Church Activities	34,583	-	-	34,583
Total Incoming Resources	440,298	38,172	1,202	479,672
<u>Resources Expended</u>				
Church Running Expenses	151,443	44,838	-	196,281
Ministry	213,218	-	-	213,218
Governance Costs	2,100	-	-	2,100
Grants	9,780	8,302	-	18,082
Total Resources Expended	376,541	53,140	-	429,681
Net gains/(losses) on investments	4,619	-	2,694	7,313
Gross transfers between funds	(2,140)	2,140	-	-
Net movement in funds	66,236	(12,828)	3,896	57,304
Fund balances at 1 January 2023	145,658	51,879	39,125	236,662
Fund balances at 31 December 2023	211,894	39,051	43,021	293,966

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

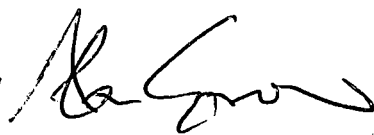
BALANCE SHEET

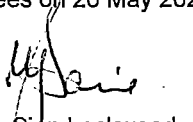
AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Investments	12		140,215		130,287
Current assets					
Debtors	13	17,062		22,593	
Investments		65,149		125,735	
Cash at bank and in hand		45,084		41,353	
		<u>127,295</u>		<u>189,681</u>	
Creditors: amounts falling due within one year					
Taxation and social security		2,592		2,486	
Other creditors	14	20,939		23,516	
		<u>23,531</u>		<u>26,002</u>	
Net current assets			103,764		163,679
Net assets			<u>243,979</u>		<u>293,966</u>
The funds of the charity					
Endowment funds	15	45,237		43,021	
Restricted income funds	16	39,083		39,051	
Unrestricted funds		159,659		211,894	
		<u>243,979</u>		<u>293,966</u>	

The financial statements were approved by the trustees on 20 May 2025

Alan Garrow




~~Signature of Mike Davies~~
MIKE DAVIES



David Hipkin (Treasurer)

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

St Peter's Church Harrogate Parochial Church Council is a charity registered in England and Wales (charity registration number 1134494). The correspondence address is St Peter's Church, Cambridge Road, Harrogate, North Yorkshire, HG1 1PB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds

These represent the remaining 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.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

Voluntary Income & Capital Sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant and gift aid is recognised only when received.

Income tax recoverable on gift aid donations is recognised in the period that the underlying donation is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income

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

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2024.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Heritage assets

Consecrated and Benefice Property

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

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently all expenditure has been written off when incurred.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary Income

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Planned Giving	143,790	5,360	149,150	118,025	3,980	122,005
Collections	12,570	146	12,716	10,448	-	10,448
Donations	83,039	9,174	92,213	79,432	13,173	92,605
Grants	-	12,000	12,000	950	17,000	17,950
Legacies	34,005	-	34,005	151,353	-	151,353
Gift Aid	32,874	1,615	34,489	27,616	3,972	31,588
	<u>306,278</u>	<u>28,295</u>	<u>334,573</u>	<u>387,824</u>	<u>38,125</u>	<u>425,949</u>

4 Income from other trading activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Non-charitable trading activities	<u>12,554</u>	<u>1,351</u>	<u>13,905</u>	<u>13,151</u>	<u>8</u>	<u>13,159</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

5 Income from investments

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
Income from listed investments	2,636	-	1,499	4,135	2,029	-	1,202	3,231
Interest receivable	1,688	7	-	1,695	2,707	39	-	2,746
	<u>4,324</u>	<u>7</u>	<u>1,499</u>	<u>5,830</u>	<u>4,736</u>	<u>39</u>	<u>1,202</u>	<u>5,977</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

6 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Church Activities - Church Lettings	25,388	32,804
Church Activities - Fees	3,442	1,779
	<u>28,830</u>	<u>34,583</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

7 Resources Expended

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024 £	2024 £	2024 £	2023 £	2023 £	2023 £
Church Running Expenses						
Heat, Light & Water	37,748	-	37,748	36,030	-	36,030
Repairs & Renewals	28,840	-	28,840	4,960	11,269	16,229
General expenses	17,864	13,123	30,987	26,870	32,009	58,879
Insurance	9,316	-	9,316	8,848	-	8,848
Telephone	1,216	-	1,216	1,369	-	1,369
Photocopier & Stationery	4,838	-	4,838	5,826	-	5,826
Staff costs	57,699	-	57,699	56,337	-	56,337
Choir & Music	8,715	3,866	12,581	10,071	1,560	11,631
Investment Management Fees	1,300	-	1,300	1,132	-	1,132
	<u>167,536</u>	<u>16,989</u>	<u>184,525</u>	<u>151,443</u>	<u>44,838</u>	<u>196,281</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

7 Resources Expended

(Continued)

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024 £	2024 £	2024 £	2023 £	2023 £	2023 £
Ministry						
Diocesan Share	228,582	-	228,582	208,844	-	208,844
Clergy Expenses	5,086	-	5,086	4,374	-	4,374
	<u>233,668</u>	<u>-</u>	<u>233,668</u>	<u>213,218</u>	<u>-</u>	<u>213,218</u>
Governance Costs						
Independent Examiners Fees	1,050	-	1,050	2,100	-	2,100
	<u>1,050</u>	<u>-</u>	<u>1,050</u>	<u>2,100</u>	<u>-</u>	<u>2,100</u>
<u>Grants</u>						
Other Charities	9,000	-	9,000	7,680	-	7,680
Individuals	-	12,632	12,632	2,100	8,302	10,402
	<u>9,000</u>	<u>12,632</u>	<u>21,632</u>	<u>9,780</u>	<u>8,302</u>	<u>18,082</u>
	<u>411,254</u>	<u>29,621</u>	<u>440,875</u>	<u>376,541</u>	<u>53,140</u>	<u>429,681</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

8 Trustees

During the year expenses amounting to £5,086 (2023 - £4,374) were reimbursed to the Clergy. A small immaterial portion of the expenses paid to the incumbent may have related to his service as chairman of the PCC.

Expenses totalling £33,199 (2023: £19,711), inclusive of the above clergy expenses, were reimbursed to 9 (2023: 8) Trustees' in the year for church running costs.

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	5	5
	<u>5</u>	<u>5</u>
Employment costs	2024	2023
	£	£
Wages and salaries	55,593	54,311
Other pension costs	2,106	2,026
	<u>57,699</u>	<u>56,337</u>
	<u>57,699</u>	<u>56,337</u>

One member of staff are members of a defined benefit pension scheme administered by the Church of England Pensions Board.

There were no employee benefits to key management personnel in the previous or current year.

There were no employees whose annual remuneration was more than £60,000.

10 Other expenditure

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Grants - Other charities	9,000	-	9,000	7,680	-	7,680
Grants - Individuals	-	12,632	12,632	2,100	8,302	10,402
	<u>9,000</u>	<u>12,632</u>	<u>21,632</u>	<u>9,780</u>	<u>8,302</u>	<u>18,082</u>
	<u>9,000</u>	<u>12,632</u>	<u>21,632</u>	<u>9,780</u>	<u>8,302</u>	<u>18,082</u>

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2024	130,287
Additions	29,531
Revaluation	6,843
Disposals	(26,446)
At 31 December 2024	140,215
Carrying amount	
At 31 December 2024	140,215
At 31 December 2023	130,287

	2024 £	2023 £
Investments at fair value comprise:		
CBF	32,048	31,331
Titan Private Wealth (Previously Cardale Asset Management)	108,167	98,956
	140,215	130,287

Fixed asset investments revalued

The investments managed by Titan Private Wealth (Previously Cardale Asset Management) are invested in accordance with the Ethical Investment Policy of the Church of England. Investments are measured at market value.

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Use of Church	4,160	7,673
Gift aid recoverable	902	2,920
Grant	12,000	12,000
	17,062	22,593

14 Other creditors falling due within one year

	2024 £	2023 £
Accruals and deferred income	20,939	23,516

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

15 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2024	Incoming resources	Gains and losses	At 31 December 2024
	£	£	£	£
Permanent endowments				
Church Repair Fund	43,021	1,499	717	45,237
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 January 2023	Incoming resources	Gains and losses	At 31 December 2023
	£	£	£	£
Permanent endowments				
Church Repair Fund	39,125	1,202	2,694	43,021
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

The income from the Church Repair Fund may be utilised to fund specific repairs each year.

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Breakfast Club	12,938	8,679	(10,926)	-	10,691
Samaritans Fund	13,792	12,000	(13,599)	-	12,193
Youth and Childrens Work	240	1,497	(1,102)	-	635
J S Garrow Legacy Fund	8,148	-	(633)	-	7,515
Other	3,933	7,477	(3,361)	-	8,049
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	39,051	29,653	(29,621)	-	39,083
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

16 Restricted funds

(Continued)

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Breakfast Club	18,002	8,245	(13,309)	-	12,938
Samaritans Fund	8,094	14,000	(8,302)	-	13,792
Alter, Carpet and Building Fund	11,670	3,039	(15,563)	854	-
Youth and Childrens Work	214	8	(686)	704	240
J S Garrow Legacy Fund	8,148	-	-	-	8,148
Other	5,751	41	(1,859)	-	3,933
AV Fund	-	12,839	(13,421)	582	-
	<u>51,879</u>	<u>38,172</u>	<u>(53,140)</u>	<u>2,140</u>	<u>39,051</u>

17 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £
At 31 December 2024:				
Investments	108,167	-	32,048	140,215
Current assets/(liabilities)	<u>51,492</u>	<u>39,083</u>	<u>13,189</u>	<u>103,764</u>
	<u>159,659</u>	<u>39,083</u>	<u>45,237</u>	<u>243,979</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
At 31 December 2023:				
Investments	98,956	-	31,331	130,287
Current assets/(liabilities)	<u>112,938</u>	<u>39,051</u>	<u>11,690</u>	<u>163,679</u>
	<u>211,894</u>	<u>39,051</u>	<u>43,021</u>	<u>293,966</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2024
	£	£	£	£	£	£
Designated funds	115,000	-	-	-	-	115,000
General funds	96,894	352,818	(411,254)	-	6,201	44,659
	<u>211,894</u>	<u>352,818</u>	<u>(411,254)</u>	<u>-</u>	<u>6,201</u>	<u>159,659</u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2023
	£	£	£	£	£	£
Designated funds	115,000	-	-	-	-	115,000
General funds	30,658	440,298	(376,541)	(2,140)	4,619	96,894
	<u>145,658</u>	<u>440,298</u>	<u>(376,541)</u>	<u>(2,140)</u>	<u>4,619</u>	<u>211,894</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

19 CHURCH WORKERS PENSION FUND (CWPF)

St Peter's Church (Harrogate) PCC (PB Classic) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - a. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2024: £2,106, 2023: £2,026).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2022.

For the Pension Builder Classic section, the 2022 valuation revealed a surplus of £34.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2025, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 2.7% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2024. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2022 valuation revealed a surplus of £8.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2025.

The legal structure of the scheme is such that if another employer fails, St Peter's Church (Harrogate) PCC (PB Classic) could become responsible for paying a share of that employer's pension liabilities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

20 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024 £	2023 £
Within one year	1,896	1,896
Between two and five years	1,185	3,081
	<u>3,081</u>	<u>4,977</u>

21 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

During the year the PCC received donations totalling £24,885 (2023: £18,492) from members of the PCC. Total grants of £3,600 (2023: £600) were paid to its members and £5,000 (2023: £3,840) to entities in which the PCC members are also members.

Accounts



St Peter's Church Harrogate



Annual General Meeting

Tuesday 21 May 2024

7.00pm

at St Peter's Church, Harrogate

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The Annual General Meeting of Parishioners

Agenda

1. Opening prayers
2. Minutes of last year's meeting
3. Matters arising
4. Churchwardens' Report
5. Inventory
6. Election of Churchwardens for 2024 - 2025

Minutes of last year's meeting

Minutes of the Annual General Meeting of Parishioners held in St Peter's Church, Harrogate, on Tuesday 23 May 2023 at 7.00pm

Present: Revd Dr Alan Garrow as Chair and 37 others.

The Vicar welcomed everyone to the meeting and opened it with a reading.

1. Minutes - The minutes of last year's meeting were approved.

2. Matters arising - There were no matters arising.

3. Churchwardens' Report – This had been published in the booklet and was accepted.

4. Inventory – This was available for inspection.

5. Election of Churchwardens for the year 2023/2024 –

As Sarah Martin was stepping down from the role of Churchwarden, Alan paid tribute to Sarah's service. Sarah took up the role in October 2020 in the midst of the pandemic and steered the church through a challenging period of restrictions, helping us to work together and keep things going. Alan expressed his profound thanks for all Sarah has done as churchwarden and presented her with a gift. Sarah in turn thanked everyone for their support.

Alan then introduced Mo Atkinson as the new churchwarden alongside Sian and gave thanks for Mo's willingness to step up to the role.

All present paid tribute to Sian and Mo in the usual way.

Sian Lockwood and Mo Atkinson were then duly elected as churchwardens.

The meeting closed at 7.10pm.

Churchwardens' Report

2023 was a busy year, with much to celebrate despite a difficult world context and the pressures faced by many people at home due to the cost-of-living crisis.

Our church life was pretty well back to normal, with some of the changes introduced during the pandemic continuing to prove valuable, such as the toy bags at the 9.30am service and use of the projector at the 9.30am and 4.15pm services. Thanks to generous donors we were able to replace our projectors and screens this year, enabling a better experience for our congregations and releasing the pulpit for use at the 11am and 6.30pm services. The projector and screens would however be of limited use without our dedicated team of technicians who guide us through the projected liturgy and hymns for our 9.30 service – we are thankful to them.

We continue to live stream morning and evening prayer from Monday to Saturday, with a faithful in-house and online congregation. Our prayer ministry began in September at the 9.30am service.

There were many church family celebrations this year from the unforgettable Chinese New Year celebrations in January to a 100th birthday in October. The highlight was of course the Coronation Celebration weekend with a live streaming of the coronation service on the Saturday (accompanied by morning coffee and lunch), a civic service of thanksgiving on the Sunday and a Coronation picnic on the Stray on the Monday. Our bellringers Ring for the King provided a wonderful musical accompaniment to our Saturday celebration. Our Harvest Supper in October again provided a fantastic opportunity for people to meet, enjoy good food and each other's company.

St Peter's people already work hard to make sure that everyone who comes into the church is welcomed and included but our PCC felt we could do better. A new Inclusive Church group was established, with a first meeting in January. People attending chose the themes for the year and planned together about ways in which we could remove the barriers that prevent people feeling part of the church family. Those themes were sexuality and sexual orientation, loneliness and isolation and economic disadvantage. Different groups have worked on those themes throughout the year, initiating and supporting changes that help remove barriers to inclusion.

There have of course been many other initiatives in addition to those encouraged by the Inclusion Group. One great example is Cafe Connect, which started in February. Led by Charlie Martineau and Michelle Chong it's a place for people who are new to the UK and others who have been here longer to spend time together.

Fundraising refreshment days continued with a team of volunteers ably led by Catherine Medforth. The refreshment team also ran a Market Day Café held at lunchtimes on the 2nd Thursday of the month. Dan Brewer's second-hand bookstall often runs along the refreshment days and is a settled feature of church life over the year, raising much money for church funds and providing great pleasure to volunteers and customers alike. The

Christmas Fair - led by Sarah Martin and Catherine Medforth – was again a huge success, bringing many people into church to enjoy the stalls as well as the refreshments.

The community of the church continued to thrive throughout 2023.

Fellowship groups have always been a much-loved feature of church life. The afternoon fellowship is one example, led by Gillian Taylor for many years who shared her beautiful home, provided splendid teas, and arranged interesting speakers. Gillian finally retired from the role this year in September and will be much missed. The afternoon fellowship will continue under new leadership at St Peter's church in 2024. In addition to our well-established fellowship groups, it has been encouraging to see new activity-based fellowship groups spring up during the year including the new Strollers Group and the knit and natter group.

Home groups continued to meet under the leadership of Chris Clayton.

Our pastoral care team, led by Jan Edwards, is well-established, supporting the clergy team in their pastoral ministry. Jan herself was formally commissioned as Lay Pastoral Minister at the end of May and co-led a Bereavement Journey course with colleagues from St Mark's in the autumn. The congregation responded generously again to our Harvest and Christmas gift bags appeal, helping local families, and bringing pleasure to older people living alone or in a care home. Our remarkable food ministry led by Hannah Beck continued throughout the year. St Peter's again provided a place for people to get warm and access warm drinks over the winter. Our welcome team led by Alyson Davies provided a warm welcome to people using our space in that way as well as to the many other visitors to St Peter's.

St Peter's ministry to children and young people continued to have strong focus in 2023. Our Toddler group led by Frances Roxby-Proud continues to thrive. Our popular Sunday Club has been ably led by Chris Clayton with an expanding group of amazing volunteers. The Sanctuary Group, also led by Chris and his wife Sam, enjoyed many and varied activities over the year. The St Peter's Players produced a barnstorming performance of *Narnia* in November, involving many of our children.

St Peter's continues to work hard to encourage people to come into our church and share our fellowship. Christmas itself provides one opportunity, with the Christmas-tree festival, shoppers carols held on the Saturdays of the town Christmas fair, candle-lit services led by our wonderful choir and Christingle services crammed to the rafters with children and their families. More than 2000 people came to services at St Peter's over the Christmas period.

There were many clergy changes in 2023.

In January we said goodbye to Bishop Helen Anne who has moved to be Bishop of Newcastle. At the end of April in St Peter's the Bishop of Leeds introduced our new Area Bishop of Ripon, the Revd Canon Anna Eltringham.

Our own clergy team expanded and changed in 2023. Judith Clark left us at the beginning of October to take up the post of Vicar of Clitheroe, Chatburn, and Downham in Lancashire. We were joined however in June 2023 by our two new curates, Karin Shaw, and Steve

Gibbon. In March Chris Clayton was appointed as Police Chaplain and in July we had the great news that Sam Clayton has been recommended to go forward to train for ordained ministry.

Church music continues to be an inspiration for members of the congregation and for people outside the church. Highlights in 2023 were the performance of the Messiah in Holy Week, the organ recital by John Longstaff at the end of August and of course our Christmas music. We are so grateful to our Director of Music John Longstaff with members of the choir and Jude Williamson with members of the music group for providing such a high standard of music.

Carole Raw in the parish office continued to play a remarkable role throughout 2023, leading the team caring for the church fabric and managing the administration of the church as well as our community room booking service. We are extremely thankful for her diligence and dedication.

Staff meetings and Standing Committee meetings have largely stayed online, but PCC meetings have reverted to face-to-face, with an excellent away day held in the autumn.

The number of people involved in the life of the church can be counted in the many hundreds. Many offer support and practical help to people in our church community and parish, while others have more formal roles to keep help our services run smoothly, welcome people into our church building and continue and expand our mission to 'feed hungry people.' In reviewing 2023, we are so thankful for all those who worked informally and formally to support services and help people in our church community and parish.

We also offer thanks to:

- Our Clergy team and Lay Readers who maintain our pattern of worship.
- All those who help our services to run smoothly including our technicians, Duty Wardens, Sidespeople, Sacristans, Administrants, Lesson Readers, and Intercessors.
- Our Treasurer David Hipkin.
- Our editor Marian Chambers of the Weekly News for continuing this most vital link.
- Alyson Davies and the Welcoming team who provided a warm welcome to all those coming into our church during the week.
- Jan Edwards and the members of our pastoral care team.
- All those supporting the children and young people of our church family.
- All those providing and arranging flowers in church, giving such pleasure to our congregation and those visiting our church.
- All the Bellringers at St Peter's.

- Everyone involved in our food ministry, especially the Breakfast Club volunteers and those who distribute the food parcels and provide evening or lunchtime meals.
- Elected members of the PCC and those who retired from office this year.

On a personal note, our special thanks go to Rachel Fell, our PCC Secretary for her hard work and commitment over many years. We are so grateful for all she has done and the wisdom she has brought to her role and our deliberations. Rachel is standing down from this role at this APCM. We will miss her but welcome Leigh Thompson who has agreed to take on this important role.

One of the main duties of the Churchwardens is to support the incumbent. We hope that we have supported him well over this ever-changing year. We continue to be privileged to serve the Parish and to be part of the loving family of St Peter's.

Sian Lockwood and Mo Atkinson

Inventory

The Inventory has been brought up to date and is available for inspection.

Sian Lockwood and Mo Atkinson

The Annual Parochial Council Meeting

Agenda

1. Minutes of last year's meeting
2. Matters arising
3. PCC Annual Report
4. Fabric Report
5. Electoral Roll as at May 2024
6. Treasurer's Report
6. Acceptance of accounts for 2023
7. Approval of budget forecast for 2024
8. Appointment of Independent Examiner
9. Elections:
5 members of the PCC for three years and 1 member for two years
10. Any other business

Minutes of last year's meeting

Minutes of the Annual Parochial Council Meeting held in St Peter's Church, Harrogate, on Tuesday 23 May 2023

Present: Revd Dr Alan Garrow as Chair and 37 others.

The meeting opened at 7.10pm.

1. Minutes – The minutes of the Annual Parochial Council Meeting held on Tuesday 24 May 2022 were approved.

2. Matters arising – There were no matters arising.

3. PCC Annual Report - The PCC Report was unanimously accepted.

4. Fabric report – The Fabric Report had been published in the booklet and was unanimously accepted.

4. Electoral Roll – There are 277 parishioners on the Electoral Roll. A copy was available for viewing.

5. Treasurer's Report – David Hipkin referred the meeting to the income and expenditure accounts for 2022 and the forecast for 2023 which are in the booklet and reported that the independent examiner had confirmed that the pre-audit figures for 2022 were now final.

David reported that there was a surplus of £11,155 for 2022, driven mainly by generous individual donations and legacies for which the PCC is extremely grateful.

Similarly, the budget for 2023 indicates there will be a small surplus, largely due to the receipt of a substantial legacy.

David also reported that approximately 85 regular givers have switched to the Parish Giving Scheme. The scheme is beneficial in that it eases administration, particularly in relation to the recovery of Gift Aid. All regular givers were encouraged to make the switch. The scheme can also be used to make one-off donations.

In response to a question about the PCC's reserves, David confirmed that the PCC's policy is to keep the equivalent of six months' operating costs (£65,000) and £50,000 to cover unexpected building costs in reserve. Our actual reserves currently exceed this amount.

Alan thanked David for all his hard work as Treasurer.

6. Acceptance of accounts for 2022 - The accounts for 2022 were accepted.

7. Approval of the budget for 2023 - The budget for 2023 was approved.

8. Appointment of Independent Examiner – Holeys were unanimously re-appointed as our Independent Examiner.

9. Election of PCC members – Bella Blake, Kate Blake, Michael Burlison, Jan Edwards and Catherine Medforth were unanimously elected as members of the PCC for a three year term. Lance Burgess was re-elected for a one year term.

10. Election of Deanery Synod representatives – Hannah Beck, Helen Camm and Catharine Davies were unanimously elected as Deanery Synod representatives for a three year term from 1 July 2023.

11. Any Other Business

In his closing remarks, Alan expressed his thanks to all those, seen and unseen, who contribute to the life of St Peter's in the many and varied roles that people have in church.

On behalf of the congregation, Sian offered her thanks to Alan and Chris for their leadership.

The meeting closed with prayers at 7.45pm.

PCC Annual Report

St Peter's Church Harrogate Annual Report of the Parochial Church Council for the year ended 31 December 2023

Aims and purposes

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

The PCC is also responsible for:

- ensuring legal compliance with charity law and ecclesiastical law, in particular in the areas of safeguarding, finance, HR and data protection; and
- care for the church building so that it is best suited to the church's ministry and mission, including its meeting spaces and its use for the benefit of the community.

The PCC has also adopted its own purpose statement summarising the above, as follows:

"We are here to prayerfully discern God's calling on the body of St Peter's and to enable and support its vision. We also have responsibility for the church's finances, fabric and other legal matters."

Objectives and activities

Our Vision: Feeding Hungry People

Our vision is to be a community where people's hunger for belonging, purpose and God himself are ever more truly satisfied.

Belonging: A place where *every* person is accepted, known and valued.

Purpose: A place where *every* person is encouraged to live out their unique vocation.

Worship: A place where *every* person is enabled to offer whole-heart and whole-life worship to God.

Our Values:

Open: accepting of people without pre-condition or judgment.

Generous: seeking to be a sign of God's generosity in the way we treat one another, and in our efforts to bless the town and wider world.

Engaged: engaging with our local community, responding to social need, and working to support one another in the challenge of following Jesus in everyday life.

Children and Young People

We believe that children and young people deserve our particular care and respect. We are committed to enabling them as individuals who are accepted, known and valued, are encouraged to discern and live out their vocation, and who are enabled to participate fully in worship.

Isolation and Loneliness

We recognise isolation and loneliness as one of the greatest challenges faced by many people living in Britain today. We are committed to valuing everyone, including those who commonly find themselves excluded or ignored in other contexts.

The Environment

The environment belongs to God and its care belongs to us as God's people. As Christians, we each are called to participate in environmental care, most urgently to achieve net zero carbon. Loving the earth is to worship God and serve our neighbours.

Our activities during the year were guided by our vision and values and we also considered the Charity Commission's guidance on public benefit.

Achievements and performance

Belonging

During 2023 the PCC renewed its focus on inclusion starting with an inclusion workshop in January, when members of the PCC and wider congregation came together to think about how to make our church welcoming for everyone and take action. Groups were formed to focus on isolation and loneliness, people economically disadvantaged or advantaged, older people including people living with dementia, people with physical disabilities and sexuality and sexual orientation. Representatives of these groups reported back to and sought feedback from the PCC at its away day in October and work continues into 2024 to progress action points from each group.

We also continued to build our Hong Kong community in church including hosting a very popular Lunar New Year celebration and holding "Café Connect" on Fridays, a relaxed place for people who are new to the UK and others who have been here longer to spend time together, including stories, craft activities and everyday English discussion.

Many of the activities and groups valued by the St Peter's community also continued this year, for example Afternoon Fellowship, Toddlers Group, Ladies who Lunch, Mens' Breakfast and Evening Fellowship.

Purpose

St Peter's ran the "Start" course during the first part of the year – a course using video clips, Bible study, discussions and interactive exercises to explore Christianity which was well

attended and supported.

We also continued to run the Thinking about God group in church and our home groups engaged with the “Fruitfulness on the Frontline” study series during Lent.

Four candidates were prepared for confirmation, culminating in a confirmation service led by the Rt Revd John Pritchard in June. The PCC also endorsed the applications of two of its members to undertake the “Occasional Preachers” diocesan course.

Worship

We aim to offer worship that is formal and informal, traditional and contemporary - giving everyone an opportunity to meet with God. In 2023, we provided three midweek and five Sunday services each week, and offered online morning and evening prayer for six days a week. The average weekly attendance (counted during October 2023) was approximately 415 people, including children (2022 - 378).

Open, Generous, Engaged

In a year which continued to be dominated by the cost of living crisis, St Peter’s sought to respond with generosity and care.

In particular:

- Our food ministry has continued throughout the year, providing vital sustenance and welcome to those in need. Breakfast is served in church daily (except Sunday), together with hot meals (to eat in or take away) on Mondays, Wednesdays and Fridays and a hot Sunday lunch. A "mini-supermarket" is available on Thursdays.
- St Peter’s extended its participation in The Warm Welcome Campaign – a community response to the cost of living crisis which saw St Peter’s open daily to provide a warm welcome space for people struggling with heating bills during the winter months.

St Peter’s also held events engaging with the local community during the year including live screening of King Charles’ Coronation, the Christmas Fair, Refreshment days, secondhand book stall and the Christmas Tree Festival. The church also continues to host community groups, charities and support groups in its meeting spaces. In addition, the St Peter's Players staged successful performances of "Narnia" in November, involving performers of all ages and in front of live audiences.

Children and Young People

A range of groups and activities for our children and young people were available during 2023:

- Sunday Club – aimed at primary school age children, it seeks to explore the Bible in a fun and exciting way – involving both craft activities and more reflective sessions.
- Stepping Stones – an accessible and informal service for families which welcomed several new families to its community this year.
- Sanctuary – our Sunday youth group, which saw its members undertake a range of trips and activities.
- Toddler Group, which continues to serve our local community, offering a friendly welcome leading some of its members to attend Sunday worship and even get baptized.

We are grateful for the time, talents and commitment of all involved in these groups and services.

Isolation and Loneliness

The Pastoral Care team continues to focus on tackling isolation and loneliness in our community and to regularly contact and respond to those in need. The team visit people at home, do food shopping, keep in touch by telephone, establish links with relatives, offer essential transport and administer Home Communion.

The Market Day Café takes place on the second Thursday of the month (after the Thursday Holy Communion service) serving hot drinks, light lunches and cake. We also continued to hold Café Reflexions on Wednesdays, offering readings and refreshments in an informal and relaxed setting.

During the year, the Harvest bags and Christmas Gifts appeals to help local families and older people living alone or in residential care, had an overwhelmingly generous response from our congregations.

Safeguarding

The PCC has adopted the House of Bishops safeguarding policy statement and procedures around the reporting of serious incidents – these, together with safeguarding contact details, are on display in church and on the website.

During the year, the PCC reaffirmed its commitment to this statement and the church's own safeguarding policy. Safeguarding is on the agenda of every PCC and standing committee meeting and the PCC has also reviewed and approved its safeguarding action plan covering training and DBS checks for PCC members and safeguarding leads, policies, procedures and reporting.

Environment

At its Away Day, the PCC were given an update about energy use in church following over a year of a new boiler and thermostatic controls in church.

St Peter's Church Environment Action Group was also established in November 2023. The PCC has supported the Group's proposals to apply for EcoChurch registration and conduct a study of electricity consumption in church.

Charitable giving

The PCC agreed to donate a sum broadly equal to 5% of annual planned giving (a total of £6,000), divided between the local and South American expressions of our mission partner Artizan International (£2,000) and Wellspring Therapy and Training, Martin House Hospice, Mission Possible UK and St Andrew's Evangelical Mission in Peru (£4,000 in total).

Financial review

Total receipts on unrestricted funds were £440,298 of which £197,457 was unrestricted planned giving and voluntary donations. A further £27,616 was from Gift Aid.

Other sources of unrestricted funds include a grant of £950, legacies of £151,353, Church letting, parish fees and fundraising totaling £47,734 and interest and other income of £4,740. Full details are shown in the Financial Statements.

Restricted donations, income and associated gift aid of £38,125 were also received. These transactions relate to our food ministry and the building and are detailed in the Financial Statements.

Reserves policy

Unrestricted reserves at the year end stood at £211,894 (2022: £145,658). The PCC's policy is to keep £115,000 in reserves, broken down as follows:

Operating costs to cover unforeseen eventualities	£65,000
To maintain the building and its contents	£50,000

It is the policy of the PCC that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' expenditure. The PCC consider that reserves at this level will ensure that, in the event of a significant drop in funding, it will be able to continue the PCC's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The PCC is a corporate body established by the Church of England. It operates under the Parochial Powers Measure. It is a registered charity, with number 1134494.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of its clergy, churchwardens, deanery synod representatives and members elected at the APCM by those on the electoral roll of St Peter's (which includes the treasurer and secretary). All members of our congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. At the 2023 APCM, the Electoral Roll stood at 277.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how PCC funds are to be spent.

In addition, the standing committee reports back to the PCC regularly with minutes of their decisions received by the full PCC and discussed as necessary.

Administrative information

St Peter's is situated at the heart of Harrogate adjacent to the War Memorial, and in the midst of the commercial centre of the town. It is part of the Diocese of Leeds within the Church of England. The address for correspondence is:

St Peter's Church
Cambridge Road
Harrogate
North Yorkshire
HG1 1PB

PCC members

PCC members who have served during 2023 are:

Ex-officio members:

Incumbent	Alan Garrow
Associate Vicar	Chris Clayton
Curates	Judith Clark (retired September 2023) Steve Gibbin (from June 2023) Karin Shaw (from June 2023)
Churchwardens	Sian Lockwood Sarah Martin (retired May 2023) Mo Atkinson (elected May 2023)

Deanery Synod Representatives:

Hannah Beck
Helen Camm (elected May 2023)
Catharine Davies

Elected Members:

Ian Birt
Bella Blake (elected May 2023)
Kate Blake (elected May 2023)
Lance Burgess
Michael Burlison (retired November 2023)
Stewart Davies
Jan Edwards (elected May 2023)
Rachel Fell (Secretary)
John Longstaff
Catherine Medforth (elected May 2023)
Felicity Moss
Ruth Thompson-Vear

Co-opted Members:

David Hipkin (Treasurer)
Roy Taylor

Approved by the PCC at its meeting on 19 March 2024 and signed on its behalf by the Chair of the meeting.

.....
Revd. Chris Clayton

Fabric report

Our wonderful maintenance team, Nigel and Asim, led by Carole, have worked diligently throughout the year to keep the building, inside and out, in good working order. We are so grateful to them for their conscientiousness and skill. Many thanks also go to the Friday cleaning team who keep the pews and altars spick and span each week, for us to enjoy.

In 2023 we finally got the faculty for our new projectors and screens, which were installed over the summer. They are used for the 9.30am and 4.15 services and we know from those congregations the difference that this new equipment has made.

The roof has been an ongoing preoccupation. Roofing joints along the Brostoff Hall roof were replaced as the joints had failed and were leaking badly. In addition, various other leaks have been repaired and external gutters were cleared. You will remember that our Quinquennial inspection recommended medium term actions, as well as the immediate actions which have been completed. These recommendations included a review of the leading – this is an action for 2024 but we know that carrying out the recommendations from that review are likely to be expensive.

Other work in 2023 included:

- Replacing all the non-LED lights in the church with LEDs, including the choir stall lights and organ console.
- Replacing one of the two pumps operating the sewage chamber.
- Replacing the relay to the kitchen shutter.

We are so lucky to have a wonderful building which is appreciated by everyone who enters. It is a privilege to be able to work with so many people, including our wonderful maintenance team, to care for it and maintain its splendour.

Sian Lockwood

Treasurer's Report

Unlike previous years the figures overleaf provide details of income and expenses across all funds, including restricted funds. This is intentional so that the full impact of our projected budget for 2024 can be understood.

The 2023 actual figures have been audited and show a year end surplus of £57,304 which is a significant improvement on the expectation of a near breakeven result. This means that our total reserves at the 31st December 2023 had increased to £293,966. This result has only been possible due to a large legacy of over £150,000 and significant one-off donations.

Our expectations for 2024 do not include any large legacies whilst our costs have increased sharply with a £20,000 increase in our Parish Share. All expenditure items are constantly reviewed and in the case of our energy costs we have reduced our electricity tariff with a new 2 year contract and still benefit from the fixed price gas prices secured by David Fisher.

The budget deficit of £161,701 for 2024 is therefore a significant challenge we need to face. At this level of deficit we will see our reserves depleted to £132,265 by year end.

So many people support the work of St Peters in so many ways it is impossible to recognize them all but we are extremely grateful for every contribution. Managing our finances becomes easier the more planned income we have. It is therefore encouraging to see that the Parish Giving scheme continues to grow and this also helps us recover valuable Gift Aid on donations very quickly. The new donation station is also linked to this scheme and provides gift aid relief on one off donations too.

If you would like to know more about the Parish Giving Scheme or are already making donations directly to the church and want to check we are claiming the correct gift aid please do let me know. Equally if you have any questions relating to our finances please get in touch.

David Hipkin
Treasurer

Income and Expenditure Account

	Actual 2023	Budget 2024
INCOME		
Church Lettings	£ 32,808	£ 31,233
PCC Fees Income	£ 1,779	£ 1,536
Cash Collections	£ 10,448	£ 7,380
Grants	£ 17,950	£ 3,600
One Off Donations	£ 92,605	£ 70,004
Gift Aid Claimed	£ 13,860	£ 13,224
Gift Aid Envelopes	£ 4,460	£ 7,188
Legacies	£ 151,353	£ 5,004
PGS Donations	£ 74,862	£ 75,300
PGS Gift Aid Recovered	£ 14,856	£ 18,540
Planned Giving - Gift Aided	£ 40,841	£ 43,116
Planned Giving - Non-Gift Aided	£ 4,714	£ 4,644
Bookstall & Card Sales for Fundraising	£ 4,136	£ 3,852
Fetes, Bazaar, Other Fund-raising Events	£ 9,023	£ 5,100
Interest Received	£ 5,971	£ 2,496
Investment - Increase in value	£ 4,243	£ -
Profit on disposals	£ 3,070	£ -
Total Income	£ 486,979	£ 292,217
EXPENSES		
Bank Charges	£ 953	£ 1,008
Investment Management Fees	£ 1,131	£ -
Choir and Music	£ 9,746	£ 7,272
Church Electricity, Oil & Gas, Water	£ 36,030	£ 35,736
Church Routine Repairs	£ 16,229	£ 36,000
Church Telecoms	£ 2,493	£ 2,604
Accountancy	£ 2,480	£ 2,568
Cleaning Sundries	£ 2,569	£ 2,676
Computers	£ 2,306	£ 2,772
Travel	£ 3,156	£ 2,820
Verger/Technical Support cost	£ 239	£ 420
General Expenses	£ 40,269	£ 36,216
Insurance	£ 8,848	£ 9,204
Printing & Stationery	£ 5,826	£ 6,156
Organ / Piano Tuning & Repair	£ 1,885	£ 2,352
AV Equipment	£ 12,252	£ -
Diocesan Quota	£ 208,844	£ 228,582
Payroll Costs	£ 54,311	£ 55,812
Pension Costs	£ 2,026	£ 2,112
Grant - Individuals	£ 10,402	£ 12,000
Grant - Other Charities	£ 7,680	£ 7,608
Total Expenses	£ 429,675	£ 453,918
Surplus / (Deficit)	£ 57,304	(£161,701)
Reserves brought forward	£ 236,662	£ 293,966
Reserves carried forward	£ 293,966	£ 132,265

**ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Alan Garrow
Chris Clayton
Sian Lockwood
Hannah Beck
Ian Birt
Lance Burgess
Stewart Davies
Rachel Fell (Secretary)
David Hipkin (Treasurer)
John Longstaff
Felicity Moss
Roy Taylor
Ruth Thompson-Vear
Bella Blake
Catharine Davies
Catherine Medforth (Appointed 23 May 2023)
Maureen Atkinson (Appointed 23 May 2023)
Jennifer Edwards (Appointed 23 May 2023)
Kate Blake (Appointed 23 May 2023)
Helen Camm (Appointed 23 May 2023)

Charity number

1134494

Independent examiner

Holeys Limited
15/17 North Park Road
Harrogate
North Yorkshire
HG1 5PD

Bankers

NatWest Bank plc
3 Cambridge Crescent
Harrogate
North Yorkshire
HG1 1PE

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

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ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

2023 was a busy year, with much to celebrate despite a difficult world context and the pressures faced by many people at home due to the cost-of-living crisis.

Our church life was pretty well back to normal, with some of the changes introduced during the pandemic continuing to prove valuable, such as the toy bags at the 9.30am service and use of the projector at the 9.30am and 4.15pm services. Thanks to generous donors we were able to replace our projectors and screens this year, enabling a better experience for our congregations and releasing the pulpit for use at the 11am and 6.30pm services. The projector and screens would however be of limited use without our dedicated team of technicians who guide us through the projected liturgy and hymns for our 9.30 service – we are thankful to them.

We continue to live stream morning and evening prayer from Monday to Saturday, with a faithful in-house and on-line congregation. Our prayer-ministry began in September at the 9.30am service.

There were many church family celebrations this year from the unforgettable Chinese New Year celebrations in January to a 100th birthday in October. The highlight was of course the Coronation Celebration weekend with a live streaming of the coronation service on the Saturday (accompanied by morning coffee and lunch), a civic service of thanksgiving on the Sunday and a Coronation picnic on the Stray on the Monday. Our bellringers Ring for the King provided a wonderful musical accompaniment to our Saturday celebration. Our Harvest Supper in October again provided a fantastic opportunity for people to meet, enjoy good food and each other's company.

St Peter's people already work hard to make sure that everyone who comes into the church is welcomed and included but our PCC felt we could do better. A new Inclusive Church group was established, with a first meeting in January. People attending chose the themes for the year and planned together about ways in which we could remove the barriers that prevent people feeling part of the church family. Those themes were sexuality and sexual orientation, loneliness and isolation and economic disadvantage. Different groups have worked on those themes throughout the year, initiating and supporting changes that help remove barriers to inclusion.

There have of course been many other initiatives in addition to those encouraged by the Inclusion Group. One great example is Cafe Connect, which started in February. Led by Charlie Martineau and Michelle Chong it's a place for people who are new to the UK and others who have been here longer to spend time together.

Fundraising refreshment days continued with a team of volunteers ably led by Catherine Medforth. The refreshment team also ran a Market Day Café held at lunchtimes on the 2nd Thursday of the month. Dan Brewer's second-hand bookstall often runs along the refreshment days and is a settled feature of church life over the year, raising much money for church funds and providing great pleasure to volunteers and customers alike. The Christmas Fair - led by Sarah Martin and Catherine Medforth – was again a huge success, bringing many people into church to enjoy the stalls as well as the refreshments.

The community of the church continued to thrive throughout 2023.

Fellowship groups have always been a much-loved feature of church life. The afternoon fellowship is one example, led by Gillian Taylor for many years who shared her beautiful home, provided splendid teas, and arranged interesting speakers. Gillian finally retired from the role this year in September and will be much missed. The afternoon fellowship will continue under new leadership at St Peter's church in 2024. In addition to our well-established fellowship groups, it has been encouraging to see new activity-based fellowship groups spring up during the year including the new Strollers Group and the knit and natter group.

Home groups continued to meet under the leadership of Chris Clayton.

Our pastoral care team, led by Jan Edwards, is well-established, supporting the clergy team in their pastoral ministry. Jan herself was formally commissioned as Lay Pastoral Minister at the end of May and co-led a Bereavement Journey course with colleagues from St Mark's in the autumn. The congregation responded generously again to our Harvest and Christmas gift bags appeal, helping local families, and bringing pleasure to older people living alone or in a care home. Our remarkable food ministry led by Hannah Beck continued throughout the year. St Peter's again provided a place for people to get warm and access warm drinks over the winter. Our welcome team led by Alyson Davies provided a warm welcome to people using our space in that way as well as to the many other visitors to St Peter's.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

St Peter's ministry to children and young people continued to have strong focus in 2023. Our Toddler group led by Frances Roxby-Proud continues to thrive. Our popular Sunday Club has been ably led by Chris Clayton with an expanding group of amazing volunteers. The Sanctuary Group, also led by Chris and his wife Sam, enjoyed many and varied activities over the year. The St Peter's Players produced a barnstorming performance of *Narnia* in November, involving many of our children.

St Peter's continues to work hard to encourage people to come into our church and share our fellowship. Christmas itself provides one opportunity, with the Christmas-tree festival, shoppers carols held on the Saturdays of the town Christmas fair, candle-lit services led by our wonderful choir and Christingle services crammed to the rafters with children and their families. More than 2000 people came to services at St Peter's over the Christmas period.

There were many clergy changes in 2023.

In January we said goodbye to Bishop Helen Anne who has moved to be bishop of Newcastle. At the end of April in St Peter's the Bishop of Leeds introduced our new Area Bishop of Ripon, the Revd Canon Anna Eltringham.

Our own clergy team expanded and changed in 2023. Judith Clark left us at the beginning of October to take up the post of Vicar of Clitheroe, Chatburn, and Downham in Lancashire. We were joined however in June 2023 by our two new curates, Karin Shaw, and Steve Gibbon. In March Chris Clayton was appointed as Police Chaplain and in July we had the great news that Sam Clayton has been recommended to go forward to train for ordained ministry.

Church music continues to be an inspiration for members of the congregation and for people outside the church. Highlights in 2023 were the performance of the Messiah in Holy Week, the organ recital by John Longstaff at the end of August and of course our Christmas music. We are so grateful to our Director of Music John Longstaff with members of the choir and Jude Williamson with members of the music group for providing such a high standard of music.

Carole Raw in the parish office continued to play a remarkable role throughout 2023, leading the team caring for the church fabric and managing the administration of the church as well as our community room booking service. We are extremely thankful for her diligence and dedication.

Staff meetings and Standing Committee meetings have largely stayed online, but PCC meetings have reverted to face-to-face, with an excellent away day held in the autumn.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

The number of people involved in the life of the church can be counted in the many hundreds. Many offer support and practical help to people in our church community and parish, while others have more formal roles to keep help our services run smoothly, welcome people into our church building and continue and expand our mission to 'feed hungry people.' In reviewing 2023, we are so thankful for all those who worked informally and formally to support services and help people in our church community and parish.

We also offer thanks to:

- Our Clergy team and Lay Readers who maintain our pattern of worship.
- All those who help our services to run smoothly including our technicians, Duty Wardens, Sidespeople, Sacristans, Administrants, Lesson Readers, and Intercessors
- Our Treasurer David Hipkin
- Our editor Marian Chambers of the Weekly News for continuing this most vital link.
- Alyson Davies and the Welcoming team who provided a warm welcome to all those coming into our church during the week.
- Jan Edwards and the members of our pastoral care team
- All those supporting the children and young people of our church family.
- All those providing and arranging flowers in church, giving such pleasure to our congregation and those visiting our church.
- All the Bellringers at St Peter's
- Everyone involved in our food ministry, especially the Breakfast Club volunteers and those who distribute the food parcels and provide evening or lunchtime meals.
- Elected members of the PCC and those who retired from office this year.

On a personal note, our special thanks go to Rachel Fell, our PCC Secretary for her hard work and commitment over many years. We are so grateful for all she has done and the wisdom she has brought to her role and our deliberations. Rachel is standing down from this role at this APCM. We will miss her but welcome Leigh Thompson who has agreed to take on this important role.

One of the main duties of the Churchwardens is to support the incumbent. We hope that we have supported him well over this ever-changing year. We continue to be privileged to serve the Parish and to be part of the loving family of St Peter's.

Mo Atkinson and Sian Lockwood

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Aims and purposes

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

The PCC is also responsible for:

- ensuring legal compliance with charity law and ecclesiastical law, in particular in the areas of safeguarding, finance, HR and data protection; and
- care for the church building so that it is best suited to the church's ministry and mission, including its meeting spaces and its use for the benefit of the community.

The PCC has also adopted its own purpose statement summarising the above, as follows:

"We are here to prayerfully discern God's calling on the body of St Peter's and to enable and support its vision. We also have responsibility for the church's finances, fabric and other legal matters."

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Objectives and activities

Our Vision: Feeding Hungry People

Our vision is to be a community where people's hunger for belonging, purpose and God himself are ever more truly satisfied.

Belonging: A place where *every* person is accepted, known and valued.

Purpose: A place where *every* person is encouraged to live out their unique vocation.

Worship: A place where *every* person is enabled to offer whole-heart and whole-life worship to God.

Our Values:

Open: accepting of people without pre-condition or judgment.

Generous: seeking to be a sign of God's generosity in the way we treat one another, and in our efforts to bless the town and wider world.

Engaged: engaging with our local community, responding to social need, and working to support one another in the challenge of following Jesus in everyday life.

Children and Young People

We believe that children and young people deserve our particular care and respect. We are committed to enabling them as individuals who are accepted, known and valued, are encouraged to discern and live out their vocation, and who are enabled to participate fully in worship.

Isolation and Loneliness

We recognise isolation and loneliness as one of the greatest challenges faced by many people living in Britain today. We are committed to valuing everyone, including those who commonly find themselves excluded or ignored in other contexts.

The Environment

The environment belongs to God and its care belongs to us as God's people. As Christians, we each are called to participate in environmental care, most urgently to achieve net zero carbon. Loving the earth is to worship God and serve our neighbours.

Our activities during the year were guided by our vision and values and we also considered the Charity Commission's guidance on public benefit.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and performance

Belonging

During 2023 the PCC renewed its focus on inclusion starting with an inclusion workshop in January, when members of the PCC and wider congregation came together to think about how to make our church welcoming for everyone and take action. Groups were formed to focus on isolation and loneliness, people economically disadvantaged or advantaged, older people including people living with dementia, people with physical disabilities and sexuality and sexual orientation. Representatives of these groups reported back to and sought feedback from the PCC at its away day in October and work continues into 2024 to progress action points from each group.

We also continued to build our Hong Kong community in church including hosting a very popular Lunar New Year celebration and holding "Café Connect" on Fridays, a relaxed place for people who are new to the UK and others who have been here longer to spend time together, including stories, craft activities and everyday English discussion.

Many of the activities and groups valued by the St Peter's community also continued this year, for example Afternoon Fellowship, Toddlers Group, Ladies who Lunch, Mens' Breakfast and Evening Fellowship.

Purpose

St Peter's ran the "Start" course during the first part of the year – a course using video clips, Bible study, discussions and interactive exercises to explore Christianity which was well attended and supported.

We also continued to run the Thinking about God group in church and our home groups engaged with the "Fruitfulness on the Frontline" study series during Lent.

Four candidates were prepared for confirmation, culminating in a confirmation service led by the Rt Revd John Pritchard in June. The PCC also endorsed the applications of two of its members to undertake the "Occasional Preachers" diocesan course.

Worship

We aim to offer worship that is formal and informal, traditional and contemporary - giving everyone an opportunity to meet with God. In 2023, we provided three midweek and five Sunday services each week, and offered online morning and evening prayer for six days a week. The average weekly attendance (counted during October 2023) was approximately 415 people, including children (2022 - 378).

Open, Generous, Engaged

In a year dominated by the cost of living crisis, St Peter's sought to respond with generosity and care.

In particular:

- Our food ministry has continued throughout the year, providing vital sustenance and welcome to those in need. Breakfast is served in church daily (except Sunday), together with hot meals (to eat in or take away) on Mondays, Wednesdays and Fridays and a hot Sunday lunch. A "mini-supermarket" is available on Thursdays.
- St Peter's extended its participation in The Warm Welcome Campaign – a community response to the cost of living crisis which saw St Peter's open daily to provide a warm welcome space for people struggling with heating bills during the winter months.

St Peter's also held events engaging with the local community during the year including live screening of King Charles' Coronation, the Christmas Fair, Refreshment days, second hand book stall and the Christmas Tree Festival. The church also continues to host community groups, charities and support groups in its meeting spaces. In addition, the St Peter's Players staged successful performances of "Narnia" in November, involving performers of all ages and in front of live audiences.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Children and Young People

A range of groups and activities for our children and young people were available during 2023:

- Sunday Club – aimed at primary school age children, it seeks to explore the Bible in a fun and exciting way – involving both craft activities and more reflective sessions.
- Stepping Stones – an accessible and informal service for families which welcomed several new families to its community this year.
- Sanctuary – our Sunday youth group, which saw its members undertake a range of trips and activities
- Toddler Group, which continues to serve our local community, offering a friendly welcome leading some of its members to attend Sunday worship and even get baptised.

We are grateful for the time, talents and commitment of all involved in these groups and services.

Isolation and Loneliness

The Pastoral Care team continues to focus on tackling isolation and loneliness in our community and to regularly contact and respond to those in need. The team visit people at home, do food shopping, keep in touch by telephone, establish links with relatives, offer essential transport and administer Home Communion.

The Market Day Café takes place on the second Thursday of the month (after the Thursday Holy Communion service) serving hot drinks, light lunches and cake. We also continued to hold Café Reflexions on Wednesdays, offering readings and refreshments in an informal and relaxed setting.

During the year, the Harvest bags and Christmas Gifts appeals to help local families and older people living alone or in residential care, had an overwhelmingly generous response from our congregations.

Safeguarding

The PCC has adopted the House of Bishops safeguarding policy statement and procedures around the reporting of serious incidents – these, together with safeguarding contact details, are on display in church and on the website.

During the year, the PCC reaffirmed its commitment to this statement and the church's own safeguarding policy. Safeguarding is on the agenda of every PCC and standing committee meeting and the PCC has also reviewed and approved its safeguarding action plan covering training and DBS checks for PCC members and safeguarding leads, policies, procedures and reporting.

Environment

At its Away Day, the PCC were given an update about energy use in church following over a year of a new boiler and thermostatic controls in church.

St Peter's Church Environment Action Group was also established in November 2023. The PCC has supported the Group's proposals to apply for EcoChurch registration and conduct a study of electricity consumption in church.

Charitable giving

The PCC agreed to donate a sum broadly equal to 5% of annual planned giving (a total of £7,680), divided between the local and South American expressions of our mission partner Artizan International (£2,560) and Wellspring Therapy and Training, Martin House Hospice, Mission Possible UK and St Andrew's Evangelical Mission in Peru (£5,120 in total).

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Financial review

Total receipts on unrestricted funds were £440,298 of which £197,457 was unrestricted planned giving and voluntary donations. A further £27,616 was from Gift Aid.

Other sources of unrestricted funds include a grant of £950, legacies of £151,353, Church letting, parish fees and fundraising totaling £47,734 and interest and other income of £4,740. Full details are shown in the Financial Statements.

Restricted donations, income and associated gift aid of £38,125 were also received. These transactions relate to our food ministry and the building and are detailed in the Financial Statements.

Reserves policy

Unrestricted reserves at the year end stood at £211,894 (2022: £145,658). The PCC's policy is to keep £115,000 in reserves, broken down as follows:

Operating costs to cover unforeseen eventualities	£65,000
To maintain the building and its contents	£50,000

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity is a body corporate established by the Church of England. It is controlled by its governing documents, the Parochial Church Councils (Powers) Measure 1956 and the Church Representation rules, both as amended. It is a registered charity, with number 1134494.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of its clergy, churchwardens, deanery synod representatives and members elected at the APCM by those on the electoral roll of St Peter's (which includes the treasurer and secretary). All members of our congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. At the 2023 APCM (held on 24 May 2022), the Electoral Roll stood at 277.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how PCC funds are to be spent.

In addition, the standing committee reports back to the PCC regularly with minutes of their decisions received by the full PCC and discussed as necessary.

Administrative information

St Peter's is situated at the heart of Harrogate adjacent to the War Memorial, and in the midst of the commercial centre of the town. It is part of the Diocese of Leeds within the Church of England. The address for correspondence is:

St Peter's Church
Cambridge Road
Harrogate
North Yorkshire
HG1 1PB

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

PCC members

PCC members who have served during 2023 are:

Ex-officio members:

Incumbent	Alan Garrow
Associate Vicar	Chris Clayton
Curates	Judith Clark (retired September 2023)
	Steve Gibbin (from June 2023)
	Karin Shaw (from June 2023)
Churchwardens	Sian Lockwood
	Sarah Martin (retired May 2023)
	Mo Atkinson (elected May 2023)

Deanery Synod Representatives:

Hannah Beck
Helen Camm (elected May 2023)
Catharine Davies

Elected Members:

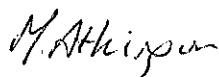
Ian Birt
Bella Blake (elected May 2023)
Kate Blake (elected May 2023)
Lance Burgess
Michael Burlison (retired November 2023)
Stewart Davies
Jan Edwards (elected May 2023)
Rachel Fell (Secretary)
John Longstaff
Catherine Medforth (elected May 2023)
Felicity Moss
Ruth Thompson-Vear

Co-opted Members:

David Hipkin (Treasurer)
Roy Taylor

Approved by the PCC at its meeting on 19 March 2024 and signed on its behalf by the Chair of the meeting.

The Trustees report was approved by the Board of Trustees.



Sian Lockwood

21 May 2024

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the financial statements of St Peter's Church Harrogate Parochial Church Council (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



P D Rookes FCA
Holeys Limited

15/17 North Park Road
Harrogate
North Yorkshire
HG1 5PD

Dated: 21 May 2024

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

Current financial year

		Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £	Total 2022 £
Incoming Resources						
Voluntary Income	3	387,824	38,125	-	425,949	378,880
Activities for Generating Funds	4	13,151	8	-	13,159	11,721
Investments	5	4,736	39	1,202	5,977	2,875
Other Incoming Resources		4	-	-	4	832
Income from Church Activities	6	34,583	-	-	34,583	22,874
Total Incoming Resources		440,298	38,172	1,202	479,672	417,182
Resources Expended						
Church Running Expenses	7	151,443	44,838	-	196,281	177,632
Ministry	7	213,218	-	-	213,218	192,767
Governance Costs	7	2,100	-	-	2,100	575
Grants	11	9,780	8,302	-	18,082	18,730
Total Resources Expended		376,541	53,140	-	429,681	389,704
Net gains/(losses) on investments	12	4,619	-	2,694	7,313	(19,321)
Net incoming/(outgoing) resources before transfers		68,376	(14,968)	3,896	57,304	8,157
Gross transfers between funds		(2,140)	2,140	-	-	-
Net movement in funds		66,236	(12,828)	3,896	57,304	8,157
Fund balances at 1 January 2023		145,658	51,879	39,125	236,662	228,505
Fund balances at 31 December 2023		211,894	39,051	43,021	293,966	236,662

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Prior financial year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £
<u>Incoming Resources</u>				
Voluntary Income	318,899	59,981	-	378,880
Activities for Generating Funds	11,246	475	-	11,721
Investments	1,887	4	984	2,875
Other Incoming Resources	832	-	-	832
Income from Church Activities	22,874	-	-	22,874
Total Incoming Resources	355,738	60,460	984	417,182
<u>Resources Expended</u>				
Church Running Expenses	129,673	47,959	-	177,632
Ministry	192,767	-	-	192,767
Governance Costs	575	-	-	575
Grants	6,078	12,652	-	18,730
Total Resources Expended	329,093	60,611	-	389,704
Net gains/(losses) on investments	(15,500)	-	(3,821)	(19,321)
Net incoming/(outgoing) resources before transfers	11,145	(151)	(2,837)	8,157
Gross transfers between funds	(704)	704	-	-
Net movement in funds	10,441	553	(2,837)	8,157
Fund balances at 1 January 2022	135,217	51,326	41,962	228,505
Fund balances at 31 December 2022	145,658	51,879	39,125	236,662

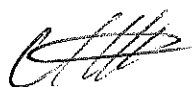
ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

BALANCE SHEET

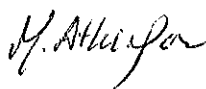
AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Investments	12		130,287		123,585
Current assets					
Debtors	13	22,593		62,729	
Investments		125,735		56,894	
Cash at bank and in hand		41,353		60,958	
		<u>189,681</u>		<u>180,581</u>	
Creditors: amounts falling due within one year					
Taxation and social security		2,486		2,464	
Other creditors	14	23,516		65,040	
		<u>26,002</u>		<u>67,504</u>	
Net current assets			163,679		113,077
Net assets			<u>293,966</u>		<u>236,662</u>
The funds of the charity					
Endowment funds	15		43,021		39,125
Restricted income funds	16		39,051		51,879
Unrestricted funds			211,894		145,658
			<u>293,966</u>		<u>236,662</u>

The financial statements were approved by the trustees on 21 May 2024



Alan Garrow



Sian Lockwood



David Hipkin (Treasurer)

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

St Peter's Church Harrogate Parochial Church Council is a charity registered in England and Wales (charity registration number 1134494). The correspondence address is St Peter's Church, Cambridge Road, Harrogate, North Yorkshire, HG1 1PB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds

These represent the remaining 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.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

Voluntary Income & Capital Sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant and gift aid is recognised only when received.

Income tax recoverable on gift aid donations is recognised in the period that the underlying donation is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income

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

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2023.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Heritage assets

Consecrated and Benefice Property

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

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently all expenditure has been written off when incurred.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary Income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Planned Giving	118,025	3,980	122,005	186,041	3,280	189,321
Collections	10,448	-	10,448	8,498	126	8,624
Donations	79,432	13,173	92,605	96,454	2,800	99,254
Grants	950	17,000	17,950	1,250	12,000	13,250
Legacies	151,353	-	151,353	-	41,000	41,000
Gift Aid	27,616	3,972	31,588	26,656	775	27,431
	<u>387,824</u>	<u>38,125</u>	<u>425,949</u>	<u>318,899</u>	<u>59,981</u>	<u>378,880</u>

4 Income from other trading activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund Raising	<u>13,151</u>	<u>8</u>	<u>13,159</u>	<u>11,246</u>	<u>475</u>	<u>11,721</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

5	Income from investments	Unrestricted funds		Restricted Endowment funds		Unrestricted funds		Restricted Endowment funds		Total	
		2023	£	2023	£	2022	£	2022	£	2022	£
		2,029		-		1,786		-		2,770	
	Income from listed investments	2,707		39		101		4		105	
	Interest receivable	4,736		39		1,887		4		2,875	

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

6 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Church Lettings	32,804	21,830
Fees	1,779	1,044
	<u>34,583</u>	<u>22,874</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

7 Resources Expended	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
<u>Church Running Expenses</u>						
Heat, Light & Water	36,030	-	36,030	22,246	-	22,246
Repairs & Renewals	4,960	11,269	16,229	6,388	30,217	36,605
General expenses	26,870	32,009	58,879	21,832	16,102	37,934
Insurance	8,848	-	8,848	8,303	-	8,303
Telephone	1,369	-	1,369	1,154	-	1,154
Photocopier & Stationery	5,826	-	5,826	7,436	-	7,436
Staff costs	56,337	-	56,337	51,584	-	51,584
Choir & Music	10,071	1,560	11,631	9,590	1,640	11,230
Investment Management Fees	1,132	-	1,132	1,140	-	1,140
	<u>151,443</u>	<u>44,838</u>	<u>196,281</u>	<u>129,673</u>	<u>47,959</u>	<u>177,632</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

		(Continued)					
7	Resources Expended	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
		2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
	<u>Ministry</u>						
	Diocesan Share	208,844	-	208,844	189,858	-	189,858
	Clergy Expenses	4,374	-	4,374	2,909	-	2,909
		213,218	-	213,218	192,767	-	192,767
	<u>Governance Costs</u>						
	Independent Examiners Fees	2,100	-	2,100	575	-	575
	<u>Grants</u>						
	Other Charities	7,680	-	7,680	6,068	-	6,068
	Individuals	2,100	8,302	10,402	10	12,652	12,662
		9,780	8,302	18,082	6,078	12,652	18,730
		376,541	53,140	429,681	329,093	60,611	389,704

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

8 Trustees

During the year expenses amounting to £4,374 (2022 - £2,909) were reimbursed to the Clergy. A small immaterial portion of the expenses paid to the incumbent may have related to his service as chairman of the PCC.

Expenses totaling £19,711 (2022: £14,074), inclusive of the above clergy expenses, were reimbursed to 8 (2022: 8) Trustees' in the year for church running costs.

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	5	5
	<u>5</u>	<u>5</u>
Employment costs	2023 £	2022 £
Wages and salaries	54,311	48,588
Other pension costs	2,026	2,996
	<u>56,337</u>	<u>51,584</u>

One member of staff are members of a defined benefit pension scheme administered by the Church of England Pensions Board.

There were no employee benefits to key management personnel in the previous or current year.

There were no employees whose annual remuneration was more than £60,000.

10 Other expenditure

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Other Charities	7,680	-	7,680	6,068	-	6,068
Individuals	2,100	8,302	10,402	10	12,652	12,662
	<u>9,780</u>	<u>8,302</u>	<u>18,082</u>	<u>6,078</u>	<u>12,652</u>	<u>18,730</u>

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2023	123,585
Additions	52,917
Revaluation	4,245
Disposals	(50,460)
	<u>130,287</u>
At 31 December 2023	
Carrying amount	
At 31 December 2023	<u>130,287</u>
	<u>123,585</u>
At 31 December 2022	

	2023 £	2022 £
Investments at fair value comprise:		
CBF	31,331	28,637
Titan Private Wealth (Previously Cardale Asset Management)	98,956	94,948
	<u>130,287</u>	<u>123,585</u>

Fixed asset investments revalued

The investments managed by Titan Private Wealth (Previously Cardale Asset Management) are invested in accordance with the Ethical Investment Policy of the Church of England. Investments are measured at market value.

13 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Use of Church	7,673	5,825
Gift aid recoverable	2,920	45,476
Other debtors	-	1,428
Grant	12,000	10,000
	<u>22,593</u>	<u>62,729</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

14 Other creditors falling due within one year

	2023 £	2022 £
Parish Share	-	47,465
Accruals and deferred income	23,516	17,575
	<u>23,516</u>	<u>65,040</u>

15 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2023 £	Incoming resources £	Gains and losses £	At 31 December 2023 £
Permanent endowments				
Church Repair Fund	39,125	1,202	2,694	43,021
	<u>39,125</u>	<u>1,202</u>	<u>2,694</u>	<u>43,021</u>
Previous year:				
	At 1 January 2022 £	Incoming resources £	Gains and losses £	At 31 December 2022 £
Permanent endowments				
Church Repair Fund	41,962	984	(3,821)	39,125
	<u>41,962</u>	<u>984</u>	<u>(3,821)</u>	<u>39,125</u>

The income from the Church Repair Fund may be utilised to fund specific repairs each year.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Breakfast Club	18,002	8,245	(13,309)	-	12,938
Samaritans Fund	8,094	14,000	(8,302)	-	13,792
Alter, Carpet and Building Fund	11,670	3,039	(15,563)	854	-
Youth and Childrens Work	214	8	(686)	704	240
J S Garrow Legacy Fund	8,148	-	-	-	8,148
Other	5,751	41	(1,859)	-	3,933
AV Fund	-	12,839	(13,421)	582	-
	<u>51,879</u>	<u>38,172</u>	<u>(53,140)</u>	<u>2,140</u>	<u>39,051</u>
Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	At 31 December 2022
	£	£	£	£	£
Breakfast Club	23,687	6,360	(12,045)	-	18,002
Samaritans Fund	7,146	12,150	(11,202)	-	8,094
Alter, Carpet and Building Fund	3,507	40,379	(32,216)	-	11,670
Youth and Childrens Work	856	46	(688)	-	214
J S Garrow Legacy Fund	10,619	-	(2,471)	-	8,148
Other	5,511	1,525	(1,989)	704	5,751
	<u>51,326</u>	<u>60,460</u>	<u>(60,611)</u>	<u>704</u>	<u>51,879</u>

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2023
	£	£	£	£	£	£
Designated funds	115,000	-	-	-	-	115,000
General funds	30,658	440,298	(376,541)	(2,140)	4,619	96,894
	<u>145,658</u>	<u>440,298</u>	<u>(376,541)</u>	<u>(2,140)</u>	<u>4,619</u>	<u>211,894</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

(Continued)

17 Unrestricted funds

Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2022
	£	£	£	£	£	£
Designated funds	85,000	-	-	30,000	-	115,000
General funds	50,217	355,738	(329,093)	(30,704)	(15,500)	30,658
	<u>135,217</u>	<u>355,738</u>	<u>(329,093)</u>	<u>(704)</u>	<u>(15,500)</u>	<u>145,658</u>

18 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
At 31 December 2023:				
Investments	98,956	-	31,331	130,287
Current assets/(liabilities)	112,938	39,051	11,690	163,679
	<u>211,894</u>	<u>39,051</u>	<u>43,021</u>	<u>293,966</u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £
At 31 December 2022:				
Investments	94,948	-	28,637	123,585
Current assets/(liabilities)	50,710	51,879	10,488	113,077
	<u>145,658</u>	<u>51,879</u>	<u>39,125</u>	<u>236,662</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

19 CHURCH WORKERS PENSION FUND (CWPF)

St Peter's Church (Harrogate) PCC (PB Classic) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2023: £2,026, 2022: £2,996).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019.

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, St Peter's Church (Harrogate) PCC (PB Classic) could become responsible for paying a share of that employer's pension liabilities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

20 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	1,896	1,896
Between two and five years	3,081	4,977
	<u>4,977</u>	<u>6,873</u>

21 Related party transactions

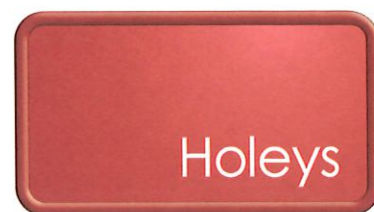
Transactions with related parties

During the year the charity entered into the following transactions with related parties:

During the year the PCC received donations totaling £18,492 (2022: £86,906) from members of the PCC. Total grants of £600 (2022: £3,450) were paid to its members and £3,840 (2022: £3,000) to entities in which the PCC members are also members.

Stuart House
15/17 North Park Road
Harrogate
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HG1 5PD

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CHARTERED ACCOUNTANTS

Our Ref: S270/PDR/DW

Strictly Private & Confidential

Mr D Hipkin
St Peter's Church Harrogate
Parochial Church Council
St Peter's Church
Cambridge Road
Harrogate
HG1 1PB

27 June 2024

Dear David

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

I have pleasure in enclosing a bound copy of the accounts for the above for the year ended 31 December 2023.

I also enclose a signed copy of the accounts for submission to the Charities Commission along with the annual return.

Yours sincerely

PETER ROOKES

Directors: P Stephenson BA FCA - TB Yates BSc FCA - PD Rookes BA FCA - JM Baker BA ACA

Consultant: Mrs PCP Durrant BA FCA Tax Consultant: BG Robinson BSc FCA CTA

Senior Tax Manager: MG Johnson FTA AIPA

Holeys, Chartered Accountants is the trading name of Holeys Limited.

Holeys Limited is a company registered in England and Wales. Company No. 07192529. Registered office as above.

Registered to carry on Audit Work in the UK and regulated for a range of investment business by the Institute of Chartered Accountants in England and Wales.



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CHARTERED
ACCOUNTANTS

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

St Peter's Church Harrogate Parochial Church Council is a charity registered in England and Wales (charity registration number 1134494). The correspondence address is St Peter's Church, Cambridge Road, Harrogate, North Yorkshire, HG1 1PB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds

These represent the remaining 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.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

Voluntary Income & Capital Sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant and gift aid is recognised only when received.

Income tax recoverable on gift aid donations is recognised in the period that the underlying donation is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income

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

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2023.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Heritage assets

Consecrated and Benefice Property

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

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently all expenditure has been written off when incurred.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Voluntary Income

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Planned Giving	118,025	3,980	122,005	186,041	3,280	189,321
Collections	10,448	-	10,448	8,498	126	8,624
Donations	79,432	13,173	92,605	96,454	2,800	99,254
Grants	950	17,000	17,950	1,250	12,000	13,250
Legacies	151,353	-	151,353	-	41,000	41,000
Gift Aid	27,616	3,972	31,588	26,656	775	27,431
	<u>387,824</u>	<u>38,125</u>	<u>425,949</u>	<u>318,899</u>	<u>59,981</u>	<u>378,880</u>

4 Income from other trading activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund Raising	<u>13,151</u>	<u>8</u>	<u>13,159</u>	<u>11,246</u>	<u>475</u>	<u>11,721</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

5	Income from investments	Unrestricted funds		Restricted Endowment funds		Total		Unrestricted funds		Restricted Endowment funds		Total	
		2023	£	2023	£	2023	£	2022	£	2022	£	2022	£
	Income from listed investments	2,029		1,202		3,231		1,786		-		2,770	
	Interest receivable	2,707		39		2,746		101		4		105	
		4,736		39		5,977		1,887		4		2,875	

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

6 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Church Lettings	32,804	21,830
Fees	1,779	1,044
	<u>34,583</u>	<u>22,874</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

7 Resources Expended	Unrestricted funds		Restricted funds		Total		Unrestricted funds		Restricted funds		Total	
	2023	2023	2023	2023	2023	2023	2022	2022	2022	2022	2022	2022
	£	£	£	£	£	£	£	£	£	£	£	£
<u>Church Running Expenses</u>												
Heat, Light & Water	36,030	-	-	-	36,030	22,246	-	-	-	-	22,246	-
Repairs & Renewals	4,960	11,269	11,269	11,269	16,229	6,388	30,217	30,217	30,217	30,217	36,605	30,217
General expenses	26,870	32,009	32,009	32,009	58,879	21,832	16,102	16,102	16,102	16,102	37,934	16,102
Insurance	8,848	-	-	-	8,848	8,303	-	-	-	-	8,303	-
Telephone	1,369	-	-	-	1,369	1,154	-	-	-	-	1,154	-
Photocopier & Stationery	5,826	-	-	-	5,826	7,436	-	-	-	-	7,436	-
Staff costs	56,337	-	-	-	56,337	51,584	-	-	-	-	51,584	-
Choir & Music	10,071	1,560	1,560	1,560	11,631	9,590	1,640	1,640	1,640	1,640	11,230	1,640
Investment Management Fees	1,132	-	-	-	1,132	1,140	-	-	-	-	1,140	-
	151,443	44,838	44,838	44,838	196,281	129,673	47,959	47,959	47,959	47,959	177,632	47,959

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

7 Resources Expended	(Continued)					
	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2023 £	2023 £	2023 £	2022 £	2022 £	2022 £
<u>Ministry</u>						
Diocesan Share	208,844	-	208,844	189,858	-	189,858
Clergy Expenses	4,374	-	4,374	2,909	-	2,909
	213,218	-	213,218	192,767	-	192,767
<u>Governance Costs</u>						
Independent Examiners Fees	2,100	-	2,100	575	-	575
<u>Grants</u>						
Other Charities	7,680	-	7,680	6,068	-	6,068
Individuals	2,100	8,302	10,402	10	12,652	12,662
	9,780	8,302	18,082	6,078	12,652	18,730
	376,541	53,140	429,681	329,093	60,611	389,704

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

8 Trustees

During the year expenses amounting to £4,374 (2022 - £2,909) were reimbursed to the Clergy. A small immaterial portion of the expenses paid to the incumbent may have related to his service as chairman of the PCC.

Expenses totaling £19,711 (2022: £14,074), inclusive of the above clergy expenses, were reimbursed to 8 (2022: 8) Trustees' in the year for church running costs.

9 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	5	5
	<u>5</u>	<u>5</u>
Employment costs	2023 £	2022 £
Wages and salaries	54,311	48,588
Other pension costs	2,026	2,996
	<u>56,337</u>	<u>51,584</u>

One member of staff are members of a defined benefit pension scheme administered by the Church of England Pensions Board.

There were no employee benefits to key management personnel in the previous or current year.

There were no employees whose annual remuneration was more than £60,000.

10 Other expenditure

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Other Charities	7,680	-	7,680	6,068	-	6,068
Individuals	2,100	8,302	10,402	10	12,652	12,662
	<u>9,780</u>	<u>8,302</u>	<u>18,082</u>	<u>6,078</u>	<u>12,652</u>	<u>18,730</u>

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2023	123,585
Additions	52,917
Revaluation	4,245
Disposals	(50,460)
	<u>130,287</u>
At 31 December 2023	
Carrying amount	
At 31 December 2023	<u>130,287</u>
	<u>123,585</u>
At 31 December 2022	

	2023 £	2022 £
Investments at fair value comprise:		
CBF	31,331	28,637
Titan Private Wealth (Previously Cardale Asset Management)	98,956	94,948
	<u>130,287</u>	<u>123,585</u>

Fixed asset investments revalued

The investments managed by Titan Private Wealth (Previously Cardale Asset Management) are invested in accordance with the Ethical Investment Policy of the Church of England. Investments are measured at market value.

13 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Use of Church	7,673	5,825
Gift aid recoverable	2,920	45,476
Other debtors	-	1,428
Grant	12,000	10,000
	<u>22,593</u>	<u>62,729</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

14 Other creditors falling due within one year

	2023 £	2022 £
Parish Share	-	47,465
Accruals and deferred income	23,516	17,575
	<u>23,516</u>	<u>65,040</u>

15 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	At 1 January 2023 £	Incoming resources £	Gains and losses £	At 31 December 2023 £
Permanent endowments				
Church Repair Fund	39,125	1,202	2,694	43,021
	<u>39,125</u>	<u>1,202</u>	<u>2,694</u>	<u>43,021</u>
Previous year:				
	At 1 January 2022 £	Incoming resources £	Gains and losses £	At 31 December 2022 £
Permanent endowments				
Church Repair Fund	41,962	984	(3,821)	39,125
	<u>41,962</u>	<u>984</u>	<u>(3,821)</u>	<u>39,125</u>

The income from the Church Repair Fund may be utilised to fund specific repairs each year.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
Breakfast Club	18,002	8,245	(13,309)	-	12,938
Samaritans Fund	8,094	14,000	(8,302)	-	13,792
Alter, Carpet and Building Fund	11,670	3,039	(15,563)	854	-
Youth and Childrens Work	214	8	(686)	704	240
J S Garrow Legacy Fund	8,148	-	-	-	8,148
Other	5,751	41	(1,859)	-	3,933
AV Fund	-	12,839	(13,421)	582	-
	<u>51,879</u>	<u>38,172</u>	<u>(53,140)</u>	<u>2,140</u>	<u>39,051</u>
Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	At 31 December 2022
	£	£	£	£	£
Breakfast Club	23,687	6,360	(12,045)	-	18,002
Samaritans Fund	7,146	12,150	(11,202)	-	8,094
Alter, Carpet and Building Fund	3,507	40,379	(32,216)	-	11,670
Youth and Childrens Work	856	46	(688)	-	214
J S Garrow Legacy Fund	10,619	-	(2,471)	-	8,148
Other	5,511	1,525	(1,989)	704	5,751
	<u>51,326</u>	<u>60,460</u>	<u>(60,611)</u>	<u>704</u>	<u>51,879</u>

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2023
	£	£	£	£	£	£
Designated funds	115,000	-	-	-	-	115,000
General funds	30,658	440,298	(376,541)	(2,140)	4,619	96,894
	<u>145,658</u>	<u>440,298</u>	<u>(376,541)</u>	<u>(2,140)</u>	<u>4,619</u>	<u>211,894</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

17 Unrestricted funds (Continued)

Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2022
	£	£	£	£	£	£
Designated funds	85,000	-	-	30,000	-	115,000
General funds	50,217	355,738	(329,093)	(30,704)	(15,500)	30,658
	<u>135,217</u>	<u>355,738</u>	<u>(329,093)</u>	<u>(704)</u>	<u>(15,500)</u>	<u>145,658</u>

18 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
At 31 December 2023:				
Investments	98,956	-	31,331	130,287
Current assets/(liabilities)	112,938	39,051	11,690	163,679
	<u>211,894</u>	<u>39,051</u>	<u>43,021</u>	<u>293,966</u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £
At 31 December 2022:				
Investments	94,948	-	28,637	123,585
Current assets/(liabilities)	50,710	51,879	10,488	113,077
	<u>145,658</u>	<u>51,879</u>	<u>39,125</u>	<u>236,662</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

19 CHURCH WORKERS PENSION FUND (CWPF)

St Peter's Church (Harrogate) PCC (PB Classic) participates in the Pension Builder Scheme section of CWPF for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers.

CWPF has two sections:

1. the Defined Benefits Scheme
2. the Pension Builder Scheme, which has two subsections;
 - a. a deferred annuity section known as Pension Builder Classic, and,
 - b. a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes.

Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age 65.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (2023: £2,026, 2022: £2,996).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31 December 2019.

For the Pension Builder Classic section, the 2019 valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review effective 1 January 2024, the Board chose to grant a discretionary bonus of 6.7% to both pensions not yet in payment and pensions in payment in respect of service prior to April 1997; and a bonus on pensions in payment in respect of post April 2006 service so that the pension increase was 5% (where usually it would be calculated based on inflation up to 2.5%). This followed improvements in the funding position over 2023. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the 2019 valuation revealed a surplus of £5.5m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The next valuation is due as at 31 December 2022. Calculations for this are currently under way.

The legal structure of the scheme is such that if another employer fails, St Peter's Church (Harrogate) PCC (PB Classic) could become responsible for paying a share of that employer's pension liabilities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

20 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	1,896	1,896
Between two and five years	3,081	4,977
	<u>4,977</u>	<u>6,873</u>

21 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

During the year the PCC received donations totaling £18,492 (2022: £86,906) from members of the PCC. Total grants of £600 (2022: £3,450) were paid to its members and £3,840 (2022: £3,000) to entities in which the PCC members are also members.

Accounts

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Alan Garrow
Chris Clayton
Judith Clark (Appointed 1 September 2022)

Sian Lockwood
Sarah Martin
Hannah Beck
Beverley Cooper
Ian Birt (Appointed 24 May 2022)
Lance Burgess
Stewart Davies
Rachel Fell (Secretary)
David Hipkin (Treasurer)
John Longstaff (Appointed 24 May 2022)
Felicity Moss (Appointed 24 May 2022)
Roy Taylor
Ruth Thompson-Vear (Appointed 24 May 2022)
Bella Blake
Catharine Davies (Appointed 24 May 2022)

Charity number

1134494

Independent examiner

Mr P D Rookes FCA
Holeys Limited
15/17 North Park Road
Harrogate
North Yorkshire
HG1 5PD

Bankers

NatWest Bank plc
3 Cambridge Crescent
Harrogate
North Yorkshire
HG1 1PE

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

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ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

2022 saw a return to near normal as far as church life was concerned. Covid restrictions were lifted in late January and with that the requirement to wear face-coverings in indoor public places. Many in the congregation were initially cautious about removing face-coverings but by the end of year people had largely abandoned their masks and social distancing measures were ended. Intinction continued at most services, but we returned to sharing the common cup at the 9.30am service in May. Some of the measures introduced during the pandemic such as the toy bags at the 9.30am service and use of the projector at the 9.30am and 4.15pm services have proved valuable and have been continued.

There were so many welcome returns to church life in 2022 that it is impossible to mention them all – but here are a few.

After a (nearly) two-year gap fundraising refreshment days began again in January, with a team of volunteers ably led by Catherine Medforth. A Market Day Café held at lunchtimes on the 2nd Thursday of the month started in March. Dan Brewer's second-hand bookstall became a feature of church life over the year, raising money for church funds and providing great pleasure to volunteers and customers alike. The Christmas Fair - led by Sarah Martin and Catherine Medforth – was a huge success, bringing many people into church to enjoy the stalls as well as the refreshments.

Fellowship groups began to meet in person again and home groups (always a feature of church life) began to burgeon under the leadership of Chris Clayton. Our Harvest Supper in October provided a fantastic opportunity for people to meet, enjoy good food and each other's company – and was such a success that it will be repeated every year.

Our Toddler group led by Frances Roxby-Proud returned to full-strength, even starring in a Diocese of Leeds video.

Sunday Club began again under the leadership of Chris Clayton with a dedicated group of amazing volunteers. The Sanctuary Group (a lifeline to many of our young people during the lockdown) enjoyed many and varied activities over the year. The Alpha Youth Series held in February and March was a great success – as was the Venture Holiday, back again in Ripon in the summer.

New organisations began to use our community rooms, with bookings almost at pre-Covid level by the end of the year.

The St Peter's Players returned in November with a barnstorming performance of *A Christmas Carol*.

And Christmas was.... wonderful. Our Christmas Tree Festival was back again, we had candle-lit services led by our wonderful choir and Christingle services crammed to the rafters with children and their families.

As well as the return of many familiar aspects of church life there were new initiatives such as the series of art interventions curated by Shaeron Caton Rose and a spring focus on the theme of 'everybody welcome', with opportunities to explore this theme through the Church of England course 'Living in Love and Faith' and the Lent lectures.

2022 was a year of both celebration and sadness. The church celebrations for the Queen's Jubilee in June gave way to mourning for the death of our Queen in late September. The church opened every day over that period of mourning with volunteers on hand and a Book of Commemoration, which was signed by many hundreds of the people who came into church to express their grief. St Peter's bellringers joined with churches, chapels and cathedrals across the UK in the national tolling of bells at noon on the day after her death was announced.

St Peter's responded to the terrible Ukraine war with both prayers and practical measures. A number of fund-raising events were hosted by the church and as people displaced from Ukraine arrived in our town the church worked with other voluntary sector organisations to help people find accommodation, orientate and learn English.

The Ukraine war triggered a serious cost-of-living crisis. St Peter's has provided fuel poverty grants for people struggling to pay their bills and a place for people to get warm and access warm drinks over the winter. Our welcome team led by Mo Atkinson expanded to allow our warm space to be available to people throughout the day.

Some much-loved members of our congregation moved away from us in 2022. We extend our thoughts and thanks to them all, and especially to Patricia and John Stableford who were churchwardens of St Peter's for many years and who moved from Harrogate in February. We miss them.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Our clergy team expanded and changed in 2022. Alan Garrow was appointed Area Dean in January and Chris Clayton ended his curacy and was licensed as Associate Vicar to our church in June. Judith Clark joined us in September as a priest on placement, initially for three months but thankfully extended so that she can stay with us until she finds a permanent post. Finally it was announced in October 2022 that Karin Shaw – who was on placement with us – would join us as curate in June 2023.

David Hipkin in his role as Treasurer moved us onto electronic accounting, using a system endorsed by the diocese and which produces regular reports for our PCC. He launched a new Parish Giving Scheme at the end of January, which ensures that gift aid on donations is recovered automatically and allows donors to inflation-proof their giving. Take up of this scheme has been good (although could be better!).

Steve Martin continued to provide dedicated technological assistance during much of 2022, stepping down towards the end of the year for a much-needed rest. We are hugely grateful to him for all he has done to allow the church to stream services and continue its ministry during lockdown and beyond.

Church music has been a thread of beauty, providing inspiration for members of the congregation and for people outside the church. Highlights were Bach's St Matthew Passion in April, organ recitals by John Longstaff in the summer and our Christmas music. We are so grateful to our Director of Music John Longstaff with members of the choir and Jude Williamson with members of the music group for providing such a high standard of music.

The community of the church continued throughout 2022. Our pastoral care team, led by Jan Edwards, has become well-established, supporting the clergy team in their pastoral ministry. The congregation responded generously to our Harvest and Christmas gift bags appeal, helping local families, and bringing pleasure to older people living alone or in a care home. Our remarkable food ministry led by Hannah Beck continued throughout the year.

Carole Raw in the parish office continued to play a remarkable role throughout 2022, leading the team caring for the church fabric and managing the administration of the church as well as our community room booking service. We are extremely thankful for her diligence and dedication.

Staff meetings and Standing Committee meetings have largely stayed online, but PCC meetings have reverted to face-to-face, with an excellent away day held in the summer.

The number of people involved in the life of the church can be counted in the many hundreds. Many offer support and practical help to people in our church community and parish, while others have more formal roles to keep help our services run smoothly, welcome people into our church building and continue and expand our mission to 'feed hungry people.' In reviewing 2022, we are so thankful for all those who worked informally and formally to support services and help people in our church community and parish.

We also offer thanks to:

- Our Clergy team and Lay Readers who maintain our pattern of worship
- All those who help our services to run smoothly including our Duty Wardens, Sidespeople, Sacristans, Administrants, Lesson Readers, and Intercessors
- Our Treasurer David Hipkin
- Our editor Marian Chambers of the Weekly News for continuing this most vital link
- Mo Atkinson and the Welcoming team who provided a warm welcome to all those coming into our church during the week.
- Jan Edwards and the members of our pastoral care team
- All those supporting the children and young people of our church family.
- All those providing and arranging flowers in church.
- All the Bellringers at St Peter's
- Everyone involved in our food ministry, especially the Breakfast Club volunteers and those who distribute the food parcels and provide evening or lunchtime meals.
- Elected members of the PCC and those who retired from office this year.

On a personal note, our special thanks go to:

- Rachel Fell, our PCC Secretary for her continued hard work and commitment.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

CHURCHWARDENS' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

One of the main duties of the Churchwardens is to support the incumbent. We hope that we have supported him well over this ever-changing year. We continue to be privileged to serve the Parish and to be part of the loving family of St Peter's.

Inventory

The Inventory has been brought up to date and is available for inspection.

Sarah Martin and Sian Lockwood

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

Objectives and activities

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

The PCC is also responsible for:

- ensuring legal compliance with charity law and ecclesiastical law, in particular in the areas of safeguarding, finance, HR and data protection; and
- care for the church building so that it is best suited to the church's ministry and mission, including its meeting spaces and its use for the benefit of the community.

The PCC has also adopted its own purpose statement summarising the above, as follows:

"We are here to prayerfully discern God's calling on the body of St Peter's and to enable and support its vision. We also have responsibility for the church's finances, fabric and other legal matters."

Objectives and activities

Our Vision: Feeding Hungry People

Our vision is to be a community where people's hunger for belonging, purpose and God himself are ever more truly satisfied.

Belonging: A place where every person is accepted, known and valued.

Purpose: A place where every person is encouraged to live out their unique vocation.

Worship: A place where every person is enabled to offer whole-heart and whole-life worship to God.

Our Values:

Open: accepting of people without pre-condition or judgment.

Generous: seeking to be a sign of God's generosity in the way we treat one another, and in our efforts to bless the town and wider world.

Engaged: engaging with our local community, responding to social need, and working to support one another in the challenge of following Jesus in everyday life.

Children and Young People

We believe that children and young people deserve our particular care and respect. We are committed to enabling them as individuals who are accepted, known and valued, are encouraged to discern and live out their vocation, and who are enabled to participate fully in worship.

Isolation and Loneliness

We recognise isolation and loneliness as one of the greatest challenges faced by many people living in Britain today. We are committed to valuing everyone, including those who commonly find themselves excluded or ignored in other contexts.

The Environment

The environment belongs to God and its care belongs to us as God's people. As Christians, we each are called to participate in environmental care, most urgently to achieve net zero carbon. Loving the earth is to worship God and serve our neighbours.

Our activities during the year were guided by our vision and values and we also considered the Charity Commission's guidance on public benefit.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance

Belonging

During 2022, we sought to maintain and enhance our welcome, connections and community.

In Spring, we focused as a whole church on the theme of "Welcome" including the popular "A Place at the Table" art exhibition featuring a series of pencil portraits of Breakfast Club members by local artist Shirley Hudson. This encouraged us to reflect on and explore our welcome and openness to others.

We also continued to build our Hong Kong community in church after welcoming several families to St Peter's who emigrated from Hong Kong during 2021 – including holding a full immersion baptism, introducing new recruits to our bellringing team and more recently hosting a very popular Lunar New Year celebration in church.

Many of the activities and groups valued by the St Peter's community also continued this year, for example Afternoon Fellowship, Toddlers Group, Ladies who Lunch, Mens' Breakfast and Evening Fellowship. In addition, the St Peter's Players staged successful performances of "A Christmas Carol" in November, involving performers of all ages and in front of live audiences.

Purpose

The year saw a renewed focus on and encouragement for our Home Groups – being groups who meet at someone's home, to read and discuss the Bible and pray together, supporting one another. Home Groups seek to combine a faith and learning experience with fellowship and support.

We also continued to run the Thinking about God group in church and engaged in the Living in Love and Faith course during Lent as part of our "Welcome" themed events and reflection.

Worship

We aim to offer worship that is formal and informal, traditional and contemporary - giving everyone an opportunity to meet with God. In 2022, we provided three midweek and five Sunday services each week, and offered online morning and evening prayer for six days a week. The average weekly attendance (counted during October 2022) was approximately 378 people, including children (2021 - 362).

The PCC celebrated the music provision at St Peter's this year – we are grateful for the contributions and commitment of the Music Group at the 9.30 Family Communion and of the choir at the 11.00 and 6.30 services.

Open, Generous, Engaged

In a year dominated by the cost of living crisis, St Peter's sought to respond with generosity and care.

In particular:

- Our food ministry has continued throughout the year, providing vital sustenance and welcome to those in need. Breakfast is served in church daily (except Sunday), together with hot meals (to eat in or take away) on Mondays, Wednesdays and Fridays and a hot Sunday lunch. A "mini-supermarket" is available on Thursdays.
- Our team of welcomers supported the PCC's decision to join The Warm Welcome Campaign – a community response to the cost of living crisis which saw St Peter's open daily to provide a warm welcome space for people struggling with heating bills during the winter months.
- The PCC made fuel poverty grants of £250 available to those in the St Peter's community experiencing fuel poverty (defined as spending more than 10% of net income on energy bills).

St Peter's also held events engaging with the local community during the year including the Christmas Fair, Refreshment days, second hand book stall and the Christmas Tree Festival. The church also continues to host community groups, charities and support groups in its meeting spaces.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Children and Young People

In a year during which our provision continued to rebuild following the pandemic, we sought to provide a range of groups and activities for our children and young people:

- Sunday Club – aimed at primary school age children, it seeks to explore the Bible in a fun and exciting way – involving both craft activities and more reflective sessions.
- Stepping Stones – an accessible and informal service for families which welcomed several new families to its community this year;
- Sanctuary – our Sunday youth group, which saw its members undertake a range of trips and activities
- Toddler Group, which continues to serve our local community, offering a friendly welcome leading some of its members to attend Sunday worship and even get baptized.

We are grateful for the time, talents and commitment of all involved in these groups and services.

Isolation and Loneliness

The Pastoral Care team welcomed two new members this year and continues to focus on tackling isolation and loneliness in our community and to regularly contact and respond to those in need. The team visit people at home, do food shopping, keep in touch by telephone, establish links with relatives, offer essential transport and administer Home Communion.

The Cake Matters Café (now known as Market Day Café) was also started this year, taking place on the second Thursday of the month (after the Thursday Holy Communion service) serving hot drinks, light lunches and cake. We also continued to hold Café Reflexions on Wednesdays, offering readings and refreshments in an informal and relaxed setting.

During the year, the Harvest bags and Christmas Gifts appeals to help local families and older people living alone or in residential care, had an overwhelmingly generous response from our congregations.

Safeguarding

The PCC has adopted the House of Bishops safeguarding policy statement and procedures around the reporting of serious incidents – these, together with safeguarding contact details, are on display in church and on the website.

During the year, the PCC reaffirmed its commitment to this statement and the church's own safeguarding policy. Safeguarding is on the agenda of every PCC and standing committee meeting and the PCC has also reviewed and approved its safeguarding action plan covering training and DBS checks for PCC members and safeguarding leads, policies, procedures and reporting.

Environment

At the PCC's away day in September we focused on what we can do to reduce our environmental impact and our running costs, whilst continuing to make church users comfortable in the building. Some actions have already been taken – we invested in a new more energy efficient boiler and also a new heating control system enabling more efficient use of our heating. Longer term plans include a review of roof and window insulation and a move towards greater use of renewable heating sources.

Charitable giving

The PCC revised its charitable giving policy during 2022 and agreed to donate a sum broadly equal to 5% of annual planned giving (a total of £6,000), divided between the local and South American expressions of our mission partner Artizan International (£2,000) and Wellspring Therapy and Training, Martin House Hospice, Mission Possible UK and St Andrew's Evangelical Mission in Peru (£4,000 in total).

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Financial review

Total receipts on unrestricted funds were £355,398 of which £282,495 was unrestricted planned giving and voluntary donations, including a number of very significant and generous one-off donations. A further £26,656 was from Gift Aid.

Other sources of unrestricted funds include a grant of £1,250, Church letting income and parish fees of £22,874 and fundraising totaling £11,246. Full details are shown in the Financial Statements.

Restricted donations, income and associated gift aid of £60,459 were also received. These transactions relate to our food ministry and a legacy of £40,000 designated for use on the building and are detailed in the Financial Statements.

Reserves policy

Unrestricted reserves at the year end stood at £145,685 (2021: £124,000). The PCC's reserves policy was reviewed in June 2022 and increased from £85,000 to £115,000, broken down as follows:

Operating costs to cover unforeseen eventualities	£65,000
To maintain the building and its contents	£50,000

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity is a body corporate established by the Church of England. It is controlled by its governing documents, the Parochial Church Councils (Powers) Measure 1956 and the Church Representation rules, both as amended. It is a registered charity, with number 1134494.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of its clergy, churchwardens, deanery synod representatives and members elected at the APCM by those on the electoral roll of St Peter's (which includes the treasurer and secretary). All members of our congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. At the 2022 APCM (held on 24 May 2022), the Electoral Roll stood at 261.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how PCC funds are to be spent.

In addition, the standing committee reports back to the PCC regularly with minutes of their decisions received by the full PCC and discussed as necessary.

Administrative information

St Peter's is situated at the heart of Harrogate adjacent to the War Memorial, and in the midst of the commercial centre of the town. It is part of the Diocese of Leeds within the Church of England. The address for correspondence is:

St Peter's Church
Cambridge Road
Harrogate
North Yorkshire
HG1 1PB

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

PCC members

PCC members who have served during 2022 are:

Ex-officio members:

Incumbent	Alan Garrow
Associate Vicar	Chris Clayton
Curate	Judith Clark
Churchwardens	Sian Lockwood Sarah Martin

Deanery Synod Representatives:

Hannah Beck
Beverley Cooper
Catharine Davies

Elected Members:

Ian Birt (appointed May 2022)
Kate Blake (retired May 2022)
Lance Burgess
Stewart Davies
Peter Dickinson (retired May 2022)
Rachel Fell (Secretary)
Sue Heapy (retired May 2022)
David Hipkin (Treasurer)
John Longstaff (appointed May 2022)
Felicity Moss (appointed May 2022)
Judith Simpson (retired May 2022)
Roy Taylor
Ruth Thompson-Vear (appointed May 2022)
Angus Turner (retired May 2022)

Co-opted Member:

Bella Blake

Approved by the PCC at its meeting on 28 March 2023 and signed on its behalf by the Chair of the meeting.

The Trustees report was approved by the Board of Trustees.



Sian Lockwood

23 May 2023

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

I report to the trustees on my examination of the financial statements of St Peter's Church Harrogate Parochial Church Council (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

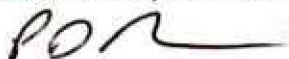
Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



P D Rookes FCA
Holeys Limited

15/17 North Park Road
Harrogate
North Yorkshire
HG1 5PD

Dated: 23 May 2023

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

Current financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £	Total 2021 £
Incoming Resources						
Voluntary Income	3	318,899	59,981	-	378,880	337,372
Activities for Generating Funds	4	11,246	475	-	11,721	4,865
Investments	5	1,887	4	984	2,875	2,531
Other Incoming Resources		832	-	-	832	12,582
Income from Church Activities	6	22,874	-	-	22,874	14,844
Total Incoming Resources		355,738	60,460	984	417,182	372,194
Resources Expended						
Church Running Expenses	7	129,673	47,959	-	177,632	150,651
Ministry	7	192,767	-	-	192,767	162,395
Governance Costs	7	575	-	-	575	792
Grants		6,078	12,652	-	18,730	12,200
Total Resources Expended		329,093	60,611	-	389,704	326,038
Net gains/(losses) on investments	11	(15,500)	-	(3,821)	(19,321)	10,777
Net incoming/(outgoing) resources before transfers		11,145	(151)	(2,837)	8,157	56,933
Gross transfers between funds		(704)	704	-	-	-
Net movement in funds		10,441	553	(2,837)	8,157	56,933
Fund balances at 1 January 2022		135,217	51,326	41,962	228,505	171,572
Fund balances at 31 December 2022		145,658	51,879	39,125	236,662	228,505

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Prior financial year

		Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £
	Notes				
Incoming Resources					
Voluntary Income	3	306,515	30,857	-	337,372
Activities for Generating Funds	4	4,865	-	-	4,865
Investments	5	1,703	-	828	2,531
Other Incoming Resources		10,153	2,429	-	12,582
Income from Church Activities	6	14,844	-	-	14,844
Total Incoming Resources		338,080	33,286	828	372,194
Resources Expended					
Church Running Expenses	7	125,237	25,414	-	150,651
Ministry	7	162,395	-	-	162,395
Governance Costs	7	792	-	-	792
Grants		3,400	8,800	-	12,200
Total Resources Expended		291,824	34,214	-	326,038
Net gains/(losses) on investments	11	6,715	-	4,062	10,777
Net incoming/(outgoing) resources before transfers		52,971	(928)	4,890	56,933
Gross transfers between funds		(250)	250	-	-
Net movement in funds		52,721	(678)	4,890	56,933
Fund balances at 1 January 2021		82,496	52,004	37,072	171,572
Fund balances at 31 December 2021		135,217	51,326	41,962	228,505

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Investments	13		123,585		148,627
Current assets					
Debtors	14	62,729		39,667	
Investments		56,894		63,979	
Cash at bank and in hand		60,958		34,474	
		<u>180,581</u>		<u>138,120</u>	
Creditors: amounts falling due within one year					
Taxation and social security		2,464		1,803	
Other creditors	15	65,040		56,439	
		<u>67,504</u>		<u>58,242</u>	
Net current assets			113,077		79,878
Total assets less current liabilities			<u>236,662</u>		<u>228,505</u>
Funds					
Endowment funds - general	16		39,125		41,962
Restricted funds	17		51,879		51,326
<u>Unrestricted funds</u>					
Designated funds	18	115,000		85,000	
General unrestricted funds		<u>30,658</u>		<u>50,217</u>	
			145,658		135,217
			<u>236,662</u>		<u>228,505</u>

The financial statements were approved by the Trustees on 23 May 2023

Alan Garrow
Trustee



Sian Lockwood
Trustee



David Hipkin (Treasurer)
Trustee



ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

St Peter's Church Harrogate Parochial Church Council is a charity registered in England and Wales (charity registration number 1134494). The correspondence address is St Peter's Church, Cambridge Road, Harrogate, North Yorkshire, HG1 1PB.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds

These represent the remaining 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.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

Voluntary Income & Capital Sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant and gift aid is recognised only when received.

Income tax recoverable on gift aid donations is recognised in the period that the underlying donation is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Other Ordinary Income

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

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2022.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Heritage assets

Consecrated and Benefice Property

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

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently all expenditure has been written off when incurred.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

3 Voluntary Income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Planned Giving	186,041	3,280	189,321	117,357	7,452	124,809
Collections	8,498	126	8,624	3,826	12	3,838
Donations	96,454	2,800	99,254	115,603	5,943	121,546
Grants	1,250	12,000	13,250	30,034	14,950	44,984
Legacies	-	41,000	41,000	6,000	-	6,000
Gift Aid	26,656	775	27,431	33,695	2,500	36,195
	<u>318,899</u>	<u>59,981</u>	<u>378,880</u>	<u>306,515</u>	<u>30,857</u>	<u>337,372</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

4 Activities for Generating Funds

	Unrestricted funds	Restricted funds	Total Unrestricted funds	
	2022 £	2022 £	2022 £	2021 £
Fund Raising	<u>11,246</u>	<u>475</u>	<u>11,721</u>	<u>4,865</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

5 Investments

	Unrestricted funds	Restricted funds	Endowment funds general	Total	Unrestricted funds	Endowment funds general	Total
	2022 £	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
Income from listed investments	1,887	4	984	2,875	1,703	828	2,531

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

6 Income from Church Activities

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Church Lettings	21,830	10,181
Fees	1,044	4,663
	<u>22,874</u>	<u>14,844</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

7 Resources Expended

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
<u>Church Running Expenses</u>						
Heat, Light & Water	22,246	-	22,246	23,647	-	23,647
Repairs & Renewals	6,388	30,217	36,605	8,748	8,907	17,655
General expenses	21,832	16,102	37,934	22,941	16,439	39,380
Insurance	8,303	-	8,303	8,040	-	8,040
Telephone	1,154	-	1,154	1,796	51	1,847
Photocopier & Stationery	7,436	-	7,436	4,257	17	4,274
Staff costs	51,584	-	51,584	48,784	-	48,784
Choir & Music	9,590	1,640	11,230	6,147	-	6,147
Investment Management Fees	1,140	-	23,386	877	-	24,524
	<u>129,673</u>	<u>47,959</u>	<u>177,632</u>	<u>125,237</u>	<u>25,414</u>	<u>150,651</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

7 Resources Expended

(Continued)

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2022 £	2022 £	2022 £	2021 £	2021 £	2021 £
<u>Ministry</u>						
Diocesan Share	189,858	-	189,858	159,838	-	159,838
Clergy Expenses	2,909	-	2,909	2,557	-	2,557
	<u>192,767</u>	<u>-</u>	<u>192,767</u>	<u>162,395</u>	<u>-</u>	<u>162,395</u>
<u>Governance Costs</u>						
Independent Examiners Fees	575	-	575	792	-	792
	<u>575</u>	<u>-</u>	<u>575</u>	<u>792</u>	<u>-</u>	<u>792</u>
<u>Grants</u>						
Other Charities	6,068	-	6,068	3,000	-	3,000
Individuals	10	12,652	12,662	400	8,800	9,200
	<u>6,078</u>	<u>12,652</u>	<u>18,730</u>	<u>3,400</u>	<u>8,800</u>	<u>12,200</u>
	<u>329,093</u>	<u>60,611</u>	<u>386,636</u>	<u>291,824</u>	<u>34,214</u>	<u>326,038</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

8 Auditor's remuneration

The independent examiners remuneration amounts to an independent examination fee of £nil (2021 - £nil) and payroll services of £575 (2021 - £792).

9 Trustees

During the year expenses amounting to £2,909 (2021 - £2,557) were reimbursed to the Clergy. A small immaterial portion of the expenses paid to the incumbent may have related to his service as chairman of the PCC.

10 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	5	3
	<u>5</u>	<u>3</u>
Employment costs	2022 £	2021 £
Wages and salaries	48,588	46,028
Other pension costs	2,996	2,756
	<u>51,584</u>	<u>48,784</u>

One member of staff are members of a defined benefit pension scheme administered by the Church of England Pensions Board.

There were no employee benefits to key management personnel in the previous or current year.

There were no employees whose annual remuneration was more than £60,000.

11 Net gains/(losses) on investments

	Unrestricted funds 2022 £	Endowment funds general 2022 £	Total 2022 £	Unrestricted funds 2021 £	Endowment funds general 2021 £	Total 2021 £
Revaluation of investments	(1,540)	(3,821)	(5,361)	(7,106)	4,062	(3,044)
Gain/(loss) on sale of investments	(13,960)	-	(13,960)	13,821	-	13,821
	<u>(15,500)</u>	<u>(3,821)</u>	<u>(19,321)</u>	<u>6,715</u>	<u>4,062</u>	<u>10,777</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

13 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2022	148,627
Additions	93,923
Valuation changes	(5,361)
Disposals	(113,604)
At 31 December 2022	123,585
Carrying amount	
At 31 December 2022	123,585
At 31 December 2021	148,627

	2022 £	2021 £
Investments at fair value comprise:		
CBF	28,637	32,458
Cardale	94,948	116,169
	123,585	148,627

Fixed asset investments revalued

The investments managed by Cardale Stockbrokers are invested in accordance with the Ethical Investment Policy of the Church of England. Investments are measured at market value.

14 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Use of Church	5,825	1,125
Tax recoverable	45,476	27,714
Other debtors	1,428	828
Grant	10,000	10,000
	62,729	39,667

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

15 Other creditors falling due within one year

	2022 £	2021 £
Parish Share	47,465	47,465
Accruals for Utilities and Other Costs and Deferred Income	17,575	8,974
	<u>65,040</u>	<u>56,439</u>

16 Endowment funds

Endowment funds represent assets which must be held permanently by the charity. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

	Balance at 1 January 2022 £	Incoming resources £	Revaluations gains and losses £	Balance at 31 December 2022 £
Permanent endowments				
Church Repair Fund	41,962	984	(3,821)	39,125
	<u>41,962</u>	<u>984</u>	<u>(3,821)</u>	<u>39,125</u>

The income from the Church Repair Fund may be utilised to fund specific repairs each year.

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2022 £
Breakfast Club	23,687	6,360	(12,045)	-	18,002
Samaritans Fund	7,146	12,150	(11,202)	-	8,094
Alter, Carpet and Building Fund	3,507	40,379	(32,216)	-	11,670
Youth and Childrens Work	856	46	(688)	-	214
J S Garrow Legacy Fund	10,619	-	(2,471)	-	8,148
Other	5,511	1,525	(1,989)	704	5,751
	<u>51,326</u>	<u>60,460</u>	<u>(60,611)</u>	<u>704</u>	<u>51,879</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

		Movement in funds			
	Balance at 1 January 2021	Incoming resources	Balance at 1 January 2022	Transfers	Balance at 31 December 2022
	£	£	£	£	£
	85,000	-	85,000	30,000	115,000
	85,000	-	85,000	30,000	115,000

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

19 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total Unrestricted funds 2022 £	Restricted funds 2021 £	Endowment funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:							
Investments	-	-	28,637	123,585	31,170	-	148,627
Current assets/(liabilities)	30,658	51,879	10,488	113,077	37,992	32,381	79,878
	<u>30,658</u>	<u>51,879</u>	<u>39,125</u>	<u>236,662</u>	<u>69,162</u>	<u>41,962</u>	<u>228,505</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

20 CHURCH WORKERS PENSION FUND (CWPF)

St Peter's Church (Harrogate) PCC (PB Classic) participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefit Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from member's Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charge to the SoFA in the year are contributions payable (2022 - £2,996, 2021 - £2,756).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2019.

For the Pension Build Classic section, the valuation revealed a deficit off £4.8m on the on-going assumptions used. There is no requirement for deficit payments at the current time

For the Pension Builder 2014 section the valuation revealed a surplus off £5.5m on the on-going assumptions used. There is no requirement for deficit payments at the current time. The legal structure of the scheme is such that if another employer fails, St Peter's Church (Harrogate) PCC (PB Classic) could become responsible for paying a share of that employer's pension liabilities.

21 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022 £	2021 £
Within one year	1,896	1,896
Between two and five years	4,997	6,893
	<u>6,893</u>	<u>8,789</u>

ST PETER'S CHURCH HARROGATE PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

22 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

During the year the PCC received donations totaling £86,906 (2021: £119,712) from members of the PCC. Total grants of £3,450 (2021: £1,000) were paid to its members and £3,000 (2021: £500) to entities in which the PCC members and also members.

Accounts

ST. PETER'S CHURCH, HARROGATE

**ANNUAL REPORT
AND
FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL**

For the Year Ended 31 December 2021

St Peter's Church Harrogate Annual Report of the Parochial Church Council for the year ended 31 December 2021

Aims and purposes

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

The PCC is also responsible for:

- ensuring legal compliance with charity law and ecclesiastical law, in particular in the areas of safeguarding, finance, HR and data protection; and
- care for the church building so that it is best suited to the church's ministry and mission, including its meeting spaces and its use for the benefit of the community.

The PCC has also adopted its own purpose statement summarising the above, as follows:

"We are here to prayerfully discern God's calling on the body of St Peter's and to enable and support its vision. We also have responsibility for the church's finances, fabric and other legal matters."

Objectives and activities

Our Vision: Feeding Hungry People

Our vision is to be a community where people's hunger for belonging, purpose and God himself are ever more truly satisfied.

Belonging: A place where *every* person is accepted, known and valued.

Purpose: A place where *every* person is encouraged to live out their unique vocation.

Worship: A place where *every* person is enabled to offer whole-heart and whole-life worship to God.

Our Values:

Open: accepting of people without pre-condition or judgment.

Generous: seeking to be a sign of God's generosity in the way we treat one

another, and in our efforts to bless the town and wider world.

Engaged: engaging with our local community, responding to social need, and working to support one another in the challenge of following Jesus in everyday life.

Children and Young People

We believe that children and young people deserve our particular care and respect. We are committed to enabling them as individuals who are accepted, known and valued, are encouraged to discern and live out their vocation, and who are enabled to participate fully in worship.

Isolation and Loneliness

We recognise isolation and loneliness as one of the greatest challenges faced by many people living in Britain today. We are committed to valuing everyone, including those who commonly find themselves excluded or ignored in other contexts.

Our activities during the year were guided by our vision and values and we also considered the Charity Commission's guidance on public benefit.

Achievements and performance

Belonging

As we emerged from lockdown restrictions during 2021, we sought to maintain and enhance our welcome, connections and community both online and in person. When restrictions were eased in the summer months, the PCC sought to safely restart as many in person activities and services as possible, bearing in mind volunteer availability and capacity.

Many of the activities and groups valued by the St Peter's community were able to restart during the year, for example Afternoon Fellowship, Toddlers Group, Ladies who Lunch, Men's' Breakfast and Evening Fellowship. In addition, the St Peter's Players staged successful performances of "Oliver!" in November, involving performers of all ages and in front of live audiences.

At the PCC's away day in September, developing the welcome we provide was identified as a key priority. To help us implement this, a Welcome Officer was appointed in November.

Purpose

At the beginning of the year, St Peter's ran an online Alpha course and during Lent, the "Rhythm of Life" course was also held on Zoom. Although some learning and discussion groups (such as the town centre bible study group and house groups) remain suspended, a "Thinking about God" discussion group did meet in person during the latter part of the year.

A youth confirmation group also met online, culminating in the confirmation of six of our young people (and one adult) in June.

Worship

As restrictions were lifted over the spring and summer months, we were able to gradually resume most of our usual, pre-pandemic pattern of weekly worship. In person worship at the Sunday 9.30 and 11.00 services was resumed, initially with social distancing measures in place. We also welcomed the resumption of the 8.30 communion service, the Stepping Stones service (formerly Afternoon Church) and Choral Evensong on Sundays, together with the midweek Healing service, Café Reflexions and the Thursday morning communion service.

In addition to the resumption of in person worship, our online worship provision has continued at the 9.30 Family Communion and at morning and evening prayer during the week.

Open, Generous, Engaged

Our food ministry has continued throughout the year, providing vital sustenance and welcome to those in need. Breakfast is served in church daily (except Sunday), together with hot meals (to eat in or take away) on Mondays, Wednesdays and Fridays and a hot Sunday lunch. A food "supermarket" is available on Thursdays.

Our team of welcomers, under new leadership, have enabled us to open St Peter's once again for visitors, groups and those seeking quiet and solace during the day. Towards the end of the year, we were also able to resume events engaging with the local community including the Christmas Tree Festival and Saturday refreshment days.

Children and Young People

We are conscious that many younger children in particular have probably felt the most disconnection from our church community during lockdown. Therefore, the welcome we provided to children as in person worship and activities resumed was a particular focus. Age-appropriate activity bags were assembled for use by children during the 9.30 service and Sunday Club restarted in October, initially with a booking system.

The development of the Stepping Stones service (formerly Afternoon Church) has also continued and by the end of the year had resumed its weekly pattern and welcomed new families to its community.

Sanctuary, our youth group, continued to meet virtually and when permitted outdoors, despite the challenges of lockdown. As restrictions were eased, the group was able to meet again in church and take part in trips and activities.

Isolation and Loneliness

Building on the pastoral work done during 2020, a revitalised pastoral care team was commissioned in 2021 and continues to focus on tackling isolation and loneliness in our community, which has been exacerbated by the pandemic.

Safeguarding

The PCC has adopted the House of Bishops safeguarding policy statement and procedures around the reporting of serious incidents – these, together with safeguarding contact details, are on display in church and on the website. During the year, the PCC reaffirmed its commitment to this statement and the church's own safeguarding policy. Safeguarding is on the agenda of every PCC and standing committee meeting.

Charitable giving

Although it was not possible to hold the Christmas Fair during 2021 (which is the main source of fundraising for our charitable donations), the PCC agreed to donate a total of £3,000 to six local and overseas charities with connections to St Peter's.

Financial review

Total receipts on unrestricted funds were £333,849 of which £240,386 was unrestricted planned giving and voluntary donations including a very significant and generous one-off donation. A further £33,695 was from Gift Aid.

Other sources of unrestricted funds include a grant of £30,034, Church letting, parish fees and fundraising totaling £19,708 and Furlough, interest and other income of £10,026. Full details are shown in the Financial Statements.

Restricted donations, income and associated gift aid of £35,686 were also received. These transactions relate to our food ministry and the building and are detailed in the Financial Statements.

Reserves policy

Unrestricted reserves at the year end stood at £124,000 (2020: £85,000). The PCC's reserves policy is:

Operating costs to cover unforeseen eventualities	£35,000
To maintain the building and its contents	£50,000

Volunteers

The PCC is grateful for the hard work and dedication of all involved in the life of St Peter's. We would particularly like to thank all those volunteers who have enabled us to resume in person worship and activities this year, especially those who have taken on new or increased responsibilities.

We are also thankful for the service of our churchwardens, Sian Lockwood and Sarah Martin who have helped us to navigate the challenges and changes this year has brought with care and enthusiasm.

We would also like to express our thanks and gratitude for the dedicated service of our former Treasurer, David Fisher, who retired from office in May 2021 after 32 years.

Structure, governance and management

The PCC is a corporate body established by the Church of England. It operates under the Parochial Powers Measure. It is a registered charity, with number 1134494.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of its clergy, churchwardens, deanery synod representatives and members elected at the APCM by those on the electoral roll of St Peter's (which includes the treasurer and secretary). All members of our congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. At the 2021 APCM (held on 25 May 2021), the Electoral Roll stood at 281.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how PCC funds are to be spent.

The PCC met five times during the year (including three times on Zoom), with attendance at meetings averaging at 81% over the year across all members (2020: 90%).

In addition, the standing committee reports back to the PCC regularly with minutes of their decisions received by the full PCC and discussed as necessary.

Administrative information

St Peter's is situated at the heart of Harrogate adjacent to the War Memorial, and in the midst of the commercial centre of the town. It is part of the Diocese of Leeds within the Church of England. The address for correspondence is:

St Peter's Church
Cambridge Road
Harrogate
North Yorkshire
HG1 1PB

PCC members

PCC members who have served during 2021 are:

Ex-officio members:

Incumbent	Alan Garrow
Curate	Chris Clayton
Churchwardens	Sian Lockwood
	Sarah Martin

Deanery Synod Representatives:

Hannah Beck
Beverley Cooper
Catharine Davies

Elected Members:

Jo Bagley
Kate Blake
Lance Burgess
Stewart Davies
Peter Dickinson
Sue Heapy
David Hipkin (Treasurer)
Judith Simpson
Roy Taylor
Angus Turner

Co-opted Members:

Rachel Fell (Secretary)
David Fisher

Wesley Chapel Representatives:

Trevor Dixon
Judith Yeats

Approved by the PCC at its meeting on 29 March 2022 and signed on its behalf by the Chair of the meeting.



PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
					2021 £	2020 £
Incoming Resources						
Voluntary Income	2a	306,515	30,857	-	337,372	223,167
Activities for Generating Funds	2b	4,865	-	-	4,865	9,870
Income from Investments	2c	1,703	-	828	2,531	2,667
Income from Church Activities	2d	14,844	-	-	14,844	8,187
Other Incoming Resources	2e	10,153	2,429	-	12,582	-
		<u>338,079</u>	<u>33,286</u>	<u>828</u>	<u>372,193</u>	<u>243,891</u>
Resources Expended						
Ministry	3a	162,395	-	-	162,395	162,623
Church Running Expenses	3b	125,236	25,413	-	150,649	121,364
Governance Costs	3c	792	-	-	792	864
Grants	3d	3,400	8,800	-	12,200	24,209
		<u>291,823</u>	<u>34,213</u>	<u>-</u>	<u>326,036</u>	<u>309,060</u>
Net Incoming / (Outgoing) Resources		46,256	(927)	828	46,157	(65,169)
Gains / (Losses) on Investment						
On Disposal		13,821	-	-	13,821	(2,301)
On Revaluation		(7,106)	-	4,062	(3,044)	5,394
Transfer Between Funds		(250)	250	-	-	-
		<u>56,535</u>	<u>250</u>	<u>4,062</u>	<u>60,847</u>	<u>2,393</u>
Net Movements in Funds		52,721	(677)	4,891	56,935	(62,076)
Balances Brought Forward		82,496	52,004	37,072	171,572	233,648
		<u>135,217</u>	<u>51,327</u>	<u>41,963</u>	<u>228,507</u>	<u>171,572</u>
Balances Carried Forward		135,217	51,327	41,963	228,507	171,572
		<u>50,217</u>	<u>85,000</u>			
Unrestricted		50,217				
Designated		85,000				

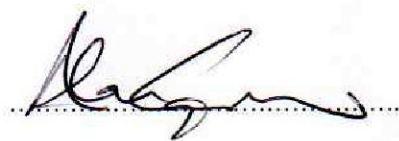
PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

BALANCE SHEET

31 DECEMBER 2021

	Note	2021		2020	
		£	£	£	£
Investment Assets	5		148,627		140,667
Current Assets					
Debtors & Prepayments	6	39,667		36,332	
Short Term Deposits		63,979		29,509	
Cash at Bank and in Hand		34,476		10,761	
		<u>138,122</u>		<u>76,602</u>	
Current Liabilities - Amounts Falling Due Within One Year	7	<u>58,242</u>		<u>45,697</u>	
Net Current Assets			<u>79,880</u>		<u>30,905</u>
Total Net Assets	9		<u><u>228,507</u></u>		<u><u>171,572</u></u>
Funds					
Unrestricted	8		50,217		(2,504)
Designated	8		85,000		85,000
Restricted	10		51,327		52,004
Endowment	11		41,963		37,072
			<u><u>228,507</u></u>		<u><u>171,572</u></u>

Approved by the Parochial Church Council on 24 May 2022 and signed on its behalf by: -



The Revd. Dr A Garrow (Chairman)



S Lockwood (Church Warden)



D Hipkin (Treasurer)

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of 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 PCC's and with the Regulations' "true and fair view" provisions. They have been prepared under FRS 102 (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 'charity' by Section 10 (2) (a) and (c) of the Charities Act 2011 such as assets are not capitalised in the financial statements.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently all expenditure has been written off when incurred.

Investments

Investments quoted on a recognised stock exchange or whose value derives 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, Cardale Stockbrokers or at the bank.

Funds

Unrestricted Funds

These represent the remaining 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.

Incoming Resources

Voluntary Income & Capital Sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant and gift aid is recognised only when received.

Income tax recoverable on gift aid donations is recognised in the period that the underlying donation is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

Other Ordinary Income

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

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2021.

Current Assets

Amounts owing to the PCC at 31 December 2021 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 2020 £ £	
2a Voluntary Income					
Planned Giving	117,357	7,452	-	124,809	132,323
Collections	3,826	12	-	3,838	4,925
Donations	115,603	5,943	-	121,546	36,326
Grants	30,034	14,950	-	44,984	22,120
Legacies	6,000	-	-	6,000	2,293
Gift Aid	33,695	2,500	-	36,195	25,180
	<u>306,515</u>	<u>30,857</u>	<u>-</u>	<u>337,372</u>	<u>223,167</u>
2b Activities for Generating Funds					
Fund Raising	<u>4,865</u>	<u>-</u>	<u>-</u>	<u>4,865</u>	<u>9,870</u>
2c Income from Investments					
Dividends & Interest inc Tax Recoverable	<u>1,703</u>	<u>-</u>	<u>828</u>	<u>2,531</u>	<u>2,667</u>
2d Income from Church Activities					
Church Lettings	10,181	-	-	10,181	7,597
Fees	4,663	-	-	4,663	590
	<u>14,844</u>	<u>-</u>	<u>-</u>	<u>14,844</u>	<u>8,187</u>
2e Other Income Resources					
Furlough, Insurance etc	<u>10,153</u>	<u>2,429</u>	<u>-</u>	<u>12,582</u>	<u>-</u>
Total Incoming Resources	<u>338,079</u>	<u>33,286</u>	<u>828</u>	<u>372,193</u>	<u>243,891</u>

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

3. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds	
				2021 £	2020 £
3a Ministry					
Diocesan Share	159,838	-	-	159,838	159,838
Clergy Expenses	2,557	-	-	2,557	2,785
	<u>162,395</u>	<u>-</u>	<u>-</u>	<u>162,395</u>	<u>162,623</u>
3b Church Running Expenses					
Staff Costs	48,784	-	-	48,784	37,122
Choir & Music	6,147	-	-	6,147	4,628
Heat, Light & Water	23,647	-	-	23,647	23,475
Repairs & Renewals	8,748	8,907	-	17,655	27,300
General Expenses	22,941	16,439	-	39,380	14,962
Insurance	8,040	-	-	8,040	7,951
Telephone	1,796	51	-	1,846	1,200
Photocopier & Stationery	4,257	17	-	4,274	3,760
Sunday School & Other Groups	-	-	-	-	133
Investment Management Fees	877	-	-	877	833
	<u>125,236</u>	<u>25,413</u>	<u>-</u>	<u>150,649</u>	<u>121,364</u>
3c Governance Costs					
Independent Examiners Fees	792	-	-	792	864
3d Grants					
Other Charities	3,000	-	-	3,000	3,300
Breakfast Club	-	-	-	-	9,521
Schools	-	-	-	-	50
Individuals	400	8,800	-	9,200	11,338
	<u>3,400</u>	<u>8,800</u>	<u>-</u>	<u>12,200</u>	<u>24,209</u>
Total Resources Expended	<u>291,823</u>	<u>34,213</u>	<u>-</u>	<u>326,036</u>	<u>309,060</u>

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

4. STAFF COSTS & RELATED PARTIES

	2021 £	2020 £
Wages & Salaries	46,029	46,498
Social Security Costs	-	-
Pension Contributions	2,756	1,592
	48,784	48,090
Less Furlough Receipts	7,491	10,968
	<u>41,293</u>	<u>37,122</u>

During the year the PCC employed a secretary, caretaker and assistant. Together these employees equate to two full time employees.

One member of staff is a member of a defined benefit pension scheme administered by the Church of England Pensions Board. Pension costs in the year are charged in the SoFA (see note 14).

There were no employee benefits to key management personnel in the previous or current year.

Related Parties

During the year expenses amounting to £2,557 (2020 - £2,785) were reimbursed to the Clergy. A small immaterial portion of the expenses paid to the incumbent may have related to his service as chairman of the PCC.

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

5. INVESTMENT ASSETS

	2021 £	2020 £
Market Value 1 January 2021	140,667	127,881
Purchases at Cost	75,559	46,225
Disposal Proceeds	(78,377)	(36,532)
Surplus on Disposal	13,821	(2,301)
Revaluation Surplus	(3,043)	5,394
Market Value at 31 December 2021	<u>148,627</u>	<u>140,667</u>
Represented by:		
CBF Investment Fund Shares	32,457	28,395
Cardale Stockbrokers Portfolio	116,169	112,272
	<u>148,627</u>	<u>140,667</u>

The investments managed by Cardale Stockbrokers are invested in accordance with the Ethical Investment Policy of the Church of England.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

6. CURRENT ASSETS

	2021	2020
	£	£
Debtors		
Tax Recoverable	27,714	25,000
Use of Church	1,125	-
Grant	10,000	10,000
Other Debtors	828	1,332
	<u>39,667</u>	<u>36,332</u>

7. CURRENT LIABILITIES

Creditors – Amounts Due in One Year
Unrestricted Funds

Accruals for Utilities & Other Costs & Deferred Income	55,534	8,160
Tax & Social Security	1,803	1,999
Parish Share	-	34,838
	<u>57,337</u>	<u>44,997</u>

Restricted Funds

Accruals for Utilities & Other Costs & Deferred Income	<u>905</u>	<u>700</u>
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Total	<u>58,242</u>	<u>45,697</u>
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8. SUMMARY OF FUND MOVEMENT

	Unrestricted	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Balance at 1 January 2021	(2,504)	85,000	52,004	37,072	171,572
Incoming Resources	338,079	-	33,286	828	372,193
Resources Expended	(295,682)	-	(34,213)	-	(329,895)
Investment Gains	10,575	-	-	4,062	14,637
Transfer Between Funds	(250)	-	250	-	-
	<u>50,217</u>	<u>85,000</u>	<u>51,327</u>	<u>41,963</u>	<u>228,507</u>

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

9. SUMMARY OF ASSETS BY FUND

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £
Investment Assets	31,169	85,000	-	32,457	148,627
Current Assets	95,332		33,286	9,505	138,122
Current Liabilities	(57,337)		(905)	-	(58,242)
Balance at 31 December 2021	69,164	85,000	32,381	41,963	228,507

10. RESTRICTED FUNDS

	At 1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 December 2021 £
Breakfast Club	23,333	12,733	(12,379)	-	23,687
Samaritans Fund	5,946	10,000	(8,800)	-	7,146
Building Fund	7,984	7,179	(11,907)	250	3,507
Youth and Childrens Work	1,110	874	(1,128)	-	856
J S Garrow Legacy Fund	10,619	-	-	-	10,619
Other	3,012	2,500	-	-	5,512
	52,004	33,286	(34,213)	250	51,327

11. ENDOWMENT FUNDS

	2021 £	2020 £
Permanent Endowments:		
Church Repair Fund at 1 January 2021	37,072	34,415
Incoming Resources	828	830
Resources Expended	-	-
Increase in Investment Value	4,062	1,827
	41,963	37,072

The income from the Church Repair Fund may be utilised to fund specific repairs each year.

12. DONATED SERVICES & VOLUNTEERS

The role of volunteers is detailed in the annual report.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

13. LEASING

The Church has a hire agreement in respect of office equipment over five years commencing December 2021 at a cost of £514 per quarter.

14. CHURCH WORKERS PENSION FUND (CWPF)

St Peter's Church (Harrogate) PCC (PB Classic) participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from member's Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charge to the SoFA in the year are contributions payable (2021 - £2,756, 2020 - £1,592).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016.

For the Pension Build Classic section, the valuation revealed a deficit of £14.2m on the on-going assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the on-going assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Peter's Church (Harrogate) PCC (PB Classic) could become responsible for paying a share of that employer's pension liabilities.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

SIGNIFICANT INFORMATION

The charity's activities are covered in the Annual Report. The charity's governing document is the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules. The charitable objects are promoting in the ecclesiastical parish the whole mission of the Church.

The Trustees have regard to the guidance issued by the Charity Commission.

Charity Trustees:	See Annual Report
Charity Registered Number:	1134494
Address:	St Peter Church, Cambridge Road, Harrogate, HG1 1PB
Bankers	National Westminster Bank plc & CCLA
Independent Examiner:	D Kitson Bulmer & Co Chartered Certified Accountants 2 Mount Parade Harrogate HG1 1BX

Trustees' Responsibility for the Accounts

Charity law requires the Trustees of the association to prepare a receipts and payments account and a statement of assets and liabilities for each financial year. In addition the Trustees are responsible for keeping proper accounting records which are sufficient to show and explain the charity's transactions and to disclose with reasonable accuracy at any time the financial position of the Association. They are also responsible for safeguarding the assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PCC OF ST PETER CHURCH
HARROGATE**

ON ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

Respective Responsibilities of the PCC and Examiner

The PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act,
- To follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

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

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

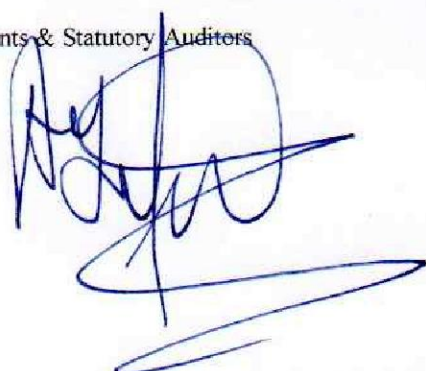
- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D T Kitson FCCA
Bulmer & Co
Chartered Certified Accountants & Statutory Auditors
2 Mount Parade
Harrogate
HG1 1BX

Date 24 May 2022



Accounts

ST. PETER'S CHURCH, HARROGATE

ANNUAL REPORT
AND
FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL

For the Year Ended 31 December 2020

St Peter's Church Harrogate Annual Report of the Parochial Church Council for the year ended 31 December 2020

Aims and purposes

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

The PCC is also responsible for:

- ensuring legal compliance with charity law and ecclesiastical law, in particular in the areas of safeguarding, finance, HR and data protection; and
- care for the church building so that it is best suited to the church's ministry and mission, including The Space@St Peter's and its use for the benefit of the community.

The PCC has also adopted its own purpose statement summarising the above, as follows:

"We are here to prayerfully discern God's calling on the body of St Peter's and to enable and support its vision. We also have responsibility for the church's finances, fabric and other legal matters."

Objectives and activities

Our Vision: Feeding Hungry People

Our vision is to be a community where people's hunger for belonging, purpose and God himself are ever more truly satisfied.

Belonging: A place where *every* person is accepted, known and valued.

Purpose: A place where *every* person is encouraged to live out their unique vocation.

Worship: A place where *every* person is enabled to offer whole-heart and whole-life worship to God.

Our Values:

Open: accepting of people without pre-condition or judgment.

Generous: seeking to be a sign of God's generosity in the way we treat one another, and in our efforts to bless the town and wider world.

Engaged: engaging with our local community, responding to social need, and working to support one another in the challenge of following Jesus in everyday life.

Our activities during the year were guided by our vision and values and we also considered the Charity Commission's guidance on public benefit.

Achievements and performance

Belonging

Lockdown gave us an opportunity to live out our faith through acts of love and kindness and to support each other. Communication has been key – during the first lockdown, 365 households were contacted via a variety of means including emails, cards, Zoom, text messages, and telephone. We were challenged to use new and innovative channels of communication and this presented an opportunity to communicate in different ways. Those without email (for example care home residents) received cards and/or telephone calls.

In the midst of the first lockdown in Easter 2020, the congregation were invited to submit photos of themselves with flowers in place of contributing to the traditional flowering cross in church. Over 160 photos were received for the online flowering cross which was put together in a presentation which helped to reinforce our sense of community and belonging.

The St Peter's community also participated in town-wide initiatives coordinated by the Harrogate Hub such as the distribution of online worship details throughout the parish and the "Light Shines" window display project over Christmas.

Purpose

At the beginning of the year, St Peter's ran an Alpha course and the bible study groups were also able to meet. Following lockdown restrictions, it has not been possible to meet in the same way although plans were put in place for an online Alpha course which began in 2021.

In addition, to strengthen our pastoral team, two of our congregation undertook online pastoral care training with the diocese.

Worship

Like most other churches in the country, St Peter's has had to adapt to new ways of worshipping during 2020. Online worship began immediately as restrictions were imposed and has continued ever since, with two Sunday services at 9.30 and 11.00 and daily morning and evening prayer. These are live streamed on Facebook and Zoom and recordings made available afterwards. When restrictions were partially lifted over the summer and early autumn, in person worship became possible with social distancing procedures in place and a booking system.

Music at St Peter's has always been an integral and vital element of our worship and this has certainly been the case this year. Both the Music Group and the Choir have made valuable contributions to our online and in person worship throughout 2020, despite the many challenges and restrictions in place which have for a greater part of the year prevented live music in church. Both through recordings and (where this was possible) live music with smaller groups than would usually be the case, the continued participation of the Music Group and Choir in worship has been very well received by the congregation.

A great deal of hard work and imagination has gone into the provision of online and in person worship during 2020 for which the PCC is very grateful. We would particularly like to thank the clergy and Reader team, the sound and vision team, our musicians, the staff and all the volunteers who have made this possible.

Open, Generous, Engaged

Our food ministry has continued throughout the year, in particular during the challenging circumstances presented by lockdown restrictions. During the first lockdown, we provided a takeaway breakfast and hot evening meal from church, together with food parcels and a hot Sunday lunch. On average, around 1,000 meals were provided each month during this period. As restrictions were partially eased, breakfasts and Sunday lunch were once again served in church and takeaway hot meals and food parcels continued to be provided in the evening (alternating between the two). Our thanks go to Hannah and all the Breakfast Club team for their resilience and hard work.

With the assistance of our team of welcomers, when permitted the church was also open to the public for private prayer during the year.

Safeguarding

The PCC has adopted the House of Bishops safeguarding policy statement and procedures around the reporting of serious incidents – these, together with safeguarding contact details, are on display in church and on the website.

In addition, the PCC has reviewed St Peter's own safeguarding policy during the year. All PCC members (other than new members from October 2020) have completed basic safeguarding training and all have been invited to apply for enhanced DBS clearance.

Charitable giving

Although it was not possible to hold the Christmas Fair during 2020 (which is the main source of fundraising for our charitable donations), a JustGiving page was set up in November 2020 to raise donations in lieu of the fair. This raised £3,000 which was distributed to six local and overseas charities.

Environment

The PCC has sought to renew its focus on environmental matters during 2020. In September, the PCC approved an environment policy for St Peter's. The policy addresses matters such as environmental and energy audits, reducing energy and water use and reducing material consumption (eg serving locally produced food, recycling and using eco-friendly cleaning materials). A new environmental officer has been appointed to lead our environmental programme and Creationtide was celebrated in worship and teaching during September.

Financial review

Total receipts on unrestricted funds were £212,851 of which £163,615 was unrestricted planned giving and voluntary donations, and a further £25,180 was from Gift Aid. Full details are shown in the Financial Statements.

Restricted donations of £10,409 were also received and are detailed in the Financial Statements. Much of these donations were made for specific fabric projects, namely the altar frontals, new carpet and the organ, as well as for our food ministry.

Income from other sources, in particular rental and fundraising income, was lower due to lockdown restrictions being in place for much of the year, which prevented in person meetings and gatherings taking place.

Reserves policy

Unrestricted reserves at the year end stood at £85,000 (2019: £115,000). During 2020, the PCC agreed to release £30,000 from reserves to help cover lost rental and other income due to the restrictions imposed by the coronavirus pandemic. Therefore, the PCC's revised reserves policy is now:

Operating costs to cover unforeseen eventualities	£35,000
To maintain the building and its contents	£50,000

Structure, governance and management

The PCC is a corporate body established by the Church of England. It operates under the Parochial Powers Measure. It is a registered charity, with number 1134494.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of its clergy, churchwardens, deanery synod representatives and members elected at the APCM by those on the electoral roll of St Peter's (which includes the treasurer and secretary). All members of our congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. At the 2020 APCM (held on 20 October 2020), the Electoral Roll stood at 275.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how PCC funds are to be spent.

The PCC met seven times during the year (including six times on Zoom), with attendance at meetings averaging at 90% over the year across all members (2019: 78%).

In addition, the standing committee reports back to the PCC regularly with minutes of their decisions received by the full PCC and discussed as necessary.

Administrative information

St Peter's is situated at the heart of Harrogate adjacent to the War Memorial, and in the midst of the commercial centre of the town. It is part of the Diocese of Leeds within the Church of England. The address for correspondence is:

St Peter's Church
Cambridge Road
Harrogate
North Yorkshire
HG1 1PB

PCC members

PCC members who have served during 2020 are:

Ex-officio members:

Incumbent	Alan Garrow
Curate	Chris Clayton
Churchwardens	Paul Medforth (until 20 October 2020)

Patricia Stableford (until 20 October 2020)
Sian Lockwood (from 20 October 2020)
Sarah Martin (from 20 October 2020)

Deanery Synod Representatives:

Barbara Agar	(until 20 October 2020)
Christine McManus	(until 20 October 2020)
Patricia Stableford	(until 20 October 2020)
Hannah Beck	(from 20 October 2020)

Elected Members:

Jo Bagley	(from 20 October 2020)
Kate Blake	
Lance Burgess	(from 20 October 2020)
Peter Dickinson	
Rachel Fell (Secretary)	
David Fisher (Treasurer)	
Sue Heapy	
David Hipkin	(from 20 October 2020)
Oliver Longstaff	
Eleanor McClea	(retired April 2020)
Stella Pilling	
Judith Simpson	
Roy Taylor	(from 20 October 2020)
Angus Turner	

Co-opted Member:

Stewart Davies	(from 24 November 2020)
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Wesley Chapel Representatives:

Trevor Dixon
Judith Yeats

Approved by the PCC at its meeting on 23 March 2021 and signed on its behalf by the Chair of the meeting.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 2019 £ £	
Incoming Resources						
Voluntary Income	2a	195,758	27,409	-	223,167	357,471
Activities for Generating Funds	2b	7,069	2,821	-	9,870	24,998
Income from Investments	2c	1,837	-	830	2,667	2,528
Income from Church Activities	2d	8,187	-	-	8,187	39,872
		212,851	30,210	830	243,891	424,869
Resources Expended						
Ministry	3a	162,623	-	-	162,623	169,904
Church Running Expenses	3b	106,046	15,318	-	121,364	174,426
Governance Costs	3c	864	-	-	864	864
Grants	3d	3,050	21,159	-	24,209	27,647
		272,583	36,477	-	309,060	372,841
Net Incoming / (Outgoing) Resources		(59,732)	(6,267)	830	(65,169)	52,028
Gains / (Losses) on Investment						
On Disposal		(2,301)	-	-	(2,301)	1,541
On Revaluation		3,567	-	1,827	5,394	11,995
Transfer Between Funds		-	-	-	-	-
Net Movements in Funds		(58,466)	(6,267)	2,657	(62,076)	65,564
Balances Brought Forward		140,962	58,271	34,415	233,648	168,084
Balances Carried Forward		82,496	52,004	37,072	171,572	233,648
Unrestricted Designated		(2,504) 85,000				

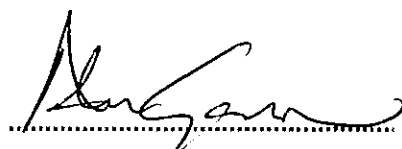
PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

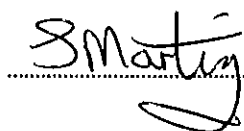
BALANCE SHEET

31 DECEMBER 2020

	Note	2020		2019	
		£	£	£	£
Investment Assets	5		140,667		127,881
Current Assets					
Debtors & Prepayments	6	36,332		37,531	
Short Term Deposits		29,509		76,136	
Cash at Bank and in Hand		10,761		14,454	
		76,602		128,121	
Current Liabilities - Amounts Falling Due Within One Year	7	45,697		22,354	
Net Current Assets			30,905		105,767
Total Net Assets	9		171,572		233,648
Funds					
Unrestricted	8		(2,504)		25,962
Designated	8		85,000		115,000
Restricted	10		52,004		58,271
Endowment	11		37,072		34,415
			171,572		233,648

Approved by the Parochial Church Council on 23 March 2021 and signed on its behalf by: -

 The Revd. Dr A Garrow (Chairman)

 S Martin (Church Warden)

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of 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 PCC's and with the Regulations' "true and fair view" provisions. They have been prepared under FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(1.16102)).

Assets

Consecrated and Benefice Property

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

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently all expenditure has been written off when incurred.

Investments

Investments quoted on a recognised stock exchange or whose value derives 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, Cardale Stockbrokers or at the bank.

Funds

Unrestricted Funds

These represent the remaining 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.

Incoming Resources

Voluntary Income & Capital Sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant and gift aid is recognised only when received.

Income tax recoverable on gill aid donations is recognised in the period that the underlying donation is received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2020

Other Ordinary Income

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

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2020.

Current Assets

Amounts owing to the PCC at 31 December 2020 in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

2. INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 2019 £ £	
2a Voluntary Income					
Planned Giving	127,423	4,900	-	132,323	130,758
Collections	4,566	359	-	4,925	20,857
Donations	31,176	5,150	-	36,326	125,776
Grants	5,120	17,000	-	22,120	14,000
Legacies	2,293	-	-	2,293	30,000
Gift Aid	25,180	-	-	25,180	36,080
	195,758	27,409	-	223,167	357,471
2b Activities for Generating Funds Fund Raising	7,069	2,801	-	9,870	24,998
2c Income from Investments Dividends & Interest inc Tax Recoverable	1,837	-	830	2,667	2,528
2d Income from Church Activities Church Lettings	7,597	-	-	7,597	36,795
Fees	590	-	-	590	3,077
	8,187	-	-	8,187	39,872
Total Incoming Resources	212,851	30,210	830	243,891	424,869

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

4. STAFF COSTS & RELATED PARTIES

	2020 £	2019 £
Wages & Salaries	46,498	49,487
Social Security Costs	-	2
Pension Contributions	1,592	1,584
	48,090	51,073
Less Furlough Receipts	10,968	-
	37,122	51,073

During the year the PCC employed a secretary, caretaker and assistant. Together these employees equate to two full time employees.

One member of staff is a member of a defined benefit pension scheme administered by the Church of England Pensions Board. Pension costs in the year are charged in the SoFA (see note 14).

There were no employee benefits to key management personnel in the previous or current year.

Related Parties

During the year expenses amounting to £2,785 (2019 — £3,483) were reimbursed to the clergy. A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC.

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

5. INVESTMENT ASSETS

	2020 £
Market Value 1 January 2020	127,881
Purchases at Cost	46,225
Disposal Proceeds	(36,532)
Surplus on Disposal	(2,301)
Revaluation Surplus	5,394
	140,667
Market Value at 31 December 2020	140,667
Represented by:	
CBF Investment Fund Shares	28,395
Cardale Stockbrokers Portfolio	112,272
	140,667

The investments managed by Cardale Stockbrokers are invested in accordance with the Ethical Investment Policy of the Church of England.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

6. CURRENT ASSETS

	2020	2019
	£	£
Debtors		
Tax Recoverable	25,000	20,000
Use of Church	-	6,867
Grant	10,000	10,000
Other Debtors	1,332	664
	36,332	37,531

7. CURRENT LIABILITIES

Creditors - Amounts Due in One Year
Unrestricted Funds

Accruals for Utilities & Other Costs & Deferred Income	8,160	16,434
Tax & Social Security	1,999	2,198
Parish Share	34,838	-
	44,997	18,632

Restricted Funds

Accruals for Utilities & Other Costs & Deferred Income	700	3,722
Total	45,697	22,354

8. SUMMARY OF FUND MOVEMENT

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £
Balance at 1 January 2020	25,962	115,000	58,271	34,415	233,648
Incoming Resources	212,851	-	30,210	830	243,891
Resources Expended	(272,583)	-	(36,477)	-	(309,060)
Investment Gains	1,266	-	-	1,827	3,093
Transfer Between Funds	30,000	(30,000)	-	-	-
Balance at 31 December 2020	(2,504)	85,000	52,004	37,072	151,572

In March 2017 the PCC agreed a reserve of £115,000 to cover unforeseen eventualities and to maintain the building and its contents. During the year the PCC agreed to utilise £30,000 to cover the unforeseen circumstances of the virus. This amount is shown as designated in these accounts.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

9. SUMMARY OF ASSETS BY FUND

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £
Investment Assets	27,272	85,000	-	28,395	140,667
Current Assets	15,221	-	52,704	8,677	76,602
Current Liabilities	(44,997)	-	(700)	-	(45,697)
Balance at 31 December 2020	(2,504)	85,000	52,004	37,072	171,572

10. RESTRICTED FUNDS

	At 1 January 2020 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 December 2020 £
Special Services	-	-	-	-	-
Breakfast Club	16,863	15,991	9,521	-	23,333
Samaritans Fund	7,284	1,000	11,338	-	5,946
Building Fund	16,354	4,130	12,500	-	7,984
Youth and Children Work	1,431	89	140	-	1,110
J S Garrow Legacy Fund	13,027	-	2,408	-	10,619
Other	3,312	-	300	-	3,012
	58,271	43,475	36,477	-	52,004

11. ENDOWMENT FUNDS

	2020 £
Permanent Endowments:	
Church Repair Fund at 1 January 2020	34,415
Incoming Resources	830
Resources Expended	-
Increase in Investment Value	1,827
	37,072

The income from the Church Repair Fund may be utilised to fund specific repairs each year.

12. DONATED SERVICES & VOLUNTEERS

The role of volunteers is detailed in the annual report.

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

13. LEASING

The Church has a hire agreement in respect of office equipment over five years commencing June 2016 at a cost of £385 per quarter.

14. CHURCH WORKERS PENSION FUND (CWPF)

St Peter's Church (Harrogate) PCC (PB Classic) participates in the Pension Builder Scheme section of CWPF for lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes.

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors.

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from member's Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and that contributions are accounted for as if the Scheme were a defined contribution scheme. The pension costs charge to the SoFA in the year are contributions payable (2020 - £1,592, 2019 - £1,584).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016.

For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the on-going assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the on-going assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, St Peter's Church (Harrogate) PCC (PB Classic) could become responsible for paying a share of that employer's pension liabilities.

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE PCC OF ST PETER CHURCH
HARROGATE**

ON ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

Respective Responsibilities of the PCC and Examiner

The PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act,
- To follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

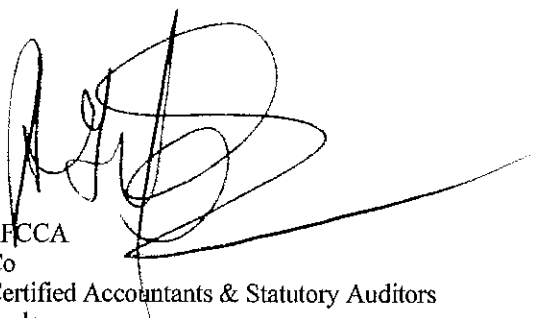
In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- To keep accounting records in accordance with section 130 of the 2011 Act; and
- To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



D T Kitson FCCA
Bulmer & Co
Chartered Certified Accountants & Statutory Auditors
2 Mount Parade
Harrogate
HG1 1BX

Date 14 OCT 2021

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

3. RESOURCES EXPENDED

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 2019 £ £	
3a Ministry					
Diocesan Share	159,838	-	-	159,838	175,180
Clergy Expenses	2,785	-	-	2,785	2,783
	162,623	-	-	162,623	177,963
3b Church Running Expenses					
Staff Costs	37,122	-	-	37,122	51,073
Choir & Music	4,628	-	-	4,628	7,385
Heat, Light & Water	23,475	-	-	23,475	26,526
Repairs & Renewals	14,800	12,500	-		
General Expenses	12,144	2,818	-		
Insurance	7,951	-	-	7,951	7,828
Telephone	1,200	-	-	1,200	1,222
Photocopier & Stationery	3,760	-	-	3,760	6,041
Sunday School & Other Groups	133	-	-	133	642
Investment Management Fees	833	-	-	833	752
	106,046	15,318	-	121,364	174,426
3c Governance Costs					
Independent Examiners Fees	864	-	-	864	864
3d Grants					
Church Missions	-	-	-	-	1,389
Other Charities	3,000	300	-	3,300	5,312
Breakfast Club	-	9,521	-	9,521	9,484
Schools	50	-	-	50	91
Investment Management Fees	-	11,338	-	11,338	11,421
	3,050	21,159	-	24,209	27,647
Total Resources Expended	272,583	36,477	-	309,060	372,841

PAROCHIAL CHURCH COUNCIL OF ST PETER HARROGATE

SIGNIFICANT INFORMATION

The charity's activities are covered in the Annual Report. The charity's governing document is the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules. The charitable objects are promoting in the ecclesiastical parish the whole mission of the Church.

The Trustees have regard to the guidance issued by the Charity Commission.

Charity Trustees:	See Annual Report
Charity Registered Number:	1134494
Address:	St Peter Church, Cambridge Road, Harrogate, HG1 1PB
Bankers	National Westminster Bank plc & CCLA
Independent Examiner:	D Kitson Bulmer & Co Chartered Certified Accountants 2 Mount Parade Harrogate HG1 1BX

Trustees' Responsibility for the Accounts

Charity law requires the Trustees of the association to prepare a receipts and payments account and a statement of assets and liabilities for each financial year. In addition the Trustees are responsible for keeping proper accounting records which are sufficient to show and explain the charity's transactions and to disclose with reasonable accuracy at any time the financial position of the Association. They are also responsible for safeguarding the assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.