THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHARLTON KINGS

England & Wales · Charity number 1138069

Details

Other names	ST MARY'S CHURCH CHARLTON KINGS
Status	Registered
Legal form	Other
Registered	2010-09-16
Register	View on the Charity Commission register

Contact

Address	6 Sappercombe Lane Charlton Kings Cheltenham GL53 8LY
Phone	01242224874
Email	parishoffice@stmarysck.org.uk
Website	www.stmarysck.org.uk

Activities

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

Activities: St Mary's PCC co-operates with the incumbent to promote the whole mission of the Church: pastoral, evangelistic, social and ecumenical. It has maintenance responsibilities for St Mary's Church and churchyard, and the Parish Centre. We worship on Sundays and weekdays and seek to ensure that our church remains an accessible place of welcome, prayer and fellowship for the whole community.

Classification

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

Downloaded from opencharities.uk/ew/1138069

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£118,692	£150,599	-	-
2023-12-31	£171,524	£142,893	-	-
2022-12-31	£138,469	£114,452	-	-
2021-12-31	£134,827	£140,581	-	-
2020-12-31	£137,547	£141,608	-	-

Trustees

Name	Role	Appointed
ANN Beatrice Dorothy HASELER		
Alison Patricia Talbot		2019-01-01
Bethany Sian Hazel Revell		2022-04-04
Colin James Revell		2019-04-10
Gerald Coppell		2025-04-27
Heather Anderson-Paine		2016-04-24
Jennifer Mary Downes Mrs		2018-04-19
Linsey Hutchins		2025-04-27
Margaret Thomas		2023-04-27
PETER JOHN AYLOTT		2023-04-27
Peter Geoffrey Lidgard		2022-04-04
Peter John Ryan		2020-10-26
Rebecca Meryl Revell		2019-04-10
Rev Graham Bowkett		2018-07-24
Vivien Mary Barr		2021-08-27

Downloaded from opencharities.uk/ew/1138069

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHARLTON KI

England & Wales - Charity number 1138069

Accounts

ST MARY'S PARISH CHURCH, CHARLTON KINGS
DIOCESE OF GLOUCESTER

PAROCHIAL CHURCH COUNCIL ANNUAL REPORT 2024-2025

Vicar's APCM report 2024-2025

In 2024-2025 (to March) we conducted 6 baptisms, 2 marriages, 1 blessing. At St Mary's there were also 22 funerals.

Throughout the year I have supported the 'Breakfast Club' at the Cathedral. During the reporting period I have attended all the Diocesan Bishop's training days. I am on the Deanery standing committee, and am one of the 5 Assistant Area Deans.

We have had some great services during the year, and continued our usual pattern of services, such as the All Age service and the Breaking of Bread. As well as the more traditional Communion Services on the 2nd and 4th Sundays.
We continue to support the local Air Training Corps squadron with ATC Sunday in February. We had an exceptionally well attended Light Party in November, and we also hosted a service for the FEPOW Club (Far East Prisoners of War) VJ day on Aug 11th. We too have had a Friends of St. Mary's service and we continue to support the Mothers Union with communion services. Each it seems adds a variety and breadth of liturgical worship that is well received and enjoyed by many.

Early in 2023 the vicarage was identified as for sale – and that process was completed in March 2025. It has been exhausting, but I believe the new vicarage to be far more suitable and appropriate for modern living.

We have also had a number of activities and social gatherings which have been very well received. A Barn Dance, a Fish and Chip Supper, and a Burns Night Supper, as well as gatherings offered by the 'Friends of St Mary's' which has been very active this reporting period and is a very much appreciated organisation.

I would like to thank in particular Revd. Rosanne Roberts who has supported St Mary's (and me) by taking services when I am away on Army duties, and assisting at Sunday service. I thank her and very much appreciate her support. I also thank our Church Wardens Jenny Downes and Colin Revell. Both have worked hard over the year to keep St Mary's an active and vibrant place of worship – thank you. Colin Revell has also stepped into the role of Treasurer. This has been a difficult undertaking and a lot of hard work, I thank him for his dedication and willingness to take on the task.

Erika Fletcher, our Reader, has assisted at services during the year, but is now on a six month secondment at Pip & Jims in Leckhampton, and we have seen Jeff Coulthurst get his PTO and assist as necessary. Revd. Pauline Smith too has made herself available and I am very appreciative to each of them.

I thank everyone on the PCC and on committees, Rotas (cleaning / flowers / intercessions/ prayers) – Heather for taking on the Readers rota, and her work as Pastoral Team lead. Indeed I thank the Pastoral Team and all Eucharistic Ministers for all they do. I thank our technical people Peter (x2) and I particularly thank Derrick Walker as he steps down as our verger, and Margaret Walker for the years of service she has given as our person who does flowers. John Clift as our choir master has been brilliant through the year leading the choir and arranging our Sunday worship singing and some excellent concerts with an enhanced choir. I also wish to acknowledge the excellent work Hilda Ridley & Ray Talbot (and the bell ringers) do in connection to the church bells – ringing and maintenance. The bells at St Mary's are a wonderful addition to what we offer here. Thank you to all of you.

It has been a good year with many new faces joining us – as well as sadly some good and faithful members of our church moving on, or called to glory.
It has, as usual, been a busy year with much going on. I reflect/admit that I have forgotten so much of what we do, but my feeling is that St Mary's is in a good place. And for all that I have omitted (not intentionally) I apologise, if this is you.

Blessings

Graham Bowkett
Vicar, St Mary's Charlton Kings

PASTORAL TEAM

The Pastoral Team has continued to be busy with regular visits to each of the Nursing Homes in CK bringing them Holy Communion services and one-to-one support. We have also on occasions, visited Nursing Homes outside of our area to continue pastoral care even when one of our flock has moved to another Parish (especially if that Parish offers no structured Pastoral care like ours). As a result, we have been asked to make regular visits elsewhere - but instead, because that would stretch our resources too far, we have invited them to attend Memory Lane at St Mary's with a view to giving them the opportunity to develop their own Memory Lane service.

1. Our Memory Lane services continue monthly on the final Friday of the month at 1100am and we welcome a regular and loyal group of around 16 – 19 people including Helpers each month. We are currently seeking more Helpers to do the prayers and/or give a short Talk during our service. We know that there is a lot of skill in our congregation that we haven't yet tapped into, and hearing from someone different would be stimulating and interesting for our regulars. So new volunteers very welcome – and welcome to Jeff Coulthurst!!!!
2. We also continue to provide regular visits to people in their own home and this gives us the opportunity to take them a Pew Sheet and encourage participation in church outreach events and services. When possible, we also offer them a lift to church. We give them our card and encourage them to contact us when needed, and back this up with regular phone calls which provide the opportunity for any difficulties to be raised and addressed. Our goal continues to be that nobody falls through the gaps, and everyone stays aware of the help we can provide, and to make this happen we rely heavily upon the congregation of St Mary's to keep us up to date about hospilisations, sickness, deaths etc.
3. Each Pastoral Assistant is required to do ongoing training and this past year we have done a lot more training for working with those who have Dementia and their Carers, and some for working with those who are 'End of life'. This gives the clergy confidence we hope, to invite one of us along each time a Funeral is planned. We are then in the position to offer ongoing support to the Bereaved before, during and after the Funeral. We also attend initial meetings when the Clergy meet families who are planning a Baptism or Wedding, and we offer our ongoing support to them all.
4. This year we lost Erika to her new Ministry, and we have become more stretched than ever. As a result, we are even more dependent upon our Extended Pastoral Team (all of whom have been trained so that they too can take Holy communion to the housebound or sick (welcome Dilys). We are forever grateful for their loyal (and flexible!) help.
5. Finally, we are grateful to our over-worked clergy who are including us more in their work, enabling us to become better at what we do. Please include us and them in your prayers – we all rely heavily upon Gods guidance.

Pastoral Team: Heather Anderson-Paine, Jenny Downes, Dilys Jones, Alison Talbot, Erika Fletcher

CHURCHWARDENS' REPORT 1st January to 31st December 2024

The attendance at the all-age service and the range of Christmas services is back to pre-pandemic levels however our numbers for more traditional services have reduced due to some loyal members passing away. In 2024, we thanked Jean Huckett for her services as a Reader. During the year Dana Dundas, our Treasurer, felt unable to commit enough time and has been replaced by Colin Revell. The Churchwardens would like to thank Graham Bowkett, Rosanne Roberts and Pauline Smith for all the hard work that has been involved in both developing new forms of worship and extending our existing provision. Erika Fletcher continues to take on more responsibility for the worship and pastoral aspects of the church. Colin Revell and Alison Talbot have been licensed as Funeral Ministers, Colin has started Reader training and Heather Anderson-Paine and Jenny Downes have completed a Bereavement Visiting course. Thanks also to Peter Aylott who took on the role of Deputy Verger and Sacristan supporting Derrick Walker and taking responsibility for the Hall maintenance. We must also thank the congregation for their feedback and support over the past year; it is really greatly appreciated..

Jenny Downes and Colin Revell Church Wardens

ESTATES COMMITTEE Report 2024 - 2025

Responsible for the management of our properties. Matters relating to the fabric of the church, the hall and their grounds; also, the use of the hall.

The year began with the publication of our Quinquennial report on the state of the church by our architect, Carol and Partners. This identified a small number of issues, but generally, they were very pleased with how the church is being kept. During February we were able to install new CCTV to replace the aging system, which with the intruder alarm upgrade in November, allows the church to be reopened during the day.

We have supported the Charlton Kings Parish Council on works to the churchyard, notably via the faculty for works to the Lych Gate and sourcing the flagstone replacements. The joint working parties to keep the churchyard tidy continued through the summer, we are grateful to all these volunteers, including a number of non-churchgoing members involved. We have also worked with the Friends throughout the year, supporting their work to upgrade the Lych Gate sign as with the printer upgrade for the Parish Office. We are grateful to them for the funds for both of these projects.

Alongside projects, we have also continued with a regular programme of repairs and servicing for both the Church and Parish Centre, including fire extinguishers, boilers, emergency lights, first aid provision etc. making sure both buildings remain compliant and safe for users.

We are also looking forward to a number of projects in the pipeline over the coming year or so. We have already consulted with architects and drawn up specifications for works to the stonework to both the Tower and lower areas of church walling. Lighting upgrades and repainting are also in the process of being approved by the Diocese. All the planning for such projects takes time and we are very grateful to all of our team for the hard work they put into this day to day.

With your support and funding going forward we can achieve all these projects for the benefit of all our members, the wider community and future generations.

Peter Ryan

LITURGY AND EDUCATION COMMITTEE

Responsible for advising members of the ministry team, as requested, on any aspects of worship and services. Plans courses.

St Mary's continues to provide a spiritual presence to its loyal congregation in person and online. The IT team provide services Sunday services via the internet giving the congregation the chance to join in regular worship even if they are unable to get to church.
Over the year we were able to celebrate the usual festivals and other special events such as Remembrance Sunday, which we were able to share with our community. This service at the War Memorial has grown in popularity recently with the support of the Parish Council. Christingle and Crib services form a special part of the Christmas celebrations for many village families. The Advent and Nine Lessons and carols services have a special place in St Mary's calendar and last year they were, on the whole, well attended as were the Midnight and Christmas day service.
The pattern of morning worship has been maintained with All Age and Breaking the Bread services now well-established. Some new comers have expressed a positive response to these services. It was decided to make changes to evening worship with both regular Evensong Services, Taize, Words and Music and lately Compline. There is support for the changes and it is important that the views of the congregation are sought.
Our grateful thanks go to the Clergy, Churchwardens and the IT team for their dedication and determination to keep St Mary's worshiping and we look forward to the future with optimism and renewed enthusiasm.

Dilys Jones
Committee Chair.

OUTREACH AND PARISH LIFE COMMITTEE

Responsible for fostering our relations with the world beyond the church family. To include areas of major interest including Outward Giving, links with Karnataka Central (South India) and Vasteras (Sweden), notice boards, advertising, press releases, web site, representation from the Church Neighbours and the Ecumenical Working Group, the social and spiritual life of the church family, courses, pilgrimages, outings, parties.....

It has been a very busy year. We, as a Committee have organised events such as the Burns Night Supper, Quiz with a Fish and Chips supper and the Bran Dance. We were also asked, after the Lentern Lunches in 2024, if we could continue to provide 'Soup and Chat' once a month. We were happy to provide this with the wonderful support of the congregation, some of whom provide us with home made soups. We are very grateful. We also made 50 daffodil posies which we handed out in the Precinct for Mothering Sunday. They were very well received.
We, as a Committee, organised a 'Light Party' as an alternative to Halloween. We had over 600 people through the door. Some families now see the Church as a safe place to come with their children at Halloween.
This is just a brief overview of things we do, but we could not do these events without the support of our congregation. So our grateful thanks to you all.

Jenny Downes
Chairman

LITTLE FISHES

It has been a successful year with up to 18 regular children who attend the sessions with their parents and / or carers. Their ages range from 2 months to school age. We meet every Thursday

throughout the year except for one session over the Christmas period, when we wash the toys, and Maundy Thursday. We attend church to seethe crib at Christmas and for helping to construct the Easter Garden. We also have a Service to say 'Goodbye' to our leavers.
I would like to offer my grateful thanks to all my helpers, especially to Andrew for providing the music and telling the stories in our Services. Also to Pete for help and support with setting up the toys.

Jenny Downes

THE FRIENDS OF ST MARY'S

Report on Activity during 2024

When asked to provide a report on the work of the Friends of St Mary's for the PCC's annual report, I thought it easiest to look through the four Newsletters we published during 2024. I was pleasantly surprised to be reminded just how active the Friends are in the life of our church. We are a fairly small group – new members always welcome – but blessed with a dedicated and hard-working Committee so my first duty is to thank them for all that hard work and for the support they give to me as Chair and to St Mary's in many ways, not just in all that they do for the Friends.
Membership during the year has remained stable, we welcomed three new members but were sad to learn of the death of one of our founder members, Jim Downes, early in the year. Jim had been a member of the Committee for many years, serving as our Treasurer for much of that time and he is greatly missed by all of us.
It is the purpose of the Friends to fund items for St Mary's which 'enhance and improve' the fittings, ornaments, monuments and churchyard of the church. In fulfilment of these objectives, during 2024 we provided a new jardinière by the south door, replacing one which had been irreparably frost damaged; funded the refurbishment of the notice board by the Lych Gate; purchased a new printer/copier for the Parish Office; and commissioned Ray Talbot to utilise his woodworking skills to make an 'open ciborium' for use at the Breaking the Bread communion service on the third Sunday each month.
The Friends strap line is 'Faith, Fellowship, Fun and Fundraising' and we aim to achieve these 'Four Fs' by running various social events throughout the year. 2024 began with our regular Coffee and Pancake Morning on Shrove Tuesday. We followed this with a very successful 'Mad Hatter's Tea Party and Easter Bonnet Competition' in April and, of course, we celebrated Harvest Thanksgiving with the ever-popular Ploughman's Lunch and rounded off the year's social activity with a Christmas Coffee Morning and sale of cards and crafts in October.
Alongside these social events, at our AGM in June, we were enthralled by our Guest Speaker, Michael Haines, talking about publishing pop up books. The intricacy of Michael's work, which he tells us is 'paper engineering' extends well beyond entertaining children with 'The Very Hungry Caterpillar' into bespoke pieces for commercial, advertising and the entertainment industries. We wanted to hear more and so have arranged for Michael to give a presentation on 25th July 2025 which will be open to everyone.
I cannot end this report without referring to the highlight of 2024 which was the celebration of the 25th Anniversary of the founding of The Friends of St Mary's Church, Charlton Kings. We were formed as a Millennium Project and launched on Advent Sunday, 28th October, 1999. We celebrate our 'birthday' on the Feast of Christ the King which, in 2024 fell on 26th October. Members of the Friends participated in the Parish Eucharist and afterwards provided drinks and nibbles for the congregation and drank to the next 25 years.
There is more to tell about our activity since the beginning of 2025 and, hopefully, evidence of the Friends' efforts will already be clearly visible to everyone!

Jean Huckett Chairman

TRUSTEES REPORT

Administrative Information
Name Parochial Church Council of Charlton Kings, St Mary
Location St Mary's is located in the center of the village, the churchyard being bounded by Church Street, New Street and Horsefair Street.
Correspondence Address
St Mary's Parish Office, New Street, Charlton Kings, Cheltenham, Gloucestershire GL53 8JJ
Status The PCC is a registered charity, number 1138069.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.
The PCC normally meets between four times each year. Other committees, as detailed below, have responsibility for overseeing and advising on particular areas of Church Life.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent and the Church Wardens in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Mary's Church and churchyard, and the Parish Centre. In the past year we have maintained our pattern of worship on Sundays and weekdays and have sought to ensure that our Church remains an accessible place of welcome, prayer and fellowship for the whole community.

Parochial Church Council Members 2024-5

Name	**Role**	**Elected / ex-officio**
Revd Graham Bowkett	Vicar & Chairman	Ex officio
Mrs Jenny Downes	Churchwarden and Deanery	Elected / Ex officio
Mr Colin Revell	Churchwarden	Elected
	Treasurer	Elected
Mrs Ann Haseler	Secretary,	
	Diocesan and Deanery Synod	Elected / Ex officio
Ms Heather Anderson-Payne		
	Ex Officio	Pastoral care
Mr Peter Aylott	PCC Lay member	Elected
Mrs Vivien Barr	PCC Lay member	Elected
Mrs Erika Fletcher	PCC Lay Member and Deanery	Elected / Ex officio
Mr Peter Lidgard	PCC Lay member	Elected
Miss Bethany Revell	PCC Lay member	Elected
Mrs Rebecca Revell	PCC Lay member and Deanery	Elected / Ex officio
Mr Peter Ryan	PCC Lay Member	Elected
Mrs Alison Talbot	Lay Pastor	Ex-officio

ELECTORAL ROLL

We now have 120 on the Roll. This is considerable drop after a new Roll was drawn up in March 2025.

St Mary's Charlton Kings Annual Financial Report for the year ending

31 December 2024.

1 Introduction

1.1 The PCC uses the financial resources of St Mary's to enable worship, witness and service throughout the year. We support other charities through Outward Giving, and we maintain and improve the fabric of the church building so that it remains a visible sign of God's presence and blessing in Charlton Kings. This review provides a snapshot of our financial position at the end of December 2024.

1.2 Following the resignation of the newly appointed treasurer during the year 2024, a new treasurer was appointed to undertake the role or Treasurer until the next APCM when an election process can be completed.

1.3 Due to some money being received in 2023 but being banked in 2024, there has been a minor restatement of the 2023 accounts – this is shown on page 2 of this report.

1.4 The income position has decreased compared with previous years. This is due primarily to a significant reduction in legacy donations, but a reduction in the number of weddings and funerals as well as a reduction in regular giving have all contributed to this trend which is expected to continue.

1.5 General expenditure costs have reduced slightly. The total expenditure of £138435 is detailed below with the single biggest expenditure being Parish Share with staff salaries, heating & lighting and repairs and maintenance making up the bulk of the remainder.

1.6 We ended the period with a net **deficit** of £30,197 compared with 2023 which showed a net income of £32,563.

1.7 We have now fully moved to using My Fund Accounting, from Data Developments, to record, monitor and report on all aspects of our accounts. This has resulted in some code and wording changes

1.8 Funds are clearly identified in these accounts so that doners can be assured that where a donation is made as a restricted donation, it will be clearly identified as such and used in accordance with the donors wishes in accordance with charities legislation. Where donations are made with no clear intention of any restriction on their use, they will be accounted as general unrestricted funds. This is primarily the case for weekly donations.

1.9 We continue to be supported by our independent examiner, Jane Liston, for her guidance in charity financial accounting practices and in examining these accounts and thank her for her services.

2 Accounts Summary

St Mary's Church, Charlton Kings
Statement of Financial Activities
For the period from 01 January 2024 to 31 December 2024

		Unrestricted funds	Restricted funds	Total funds	2023 Restated
Income and endowments from:					
	Donations and legacies	£92,817.81	£1,500.00	£94,317.81	145,689.16
	Income from charitable activities	£9,068.00	£78.00	£9,146.00	10,938.00
	Other trading activities	£12,666.80	0	£12,666.80	12,560.00
	Investments	£1,947.62	£613.92	£2,561.54	1,500.00
	Other income	0	0	0	1,030.00
Total income		£116,500.23	£2,191.92	£118,692.15	£171,717.16
Expenditure on:					
	Raising funds	£720.51	£23.75	£744.26	£0.00
	Expenditure on charitable activities	£135,899.72	£12,140.35	£148,040.07	142,293.00
	Other expenditure	£1,814.81	0	£1,814.81	600.00
Total expenditure		£138,435.04	£12,164.10	£150,599.14	£142,893.00
Net income / (expenditure) resources before transfer		-£21,934.81	-£9,972.18	-£31,906.99	£28,824.16
Transfers:					
Gross transfers between funds - in		0	£2,117.56	£2,117.56	0
Gross transfers between funds - out		-£2,117.56	0	-£2,117.56	0
Other recognised gains / losses					
Gains/losses on investment assets		0	£1,709.94	£1,709.94	3,739.00
Gains on revaluation, fixed assets, charity's own use		0	0	0	0
Net movement in funds		-£24,052.37	-£6,144.68	-£30,197.05	32,563.16
Reconciliation of funds					
Total funds brought forward		£114,148.24	£53,372.71	£167,520.95	£134,957.79
Total funds carried forward		£90,095.87	£47,228.03	£137,323.90	£167,520.95
Represented by					
Unrestricted					
	General Fund	£90,035.87	0	£90,035.87	£114,088.24
Designated					
	Toilet Twinning	£60.00	0	£60.00	£60.00
Restricted					
	Agency collection	0	£78.00	£78.00	0
	Choir	0	£2,093.81	£2,093.81	£1,648.00
	Comfort & Joy	0	£74.25	£74.25	£98.00
	Fabric & Maintenance	0	£48,385.57	£48,385.57	£45,061.71
	Flowers	0	0	0	£138.00
	Lobby Fund	0	0	0	£6,427.00
Total funds		£90,095.87	£50,631.63	£140,727.50	£167,520.95

Approved by the PCC on and signed on its behalf

Revd Graham Bowkett, Vicar

 Registered Charity No. 1138069

3 Notes to the Accounts for the year ending 31 December 2024.

3.1 Accounting Policies

3.2 Basis of Financial statements.

These financial statements have been prepared under the Charities Act 2011. The historical cost convention is used, that is, there is no allowance of inflation.

3.3 Basis of accounting.

These accounts have been drawn up on the "receipts and payments " basis where income and expenditure are matched to the year in which they occur.

3.4 Agency Collections

Money handled on behalf of charities where St Mary's is, in effect, acting as an agent are not itemised in this statement and form no part of the return. An example being donations at funerals held in the church to charities chosen by the family.

3.5 Fund accounting.

St Mary's financial resources are classified according to restrictions imposed on their use by donors or by legislation. Monies donated for specific purposes are classified as restricted and are accounted for in the heading "restricted" funds. Monies that are available for use at the discretion of the PCC are termed "general or unrestricted". The money is held in a number of bank and savings accounts and in shares. Local bank accounts hold a mix of restricted and unrestricted funds. The Church of England Central Board of Finance manages for us one unrestricted savings account (Development Fund), one restricted account (Fabric Fund) and restricted investment shares.

3.6 Income.

Donations, fees, interest and legacies are included in financial statements when received. Recovered Gift Aid is included when received.

3.7 Fund raising.

St Mary's does not contract with commercial participators or professional fundraisers. Where appropriate we draw on the advice, guidance and publicity materials supplied by the charities we support. Fund raising events are advertised in the pew sheet, on the website and included in other material sent out by email only to recipients who have signed up to receive this information. The use of the data collections held by St Mary's is subject to review to ensure compliance with General Data Protection Legislation (GDPR).

3.8 Parochial fees.

The PCC receives parochial fees for weddings and funerals conducted in the church. Part of the money received is made up of statutory fees due to the PCC and also to the Gloucester Diocese, as set out by the Archbishops' Council under the Ecclesiastical Fees Measure. The balance relates to charges as fixed by the PCC, for extras such as bells, flowers and heating, or paid to visiting ministers, Readers or Non-Stipendiary Ministers. Legally the amount due to the Diocese and other ministers is not to be treated as PCC income.

3.9 Reserves Policy.

St Mary's Church retains unrestricted reserves of for administrative purposes such as the payment of salaries and essential bills development purposes, for off-setting any end-of-year deficit and for improvements to the church and Parish Centre. Restricted funds are set aside for the maintenance work identified in the Quinquennial Review, other essential remedial work as it arises, and specific charitable work as defined by the donors. This policy is revisited as necessary.

3.10 Incoming Resources

Unrestricted income from all sources, under the heading of General Funds, is the money that the PCC is able to use to run St Mary's on a day-to-day basis.

Additional Notes and information

4.1 Voluntary Income £94,318 [2023: £145,689]

Planned giving utilising the **Parish Giving Scheme (PGS)** and Standing Order arrangements remain the bedrock of voluntary income and are our recommended means for those considering ways to financially support St Mary's. Primarily due to a significant reduction in legacy donations, along with a reduction in overall giving, voluntary income fell by £51,371 in the year 2024.

Recovered gift aid remains is a vital source of income with no financial impact on the donors. The PCC encourages every donor who is a taxpayer, to Gift Aid his or her donation within the limits set by HM Revenue.

4. 2 Income from Charitable and other Activities

Parish Centre income from lettings has remained relatively static whilst operating costs have increased. Fund raising of over £3988 came from activities including choir carol singing, Burns Supper and barn dance.

4.3 Parochial fees: £9,146 [2023: £10,938]

Of the £9,146 received from wedding couples and funeral directors once the Diocesan Board of Finance and third parties e.g. verger, bells etc had received their fees £4,821 was available for the church.

4.4 Parish Share £80,000 [2023: £80,000]

The total parish share given to Gloucester Diocese was a reduction from the value originally requested. This was a decision made by the PCC.

4.5 Clergy Expenses £1,560 [2023: £1889]

Clergy expenses reflect Graham's travel, telephone and IT expenses and the direct purchases made by him on behalf of the PCC e.g. candles, communion supplies etc

4.6 Church running expenses £22,717 [2023: £13047]

This expenditure group includes Providing services, Music including licences, General Maintenance, Utilities, Other minor expenses & Insurance. Following complications with billing for both gas and electricity for the previous year, the account with the energy suppliers were correct at the end of 2024 and outstanding balances were paid.

Utilities accounted for £11,994 of this total due to increased costs and unbilled usage from 2023. Insurance for the church totalled £5,305 and repairs totalled £3,883.

General maintenance includes the routine checks on the gutters, roof, boiler, fire extinguishers, CCTV and alarm systems, and minor fabric and electrical work.

4.7 General Costs of running the Parish Centre: £11,678 [2023: £11,831]

These are the day-to-day running costs of the Parish Centre including insurance, cleaner's salary, routine maintenance and utilities including internet.

4.8 Running Costs

We employ Tracy as Parish Secretary, John as our Choir Master and Tracey as our Parish Centre cleaner. Tracey's salary is included in the Parish Centre running costs. The lay salaries (parochial fees) were those paid to organists, bell ringers and our verger in support of weddings and funerals.

Salaries	£9443
Salaries (parochial fees)	£3355

In addition, St Mary's relies extensively on the skills, knowledge and expertise of unpaid volunteers.

Other costs include church internet, bank charges, auditing charges and office consumables.

4.9 Major Expenditure

Major expenditure in 2024 has included Legal Fees incurred due to the ongoing dispute in ownership of the parking spaces adjacent to the Parish Centre, the installation of the CCTV and Alarm systems. The total attributed to these works was £17,375 with £11,069 coming from restricted funds and the remaining £6,306 from general funds.

4.10 Payments of expenses to PCC Members and other parishioners

Expenses continue to be paid, on receipt of invoices, for "out of pocket" expenses incurred at the request of the PCC by members of the PCC and other parishioners. This includes items like music, candles, supplies for events e.g. Burns Supper etc as well as other expenses church services, the parish centre, administration and building maintenance. All such payments are accounted for within the code to which they apply.

4.14 Tangible Fixed Assets

Following the advice of our independent examiner, and the move to the new accounting format, tangible fixed assets are no longer itemised on the financial report. It is worth noting that whilst items including the church heating system represent a significant investment, these are not resources that could be liquidated to free up cash reserves and so their inclusion produces a skewed picture of the current state of the church's financial position.

4.15 Parochial Funds

Encompassed within these accounts are various sums of money that are retained for specific activities/projects. Full details of the funds held by the PCC are detailed above.

4.16 Toilet Twinning Fund

There is an entry for £60 in a designated fund for toilet twinning – this will be sent to the appropriate charity (toilettwinning.org) in the 2025 year.

4.17 Ongoing management of deficit

This financial year has seen a significant deficit in income compared with expenditure. Whilst in the short term, this should be covered, at least in part, by the planned reduction in reserves (see reserves statement above) the longer-term financial position of the church will become increasingly untenable without either a sustained increase in income, or a decrease in expenditure consummate

with the current deficit. Most costs e.g. staffing costs energy & utilities etc are either fixed or cannot be reduced without significant changes to the day to day running of the church, the nature and number of services etc. Parish share remains as the only regular expense which can, to a certain extent, be adjusted to account for the deficit. A sustained and overt target of increased fund raising will need to be considered over the coming year.

ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

This report on the financial statements of the PCC for the year ended 31 December 2024, which are set out on pages 1 to 16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 144(2) of the Charities Act 2011 ("the 2011 Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) 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 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 financial statements, which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations

    - have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jane Liston MAAT ACA
23 The Plantation
Abbeymead
Gloucester
GL4 5TR

Date: 5 April 2025

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHARLTON KI

England & Wales - Charity number 1138069

Accounts

ST MARY=S PARISH CHURCH, CHARLTON KINGS
DIOCESE OF GLOUCESTER

PAROCHIAL CHURCH COUNCIL ANNUAL REPORT 2023-4

Vicar=s APCM report 2023- 2024

In 2023 – 2024 (to March) we (approximately) conducted 16 Baptisms, 5 Weddings and 2 Blessings. At St Mary's there were also 11 funerals. A further 7 funerals were conducted at the crematorium or cemetery. 9 burials of ashes also took place.
In January of 2023 I was commissioned (list A) into the Royal Army Chaplain's Dept. Posted to 104 Royal Artillery (the Welsh Borderers). This unfortunately meant that I took the decision to leave the Army Cadet Force – as I deemed it unlikely that I could commit to the time requirements.
I attended the Royal Military Academy Sandhurst for Mod A (initial military training) at the end of May 2023. I attended Mod B/D (final training) in November 2023.
During Mod D I was injured my knee, when I fell off the obstacle course three days before the final parade. It has taken over three month for it to heal – healing which is ongoing. I am grateful for all the support and work people have done in the parish which has allowed me to do this piece of work. I do find the Army an immensely rewarding piece of ministry. But, I know I could not do it without the good will and support of the ministry team and everyone from the congregation.
Throughout the year I have supported the 'Breakfast Club' at the Cathedral. I usually volunteer to undertake chaplain duties at least once a month on a Thursday morning.
During the reporting period I have been a member of Diocesan Synod and have attended all meetings as well as attending all the Diocesan Bishop's training days. I have been on and supported the Deanery standing committee. In February of 2024 the new Area Dean (Revd. Andrew Blythe) asked me to support him by becoming one of the 5 Assistant Area Deans.
We have had some great services during the year. We have continued to support the local Air Training Corps squadron with ATC Sunday in Februarys. We have had the Coronation of King Charles on 11 in May 2023. We had 5 people confirmed in church at the end of November and have 1 more person being confirmed in the Cathedral on Easter Saturday.
We have seen Erika Fletcher be licensed as a Licensed Lay Minister (LLM) in the Diocese and specifically to us here at St Mary's. Jean Huckett decided to retire from her post as LLM - and she becomes LLM emeritus. We have, to name a few. held Light Partys, All Age services, Breaking the Bread services and our more traditional forms of worship. Each it seems adds a variety and breadth of liturgical worship that is well received and enjoyed by many.
Early in 2023 the vicarage was identified as for sale – and that process is ongoing, although it is thought we are getting closer to seeing a resolution about the future of the current house and the purchase of a new one.
We too have had a number of activities and social gatherings which have been very well received.

I would like to thank in particular Revd. Rosanne Roberts who has quite often stepped into gaps in the worship rota when I have found myself needed elsewhere (usually the army) or ill. I thank our Church Wardens Jenny Downes and Colin Revell, and I thank too everyone on committees, Rotas = (cleaning / flowers / intercessions / prayers) – our technical people Peter (x2) and Derrick our verger, as well as John Clift our choir master who has been brilliant through the year leading the choir and arranging our Sunday worship singing. Thank you to all of you.
My feeling is that, post pandemic. we have turned a corner (somewhat). I understand we could always do with more people, more money, more Holy Spirit! – but essentially I feel St Mary's isn't in a bad place. It has been a good year with many new faces joining us – as well as sadly some good and faithful members of our church moving on, or called to glory.
It has as usual been a busy year with much going, quite a lot of it I may have forgotten about – for which I apologise

Blessings
Graham Bowkett
Vicar, St Mary's Charlton Kings

PASTORAL TEAM

The Pastoral Team continues to support the clergy in every way we can. We accompany them, by request, to meetings with those planning a Wedding, Funeral or Baptism and we attend these services, then provide follow-up support as required. We also keep our clergy informed about anyone who is sick in hospital, or at home.
Currently we visit all 4 of our local Care Homes. At Charlton Kings Care Home we regularly take Communion to 6 Residents and 2 visiting Spouses. At Nazareth House Greta Knowles visits once a month providing Communion in a group setting when possible, and otherwise on a one-to-one basis. At Bafford House and Greville House a Communion Service is held monthly where the singing of hymns is particularly popular. We also take our turn to lead the Weekly Service at Greville House (Andrew Meakin, Alison Talbot and Jane and Nigel Jones work alongside Anna Chaplains and other churches).
A growing number of home visits are made to provide comfort and company, but also to give Communion if required. These visits are usually monthly but when requested, they can become more frequent eg in 'End of Life' situations. We would like to express our gratitude to our extended Pastoral team here – those who carry out some of these visits – David Brawn. Brenda Davitt, Greta Knowles and more recently, Dilys Jones.
Memory Lane, our monthly service for those living with Dementia and their Carers, continues to be popular with enthusiastic participation in the singing – and the eating cakes afterwards. We would like to thank our team of supporters who join us regularly – Jean Huckett, Joy Bond, Mags Hutchins, David Brawn, Jeff Couthurst, Peter Aylott and Ray Talbot.
We are a little closer to securing two 'Blue Badges' for our disabled passengers who need transport to/from church services - but this appears to be a drawn-out process.
Finally, we would like to thank everyone who feeds us information about anyone who might benefit from our support (from our prayers, our phone calls and our visits). Together we all demonstrate our faith through our behaviour – doing what Jesus would do – and long may this continue.

Heather Anderson-Paine, Jenny Downes, Alison Talbot, Erika Fletcher
Pastoral Team

CHURCHWARDEN=S REPORT 1st January to 31st December 2023

The Churchwardens continue to be extremely grateful for the significant contribution to the running of the church made by many members of our congregation, particularly by members of the PCC. There are many roles and tasks that are fulfilled quietly in the background, which are rarely observed in progress, but the results of which are very much noticed and are vital to helping sustain and grow worship in our church and community, we are truly grateful to everyone who gives of their time and talents so freely. We are also extremely grateful to Rosanne & Erika for the help and support they regularly give to Graham in leading our worship, as well as the many others who are able and willing to step in to organise or lead a service, help with communion or daily prayers, ensure that weddings, funerals & baptism run smoothly and countless other tasks and times that we would not be able to do such a good job without their help. Thank you!

One of the many administrative tasks of the Churchwardens is to report to the diocese regarding our statistics for the mission; a fairly tedious task at best, but an essential one which gives us a picture over time of how things are going for our church. The data for St. Mary's and other churches is available for everyone to see, in a condensed format, on the diocesan website. It is noticeable that our overall attendance at services had been reducing steadily up to the end of 2019, after which the covid pandemic skews the data too much for valid comparisons. I am really heartened to note, however, that whilst we have not quite returned to the pre-pandemic levels of attendance in many areas, data shows that our average weekly attendance in October, the month chosen as the barometer for measurement of attendance, has risen to the highest level since 2015. Our numbers of children attending church are also the highest we have recorded over the last ten years, bolstered by both attendances from uniformed youth organisations and by our all-age services. This confirms that we are a growing and successful worshipping community and that we are helping to spread the Good News and to help develop more regular worshipping habits throughout our Parish. We do need to be mindful that this is not a moment to take our collective foot off the gas, but we also must take this opportunity to recognise these successes and keep these in mind when we review what we can still do better so that we are able to rightly focus on these very positive statistics.

Jenny Downes and Colin Revell Churchwardens

ESTATES COMMITTEE Report 2023 2024

Responsible for the management of our properties. Matters relating to the fabric of the church, the hall and their grounds; also, the use of the hall.

First and foremost we would like to thank all those who help to maintain our estate including (in no particular order) the churchyard clear up volunteers, church cleaners, steeple keeper, tech team, verger, Parish Council and those who do various maintenance tasks for us.

Fire, Health & Safety

The annual discharge check on the emergency lights, extinguisher checks, electrical safety, gas safety and lightening conductor checks have been completed.

The Red Cedar had a branch splitting away from the main trunk. This was organised by Parish Council as agreed with the Tree Preservation Officer.

The H&S check of the churchyard with the Parish Council has been carried out resulting in a couple of minor additions and risks being resolved at the time.

Projects

CCTV and Intruder Alarm work gained DAC approval.

A report on the state of the tower was commissioned and a quote for work has been

received. Further quotes and architect drawings are now required so that we can apply for DAC approval.
The Parish Council have obtained architects drawings and quotes for the conservation of the lytch gate.

Quinquennial

A new Architect was interviewed and appointed. He subsequently performed the quinquennial inspection on November 24th . We await the report.

Eco matters

The Parish Council have contracted a new person for cutting the grass after the previous contractor stopped attending. He is keen and interested.
The Re-wilding area was to be quadrupled with the junior school involved. The Parish Council organised preparation of the area, signage and suitable seeds.
We gained the eco Bronze Award and are now working towards the Silver Award. We have created a "compost heap" (not for general use but solely for reptile and insect habitat) and put up bird and bat boxes and an insect hotel. Information has been supplied to Rosanne for publishing in the pew sheets when space allows which should gain us the Silver Award.

Peter Aylott Chairman

LITURGY AND EDUCATION COMMITTEE

Responsible for advising members of the ministry team, as requested, on any aspects of worship and services. Plans courses.

St Mary's continues to provide a spiritual presence to its loyal congregation in person and online. The IT team provide services Sunday services via the internet giving the congregation the chance to join in regular worship even if they are unable to get to church. Over the year we were able to celebrate the usual festivals and other special events such as Remembrance Sunday, which we were able to share with our community. This service at the War Memorial has grown in popularity over the last couple of years with the support of the Parish Council. Christingle and Crib services form a special part of the Christmas celebrations for many village families. The Advent and Nine Lessons and carols services have a special place in St Mary's calendar and last year they were, on the whole, well attended as were the Midnight and Christmas day service.
The pattern of morning worship has been maintained with All Age and Breaking the Bread services are now well-established. Some new comers have expressed a positive response to these services. It was decided to make changes to evening worship with both regular Evensong Services, Taize, Words and Music and lately Compline. There is support for the changes and it is important that the views of the congregation are sought.
Our grateful thanks go to the Clergy, Churchwardens and the IT team for their dedication and determination to keep St Mary's worshipping and we look forward to the future with optimism and renewed enthusiasm.

Dilys Jones
Committee Chair.

OUTREACH AND PARISH LIFE COMMITTEE

Responsible for fostering our relations with the world beyond the church family. To include areas of major interest including Outward Giving, links with Karnataka Central (South India) and Vasteras (Sweden), notice boards, advertising, press releases, web site, representation from the Church Neighbours and the Ecumenical Working Group, the social and spiritual life of the church family, courses, pilgrimages, outings, parties.....

1The Outreach Committee has resumed its work and has been very busy in 2023-4. The Village Fair was attended and good interest was shown in our stall. A Quiz with Fish and Chips went very well and it is hoped to have this again in 2024. Our celebration of Halloween was very well received with about 200 adults and children coming into church. In January 2024 a Burns Night supper was arranged and we are grateful to Becky Revell, who had completed a catering safety course, for her co-ordination of the arrangements. February 2024 saw an extremely successful Barn Dance and Buffet supper which we have been asked to repeat.
Lent Lunches of home made Soup, Bread, fruit and tea or coffee were, again, well received with between 24 and 30 people coming each week. As a result we are planning to do similar lunches after the memory Lane services on the last Friday of each month. Again we are grateful to both Committee members and several others who made the soups.

Jenny Downes
Chairman

THE FRIENDS OF ST MARY=S

The year began with the Committee giving serious consideration as to whether 'The Friends' was still a viable organisation. The church as a whole was still in recovery after the Covid pandemic and The Friends were similarly experiencing the same need to recover and rebuild. It was decided that we would continue but that the future would be kept under review.

Our Chairman, Dilys Jones, wished to stand down from a position she had held, in two phases, for a total of twelve years. The Committee, on behalf of the Members, expressed their gratitude for Dilys' very significant commitment and contribution over the years and were delighted that she was willing to continue as a member of the Committee. Jean Huckett became the new Chairman.

Activity during the year included the revival of the quarterly newsletter which is sent to all members. We also held a number of successful fun, fellowship and fundraising events, including a Cricket and Canapés evening, a Harvest Thanksgiving Ploughman's Lunch, a Christmas Card and Craft sale and, most recently a Pancake and Coffee morning and succeeded in raising just over £1,000.00 to put towards projects in support of St Mary's Church, Charlton Kings. We are not a 'closed shop' and all our events are open to members and non-members alike.

We have also been delighted to welcome five new members during the year – but we would love to welcome many more to join in the faith, fun and fellowship of fundraising in support of our lovely church. The future viability of any organisation depends on new blood and new ideas so, to find out more about The Friends, see the information in St Mary's or contact Jean Huckett (Chairman) or Jenny Downes (Hon. Treasurer) – and do come along to the events we organise.

Jean Huckett
Chairman

TRUSTEES REPORT

Administrative Information

Name Parochial Church Council of Charlton Kings, St Mary

Location St Mary=s is located in the center of the village, the churchyard being bounded by Church Street, New Street and Horsefair Street.

Correspondence Address

St Mary=s Parish Office, New Street, Charlton Kings, Cheltenham, Gloucestershire GL53 8JJ

Status The PCC is a registered charity, number 1138069.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.
The PCC normally meets between four times each year. Other committees, as detailed below, have responsibility for overseeing and advising on particular areas of Church Life.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent and the Church Wardens in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Mary's Church and churchyard, and the Parish Centre. In the past year we have maintained our pattern of worship on Sundays and weekdays and have sought to ensure that our Church remains an accessible place of welcome, prayer and fellowship for the whole community.

Parochial Church Council Members 2022-3

Name	Role	Elected / ex-officio
Revd Graham Bowkett	Vicar & Chairman	Ex officio
Mrs Jenny Downes	Churchwarden and Deanery Synod Representative	Elected / Ex officio
Mr Colin Revell	Churchwarden	Elected
Mrs Dana Dundas	Treasurer	Elected
Mrs Ann Haseler	Secretary, Diocesan and Deanery Synod Representative	Elected / Ex officio
Ms Heather Anderson-Payne	Ex Officio	Pastoral care
Mrs Vivien Barr	PCC Lay member	Elected
Mrs Erika Fletcher	PCC Lay Member and Deanery	Elected / Ex officio
Mr Peter Lidgard	PCC member	Elected
Miss Bethany Revell	PCC member	Elected
Mrs Rebecca Revell	PCC Lay member and Deanery Synod Representative	Elected / Ex officio
Mr Peter Ryan	PCC Lay Member	Elected
Mrs Alison Talbot	Lay Pastor	Ex-officio

ELECTORAL ROLL

We now have 132 on the Roll. This is a drop from last year due to a careful check and revision, taking out a number of people who have moved or died.

St Mary's Charlton Kinds Annual Financial Report for the year ending 31 December 2023.

1 Introduction

1.1 The PCC uses the financial resources of St Mary's to enable worship, witness and service throughout the year. We support other charities through Outward Giving and we maintain and improve the fabric of the church building so that it remains a visible sign of God's presence and blessing in Charlton Kings. This review provides a snapshot of our financial position at the end of December 2023.

1.2 In 2022 the accounts moved from being prepared on an Accruals basis to a Receipts and Payments basis, meaning 2023 accounts has been prepared a full year on that basis without any need for any technical adjustments. This method has proven simpler than in previous years, and it is the Treasurers recommendation that we continue to prepare the accounts on this basis. During 2023 the Treasurer retired at the Annual General Meeting and a new Treasurer was appointed.

1.3 The accounts have been prepared in accordance with section xxx

1.3 The income position has increased compared to previous years by £34,820, primarily due to Legacies, Hall Lettings and increased in service collections.

1.4 The expenditure costs this year have increased for St Mary's, with the increase expenditure being Parish Share, heating & lighting and repairs and maintenance.

1.5 We ended the period with a net income (after expenses) of £26,137 compared to 2022 being a net income (after expenses) £24,017.

1.6 We are supported by our our independent examiner, Jane Liston, for her guidance in charity financial accounting practices and in examining these accounts and thank her for her services.

2 Accounts Summary

Code	Description	Current Year £	Previous Year £	Notes
	Income/Expenditure	**26,137**	**24,017**	
Income				
01	Tax efficient planned giving	46,197	46,485	Standing orders, envelopes or through the PGS (net of Tax recovered by the PCC)
02	Other planned giving	6,528	4,907	Standing orders, envelopes or through the PGS
03	Other collections at services	19,441	14,336	Collections from services including card transactions
04	Other Giving & Donations - Recurring	6,812	5,592	Other collections
05	Other Giving & Donations - Non-Recurring	3,616	6,150	Cash box & one-off donations (2022 part of Little Fishes)
06	Special Appeals	-	1,625	Special donations
07	All tax recovered through Gift Aid	16,486	15,546	Including received through PGS
08	Legacies received	45,893	21,000	
11	Fund Raising Events	466	740	Burns night, fish supper, coronation service, fayres, pancakes etc
12	Dividends & Interest	909	394	Including general bank interest
14	Total Parochial Fees Income	12,934	13,930	All Parochial Fee Income, Including Deposits
16	Hall Lettings	11,446	7,043	Parish Centre Hire & Church hire for all clubs including little fishes excluding fundraising does not incur hire costs)
18	Insurance Claims	-	130	2022 (Churchyard railings)
22	Other Income	2,562	591	Coffee money, Little Fishes, Other
	Total Income	**173,289**	138,469	
Expenditure				
31	Donations/Grants to Charities & Mission Giving	(20)	(408)	Bellringers, Friends of Gloucester Cathedral etc
32	Parish Share	(80,000)	(70,000)	Diocesan Parish Share
33	Salaries & Wages	(11,915)	(16,088)	NIC and Pension (if applicable) and payments to verger, bell ringers, choir etc
34	Clergy Expenses	(1,889)	(1,126)	Including travel and secretarial assistance (if not on payroll)
37	Local Mission and Evangelism Projects	15	-	Including outreach programs (2022 included on other lines)
39	Insurance costs	(6,703)	-	
41	Minor Repairs/Routine Maintenance	(14,790)	(7,741)	2023 Includes boiler repairs (circa £9.8k), Electrical work (circa £2.8k), lights, alarms, gutter work, sound and lighting, clock maintenance and painting etc
42	Administration costs	(2,805)	(4,700)	2023 Bank charges, printing costs, stationery, PC hardward peripherals and software, website hosting etc
43	Other Church Expenses/Provision of Services	(686)	(600)	Running costs such as Altar expenses etc
44	Churchyard Maintenance	-	(94)	Inc. all costs associated with the Churchyard
45	Flowers	(193)	-	
46	Music costs	(761)	-	inc. licenses and other costs associated with choir and organ
47	Heating & Lighting costs	(8,830)	-	include Church Hall unless you receive a letting income, in which case use Costs of Trading (49)
48	Water Rates	(82)	-	
49	Costs of Trading	(9,035)	(12,287)	Parish centre consumables and cleaning costs
50	Governance Costs	(600)	-	Independent Examination or Audit fee, PCC member training etc
52	Parochial Fees Remitted to visiting Minister	(812)	-	Use for Casual duty fees (Weddings, Funerals etc). See Parochial Fees tab
58	Sundry Expenses	(4,986)	-	Sundry expenses & accounting adjustments
59	Major Repairs/Redecoration to Church Building	(3,060)	(1,408)	2023 Tower external survey
	Total Expenses	**(147,152)**	(114,452)	
	Net (Expenses) / Income Resources	**26,137**	24,017	

Approved by the PCC on and signed on its behalf

Revd Graham Bowkett, Vicar

4 Notes to the Accounts for the year ending 31 December 2023.

4.1 Accounting Policies

4.2 Basis of financial statements.

These financial statements have been prepared under the Charities Act 2011. The historical cost convention is used, that is, there is no allowance of inflation.

4.3 Basis of accounting.

In a departure from previous financial reports these accounts have been drawn up on the

“receipts and payments " basis where income and expenditure are matched to the year in which they occur.

4.4 Please use the notes that follow to amplify the basic information set out in the Receipts and Payments R&P) statement. Figures in parenthesis indicate a negative sum.

4.5 Money handled on behalf of others, for example major outward giving appeals and donations made to charities at funerals held in the church.

4.6 **Fund accounting**.

St Mary's financial resources are classified according to restrictions imposed on their use by donors or by legislation. Monies donated for specific purposes are classified as restricted and are accounted for in the heading "restricted" funds. Monies that are available for use at the discretion of the PCC are termed "general or unrestricted”. The money is held in a number of bank and savings accounts and in shares. Local bank accounts hold a mix of restricted and unrestricted funds. The Church of England Central Board of Finance manages for us one unrestricted savings account (Development Fund), one restricted account (Fabric Fund) and restricted investment shares.

4.7 **Income.**

Donations, fees, interest and legacies are included in financial statements when received. Recovered Gift Aid is included when there is reasonable certainty as to payment by HMRC. Funds raised by events are accounted for gross.

4.8 **Fund raising.**

St Mary’s does not contract with commercial participators or professional fundraisers. Where appropriate we draw on the advice, guidance and publicity materials supplied by the charities we support. Fund raising events are advertised in the pew sheet, on the website and included in other material sent out by email only to recipients who have signed up to receive this information. The use of the data collections held by St Mary’s is subject to review to ensure compliance with General Data Protection Legislation (GDPR).

4.9 **Parochial fees.**

The PCC receives parochial fees for weddings and funerals conducted in the church. Part of the money received is made up of statutory fees due to the PCC and also to the Gloucester Diocese, as set out by the Archbishops’ Council under the Ecclesiastical Fees Measure. The balance relates to charges as fixed by the PCC, for extras such as bells, flowers and heating, or paid to visiting ministers, Readers or Non-Stipendiary Ministers. Legally the amount due to the Diocese and other ministers is not to be treated as PCC income.

4.10 **Reserves Policy.**

St Mary’s Church continues to retain unrestricted reserves of for administrative purposes such as the payment of salaries and essential bills development purposes, for off-setting any end-of-year deficit and for improvements to the church and Parish Centre. Restricted funds continues to be set aside for the maintenance work identified in the Quinquennial Review, other essential remedial work as it arises and specific charitable work as defined by the donors. This policy is revisited as necessary.

5 Other Notes

5.1 Clergy Expenses

Clergy expenses reflect travel, telephone and IT expenses and the direct purchases made on behalf of the PCC.

5.2 Church Services and Maintenance

General maintenance covered the routine checks on the gutters, roof, boiler, fire extinguishers, CCTV and alarm systems, and minor electrical work.

5.3 Costs of running the Parish Centre and of fundraising

These are the costs of running the Parish Centre and raising funds for the church includes power, insurance, consumables, maintenance and the salary of our cleaner

5.4 Administration (including staff costs)

In support of the clergy, St Mary's relies extensively on the skills, knowledge and expertise of unpaid volunteers. We employ a Parish Secretary, a Choir Master and a Parish Centre cleaner. The lay salaries (parochial fees) were those paid to organists, bell ringers and our verger supporting weddings and funerals. Lay members acting as verger have generously donated their parochial fees to the church.

5.5 Administration

These costs include phone, internet, IT, bank charges and office consumables.

5.6 Governance

This covers the costs of examining our accounts and providing vital guidance on the detail of the legal requirements for charity accounting and reporting.

5.7 The absence of the Balance Sheet

A balance sheet does not feature in the Receipts and Payments accounting system.

5.8 Tangible Fixed Assets

In recent years three assets have been recorded under this heading; the Parish Centre, the church heating system and the heating radiators installed in the parish hall. The lobby refurbishment is not included as a fixed asset. Previously these were either depreciated or revalued.

St Mary's Charlton Kings Annual Financial Report for the year ending

31 December 2023.

1 Introduction

1.1 The PCC uses the financial resources of St Mary's to enable worship, witness and service throughout the year. We support other charities through Outward Giving and we maintain and improve the fabric of the church building so that it remains a visible sign of God's presence and blessing in Charlton Kings. This review provides a snapshot of our financial position at the end of December 2023.

1.2 In 2022 the accounts moved from being prepared on an Accruals basis to a Receipts and Payments basis, meaning 2023 accounts has been prepared a full year on that basis without any need for any technical adjustments. This method has proven simpler than in previous years, and it is the Treasurer's recommendation that we continue to prepare the accounts on this basis. During 2023 the Treasurer retired at the Annual General Meeting and a new Treasurer was appointed.

1.3 Income has increased compared to the previous year to £33,054 primarily due to Legacies, Hall Lettings and increased service collections.

1.4 Outgoings this year also increased, including the Parish Share, heating & lighting, repairs and maintenance.

1.5 We ended the period with a net income (after expenses) of £28,631 compared to 2022 being a net income (after expenses) £24,017.

1.6 We are supported by our our independent examiner, Jane Liston, for her guidance in charity financial accounting practices and in examining these accounts and thank her for her services.

2 Summary

Charlton Kings St Mary's Receipts & Payments Account

for the year ended 31 December 2023

Incoming resources	Notes	General fund £	Designated fund £	Restricted fund £	**2023 £**	*2022 £*
Voluntary income:	1					
Planned giving		51,703	-	-	**51,703**	*51,392*
Collections, donations & other giving		35,343	-	195	**35,538**	*27,703*
Income tax recovered		17,394	-	-	**17,394**	*15,546*
Legacies		40,893	-	-	**40,893**	*21,000*
Activities for generating funds	2					
Magazine/Bookstall sales/Hall Lettings etc		11,308	-	-	**11,308**	*7,043*
Income from other Properties		255	-	-	**255**	*-*
Annual Fete/events		993	-	-	**993**	*740*
Investment income:						
Interest & dividends		1,141	-	359	**1,500**	*394*
Income from charitable activities:						
Parochial fees	3	10,910	-	-	**10,910**	*13,931*
Other incoming resources:						
Insurance claims		-	-	-	**-**	*130*
Gain on disposal of fixed assets		-	-	-	**-**	*-*
Loans received		-	-	-	**-**	*-*
Other		1,030	-	-	**1,030**	*591*
Total incoming resources		**170,970**	**-**	**554**	**171,524**	*138,470*
Resources expended						
Charitable activities:						
Donations/Grants to charities	4	(40)	-	-	**(40)**	*(40)*
Mission & Evangelism		(281)	-	-	**(281)**	*(369)*
Parish Share	5	(80,000)	-	-	**(80,000)**	*(70,000)*
Clergy expenses	6	(1,889)	-	-	**(1,889)**	*(1,126)*
Church running expenses	7	(13,047)	-	-	**(13,047)**	*(7,741)*
Churchyard maintenance		-	-	-	**-**	*(94)*
Parish centre running costs & fundraising	8	(11,831)	-	-	**(11,831)**	*(12,287)*
Running costs:						
Support costs		(10)	-	-	**(10)**	*-*
Administration costs (inc. staff costs)	9	(15,264)	-	-	**(15,264)**	*(16,088)*
Other	10	(5,415)	-	-	**(5,415)**	*(4,700)*
Governance costs	11	(600)	-	-	**(600)**	*(600)*
Major expenditure	12					
Repairs to church buildings		-	-	(3,060)	**(3,060)**	*(1,408)*
Repairs to Parish Centre		(11,456)	-	-	**(11,456)**	*-*
Capital purchases/additions		-	-	-	**-**	*-*
Loan repayments		-	-	-	**-**	*-*
Total resources expended		**(139,833)**	**-**	**(3,060)**	**(142,893)**	*(114,453)*
Net (outgoing)/ incoming resources		**31,137**	**-**	**(2,506)**	**28,631**	*24,017*
Transfers between funds		-	-	-	**-**	*-*
Net incoming/(outgoing) resources before gains		31,137	-	(2,506)	**28,631**	*24,017*
Gains on investment assets		-	-	3,739	**3,739**	*(3,003)*
Net movement in funds		31,137	-	1,233	**32,370**	*21,014*
Funds brought forward at 1 Jan 2023		84,533	-	50,419	**134,952**	*113,938*
Funds carried forward at 31 Dec 2023		115,670	-	51,652	**167,322**	*134,952*

**produced using the Diocesan Cashbook v5*

Approved by the PCC on and signed on its behalf

Revd Graham Bowkett, Vicar

3 Notes to the Accounts for the year ending 31 December 2023.

3.1 Accounting Policies

3.2 **Basis of financial statements**.

These financial statements have been prepared under the Charities Act 2011. The historical cost convention is used, that is, there is no allowance of inflation.

3.3 **Basis of accounting**.

These accounts have been drawn up on the "receipts and payments " basis where income and expenditure are matched to the year in which they occur.

3.4 Please use the notes (adjacent to the related figures) to disaggregate the consolidated information set out in the Receipts and Payments (R&P) statement. Figures in parenthesis ( ) indicate a negative sum.

3.5 Money handled on behalf of charities where St Mary's is, in effect, acting as an agent are not included in this statement. An example being donations at funerals held in the church to charities chosen by the family.

3.6 **Fund accounting**.

St Mary's financial resources are classified according to restrictions imposed on their use by donors or by legislation. Monies donated for specific purposes are classified as restricted and are accounted for in the heading "restricted" funds. Monies that are available for use at the discretion of the PCC are termed "general or unrestricted". The money is held in a number of bank and savings accounts and in shares. Local bank accounts hold a mix of restricted and unrestricted funds. The Church of England Central Board of Finance manages for us one unrestricted savings account (Development Fund), one restricted account (Fabric Fund) and restricted investment shares.

3.7 **Income.**

Donations, fees, interest and legacies are included in financial statements when received. Recovered Gift Aid is included when received. Funds raised by events are accounted for gross.

3.8 **Fund raising.**

St Mary's does not contract with commercial participators or professional fundraisers. Where appropriate we draw on the advice, guidance and publicity materials supplied by the charities we support. Fund raising events are advertised in the pew sheet, on the website and included in other material sent out by email only to recipients who have signed up to receive this information. The use of the data collections held by St Mary's is subject to review to ensure compliance with General Data Protection Legislation (GDPR).

3.9 **Parochial fees.**

The PCC receives parochial fees for weddings and funerals conducted in the church. Part of the money received is made up of statutory fees due to the PCC and also to the Gloucester Diocese, as set out by the Archbishops' Council under the Ecclesiastical Fees Measure. The balance relates to charges as fixed by the PCC, for extras such as bells, flowers and heating, or paid to visiting ministers, Readers or Non-Stipendiary Ministers. Legally the amount due to the Diocese and other ministers is not to be treated as PCC income.

3.10 **Reserves Policy.**

St Mary's Church retains unrestricted reserves of for administrative purposes such as the payment of salaries and essential bills development purposes, for off-setting any end-of-year deficit and for improvements to the church and Parish Centre. Restricted funds are set aside for the maintenance work identified in the Quinquennial Review, other essential remedial work as it arises and specific charitable work as defined by the donors. This policy is revisited as necessary.

Incoming Resources

Unrestricted income from all sources, under the heading of General Funds, is the money that the PCC is able to use to run St Mary's on a day-to-day basis.

Note 1

Voluntary Income £145,528 [2022:115,641]

Planned giving utilising the **Parish Giving Scheme (PGS)** and Standing Order arrangements remain the bedrock of voluntary income and are our recommended means for those considering ways to financially support St Mary's. Planned giving rose slightly and in addition, collections and other giving increased by over £10,000. This year saw a doubling in the value of **legacies** to over £40,000 and are a most valuable and lasting way to support St Mary's mission and ministry in Charlton Kings. If you would like to know more, please speak to the churchwardens or treasurer.

Use of the contactless card readers continued to grow with donations to St Mary's now exceeding £4,600.

At over £17,000 **Recovered gift aid** is a vital source of income with no financial impact on the donors. The PCC encourages every donor who is a taxpayer, to Gift Aid his or her donation within the limits set by HM Revenue.

Note 2

Activities for generating Funds: £ 12,556 [2022: 7,783]

Parish Centre income from lettings of over £11,000 is now back at pre-pandemic levels. Fund raising of over £1,500 included £350 for both the Burns Supper and the Choir Fund.

Note 3

Parochial fees: £10,910 [2022: £13,931]

Of the £15,042 received from wedding couples and funeral directors once the Diocesan Board of Finance and third parties had received their statutory fees £10,910 was available for the church.

Resources Expended

Note 4

Donations to Charities £40 [2022: £40]

St Mary's supported the following Charities

Friends of Gloucester cathedral	£20	
G&B Association of Bellringers	£20	£234
Royal British Legion (Remembrance Sunday service)	£194*	
Children's Society (Christingle service)	£203*	
Disasters Emergency (DEC) Appeal for the Turkey/Syria earthquake	£637**	
Charities nominated by the family at funerals held in the church	£1,200***	

*to be passed to the charity in 2024 and recorded in that year's accounts

** not recorded in these accounts (St Mary's is acting as agent)

*** not included in these accounts – an equivalent sum was also donated to St Mary's

Note 5

Parish Share £80,000 [2022: £70,000]

Note 6

Clergy Expenses £1,889 [2022: £1,126]

Clergy expenses reflect Graham's travel, telephone and IT expenses and the direct purchases made by him on behalf of the PCC.

Note 7

Church running expenses £13,047 [2022: £7,741]

This expenditure group includes;

Providing services	£1,037 2022: £1,185
Music including licences	£939 2022: £624
General Maintenance	£1,967 2022: £1,775
Utilities	£8,911 2022: £4158
Other minor expenses	£193

General maintenance includes the routine checks on the gutters, roof, boiler, fire extinguishers, CCTV and alarm systems, and minor fabric and electrical work.

Note: for a substantial part of the year the 'smart' electricity meters for the church and parish centre failed to operate correctly with one not recording any data. Every effort was made to ensure the faults were rectified by our utility supplier but, explicably no action was taken by the company until a year had passed. This meant that the bills for electricity consumption were not provided. The situation is unclear whether, in the absence of any consumption data, the company will attempt to recovery any costs in 2024.

Note 8

Costs of running the Parish Centre and of fundraising: £11,831 [2022: £12,287]

These are the day-to-day running costs of the Parish Centre including insurance, cleaner's salary, routine maintenance and utilities. The capital cost of replacing the boiler and other work (£11,456) is covered in Note 12.

Note 9

Running Costs

Administration (including staff costs) £15,264 [2022: £16,088]

Salaries

We employ Tracy as Parish Secretary, John as our Choir Master and Tracey as our Parish Centre cleaner. Tracey's salary is included in the Parish Centre running costs. The lay

salaries (parochial fees) were those paid to organists, bell ringers and our verger in support of weddings and funerals.

Salaries	£8,673
Salaries (parochial fees)	£3,719

In addition St Mary's relies extensively on the skills, knowledge and expertise of unpaid volunteers.

£2,912 (2022: £2,160**)** was spent on phone, internet, IT (new computers), bank charges and office consumables.

Note 10

Other Expenditure £5,415 [2022: £4,700]

Church insurance is included in this category. Our insurer covers the church and parish centre in one premium of £6,703 and this is divided 3:1(included in Note 8) which was the approximate breakdown when the two buildings were insured separately. Sundry expenses of £361 included those associated with events such as the Burns Supper and a contribution to robes for Erika Fletcher on becoming our Reader.

Note 11

Governance £600 [2022: £600]

This covers the costs of examining our accounts and providing vital guidance on the detail of the legal requirements for charity accounting and reporting.

Note 12

Major Expenditure

Church: £3,060 was spent on the assessment of environmental damage to the Tower in preparation for the major renovation project.

Parish Centre: £11,456 of which £8,684 was spent on the replacing the heating boiler and updating the system. A further £2,772 was spent on essential electrical maintenance.

Note 13

Payments of expenses to PCC Members and other parishioners £3,131 [2022: £2,262]

Expenses were paid, on receipt of invoices, for "out of pocket" expenses incurred at the request of the PCC. The expenses covered consumables for church services, the parish centre, administration and building maintenance. These payments are assigned to the accounting lines appropriate for the expense and details are available on request.

Note 14

Tangible Fixed Assets

The current values are approximately

Parish Centre	£250,000 last valued in 2015
Church heating system	£119,000 depreciated over 20yrs
Parish centre heating system	£12,000

Note 15

Parochial Funds

Encompassed within these accounts are various sums of money that are retained for specific activities/projects. The funds to be carried forward into 2024 are:

Toilet Twinning	£60
Comfort & Joy	£98
Flower fund	£138
Little Fishes	£959
Choir Fund	£1,648
Lobby fund (R)	£6,427 (at the request of the donor to be used for new security systems)

ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 1 to 16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 144(2) of the Charities Act 2011 ("the 2011 Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) 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 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 financial statements, which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations

    - have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jane Liston MAAT ACA
23 The Plantation
Abbeymead
Gloucester
GL4 5TR

Date: 27 July 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHARLTON KI

England & Wales - Charity number 1138069

Accounts

ST MARY'S PARISH CHURCH, CHARLTON KINGS
DIOCESE OF GLOUCESTER

PAROCHIAL CHURCH COUNCIL ANNUAL REPORT 2022

Vicar's APCM report 2022-2023

At the time of report I have been in post as the Vicar of Charlton Kings for approaching five years. It has been a challenging and demanding period of ministry.

We have left the period of the covid pandemic behind and have started to return to 'normal' life. There is a perceived lag in people coming back and being entirely comfortable in public spaces and events. -We, as we begin 2023, have now started to pull away and have had some very successful and well-attended services.

● All Age Worship services on the 1st Sunday of each month, a Taize service on the evening of the 2nd Sunday and a Breaking the Bread service on the 3rd Sunday have all proved popular and well received. The Prayer and Praise service on the evening of the 4th Sunday has not proved to be particularly well received and going forward it is suggested the Liturgy Committee discuss other options as we look to the future.

●We continued fellowship and refreshment arrangements after the principal Sunday Service, and after the Thursday Holy Communion Service in church which have been popular and create a good community feeling.

●We have not been able to completely pay our Parish Share – contributing £70k of a £92k request. We have agreed in the year to come to pay £80k

●The Vicar is on the Diocesan Synod.

●The Vicar visits 125 Air Training Corps (although not an ATC chaplain) and has invited them to join services in St Mary's such as Air Training Corps Sunday – which was well received. The Vicar is no longer an Army Cadet Force Chaplain but was, in January 2023, commissioned as a Reserve Forces Chaplain in the RAChD stationed with the 104th Regiment of Royal Artillery Newport South Wales. The vicar did, however, spend two weeks with Gloucestershire ACF at Okehampton in Devon with nearly 200 cadets and 100 instructors. It proved an excellent opportunity for mission with many fruitful engagements with young and old(er) ACF volunteers presenting themselves.

● The churchyard continues to be maintained by the Parish Council. They have engaged in general upkeep, such as tree maintenance and more complex work such as maintenance of the Grade II listed perimeter wall to the churchyard.

●I extend my thanks to everyone who has served on the PCC and committees over the last year. Thank you for your commitment and hard work. We particularly thank Dr Martin Grinter for his work as the Parish Treasurer as he stands down and hands over to Mrs Dana Dundas - this transition is under way but Martin has generously said he will handrail Dana in the next few months as she gets to grips with her new role. Thank you to Martin for all his hard work and dedication over 10 years.

●I wish to extend my sincere gratitude to the two Church Wardens – Mrs Jenny Downes and Mr Colin Revell. They have done all they can to make sure St Mary's continues to function and all statutory rules are followed.
Mrs Jean Huckett stood down as Church Warden after completing her six year term of office and has also taken the decision to cease being a Reader in the Parish at Easter 2023. Jean is finishing 26 years of dedicated work and commitment to the Church of England as Reader. This is a remarkable and amazing contribution to the Church and this Parish in particular. We give her the greatest of thanks and all our prayers for the future.

● I must also express our thanks to Martin Grinter who, after 10 years as our Treasurer is going to stand down at the APCM 2023. He has done a consistently thorough job in keeping the accounts and guiding the PCC through what we can afford during all those years.

● I thank Derrick and Margaret Walker. Margaret suffering some ill heath never-the-less has continued to do all she can for St Mary's.

●I place on record my thanks to all our servers, money counters, the choir, bell ringers, and the holy dusters. Mr Mike Downward, Mrs Hilda Ridley and everyone who supports and contributes to making these necessary, but not always glamourous systems, work are invaluable. I would also like to thank Mr John Clift, our Choir Master, for the contribution which music has and does make to the worship of our Church and the life of St Mary's.

●I thank the great work all the committee members have contributed over this and previous years. Becky Revell too needs a mention for her work as Safeguarding officer. She has stated that she wishes to stand down from this office. Thanks also to those who maintain and operate the IT equipment. Thank you to each of you.

●Thank you to Jenny Downes for the brilliant work done by her and the team that run the Little Fishes. Little Fishes continues to be a brilliant gathering of mums and carers and is a fantastic example of St Mary's ability to meet people where they are.

●I must also mention the Pastoral Visiting Team – and thanks to Heather, who has taken over as coordinator. They continue to support the most vulnerable in our community and make sure St Mary's continues to engage with people once they become no longer, for whatever reason, unable to attend church in person.

● We have conducted, in 2022, 10 infant baptisms and 2 adults, 9 weddings and a blessing. We have also had 14 funerals, 25 cremations, 10 interments, 3 memorial services and 3 services at the cemetery.

● We have welcomed Revd Rosanne Roberts to the team as Associate Priest and Mrs Erika Fletcher continues her training as Reader and will qualify in September of this year.

Blessings
Graham Bowkett
Vicar, St Mary's Charlton Kings

CHURCHWARDENS' REPORT 1st January to 31st December 2022

In 2022 we thanked Jean for her service as Churchwarden and welcomed Jenny Downes as she took up the post of Churchwarden following the APCM. I have been personally very grateful for all of Jean's advice and guidance during my time working with her as Churchwarden. As noted in last year's report, we have continued to try to rebuild following the pandemic and have had some successes, especially with attendance at the all-age service and the range of Christmas services. We introduced some new patterns of worship namely the once-a-month Breaking of the Bread service at the 10 am Sunday Eucharist and two new evening services, a Taizé and a Prayer & Praise service, both of which have proven more popular than the more traditional Choral Evensong ~~services~~. These developments have been a really positive change to report after the extent to which Covid restricted or prevented us from gathering as we would have liked. The Churchwardens would like to thank Graham, Rosanne & Jean for all the hard work that has been involved in both developing new forms of worship and extending our existing provision. We are also grateful to Erika as she completes her training to become Reader in September 2023 and takes on more responsibility for the worship within the church. Rosanne has been welcomed as Assistant Priest and has been crucial in supporting worship at St. Mary's whilst Graham has been required to attend to his duties as Army Chaplain. We must also thank the congregation for their feedback and support over the past year; it is really greatly appreciated. Whilst the number of people attending services is not back up to pre-pandemic levels, it is [slowly] improving and 2022 has seen a number of new people join the worshipping congregation.

Jenny Downes and Colin Revell Church Wardens

PASTORAL TEAM

Since the gradual easing of Covid lockdown restrictions the team reverted to much of our activities in former times. We made fewer phone calls and "garden" visits, but we still kept an awareness of our more vulnerable members at St Mary's, and acted accordingly.

We resumed visiting and taking Holy Communion to people at home (as other lay ministers of Communion are also doing), and also to our local care homes.

The Wot-Nots group merged into the new group The Library Social Club, that incorporates free transport for those who need it. Our involvement with supporting the clergy in 11 weddings and wedding blessings, and 12 baptisms picked up as the Covid restrictions finally ended and we befriended several families through some memorable services; many of which had been postponed many times.

Our funeral ministry continued to be heavy and 30 funerals and memorial services were conducted by our clergy with support from the team, at both our church and the crematorium.

The dementia-friendly service, "Memory Lane", has been going since May 2022 and attracts a small but faithful congregation. We have also been visited by local professionals and chaplains who are interested in this initiative. We would like to thank David Brawn and Jeff Coulthurst who play the piano for this, and Ray Talbot who organises the sound, also others who have come from time to time to help, or just cheer us on.

We continue to be grateful to people who make us aware of something or someone we may have missed. This is Pastoral Care from the congregation (and community) <u>to</u> the congregation (and community), which confirms us all in our membership of the body of Christ.

Heather Anderson-Paine (Pastoral Team Lead), Jenny Downes and Alison Talbot

ESTATES COMMITTEE

Responsible for the management of our properties. Matters relating to the fabric of the church, the hall and their grounds; also, the use of the hall.

During the past year the Estates committee has primarily focused on some of the smaller tasks around the church which, although no less important, are normally less obvious to the everyday observer. Alongside this is the regular maintenance tasks and some more urgent repairs.

Our works have included stabilising the floor at the front of the church, drainage repairs around the disused outside toilet and around the front guttering, and a small number of ongoing roof repairs.

We have replaced the fuse board in the vestry along with other smaller electrical works to improve both safety and compliance, along with some future proofing for further planned projects. The dishwasher for the Parish Centre was installed - whilst financed by donations, which we are grateful for - did require alterations to both the services and fittings in the kitchen. The wall behind the Parish Centre has also had attention to prevent further deterioration and collapse.

Our ongoing regular maintenance includes several health and safety items including emergency lighting, fire extinguishers, gas safety, first aid provision etc.
The small, but dedicated team of volunteers continued with the monthly churchyard clear-up sessions, helping to keep the church surroundings looking great. Whilst the maintenance of the Churchyard is now the responsibility of the Parish council, it is still important it represents the church well. We have ongoing meetings with the Council who have plans for a great number of repair works to walls & the Lytch gate for coming years and have had a conservator report on the Preaching cross and a number of the historic tombs, all of which is great news.

Currently we are seeking quotes for several larger projects for the coming year or two including an upgraded CCTV and security system, further electrical works, a new boiler for the Parish Centre. Consultations around a disabled toilet and kitchen in the church are ongoing.

We are grateful to all those who help to keep the church looking in such good condition year round, our maintenance teams, to the holy dusters who keep it in such good shape, and to all of you for your support. If we all play our part, either by volunteering time, through financial donations, or just leaving the building as you found it, it can enhance our environment for us all.

Peter Aylott and Peter Ryan
Chairmen

LITURGY AND EDUCATION COMMITTEE

Responsible for advising members of the ministry team, as requested, on any aspects of worship and services. Plans courses.

The committee meets regularly to discuss worship patterns at St Mary's. Several innovations have been introduced during the last year and the response has been mostly positive. The congregation are encouraged to share their opinions about new developments and this is important.

The past seasons are always reviewed and Christmas and Easter being especially noted for attendances and participation. This year the weather had some effect on participation but generally congregation numbers held up well.

The introduction of the All Age and Breaking the Bread Service have been successful as have the changes to the Evening services. The time of the evening service has been changed to 5.30pm instead of 6.30pm as well as the content. Weeks 1 and 3 have Evensong, week 2 has Taizé style worship and week 4 is a Words and Music session.

St Mary's is a worshipping community that aims to be relevant to Faith and those who practice their faith within it. Growing our church community is always one of the topics discussed and participation in the Choir, Serving, Welcoming, reading etc is reported on and it is hoped to encourage more members to offer their services.

Dilys Jones
Committee Chair.

OUTREACH AND PARISH LIFE COMMITTEE

Responsible for fostering our relations with the world beyond the church family. To include areas of major interest including Outward Giving, links with Karnataka Central (South India) and Vasteras (Sweden), notice boards, advertising, press releases, web site, representation from the Church Neighbours and the Ecumenical Working Group, the social and spiritual life of the church family, courses, pilgrimages, outings, parties.....

[this Committee has not met during 2022]

THE FRIENDS OF ST MARY'S

We have not been able to re-establish ourselves as a social group particularly well during this year. We held a Welcome Back Tea party and were able to meet up with Friends for a delightful event. We have been able to provide Birthday cards, Easter cards and Christmas cards as usual doing an order and delivery service to help some of our members.
Our "Big" event was the delivery of the Credence Table that was designed to match the Nave Altar. It was commissioned by the Friends from Auspicious Furniture in Nailsworth, the makers of the nave altar, and its delivery was a wonderful occasion with the craftsman actually seeing his work in situ. Those present were delighted to receive this beautiful item as a gift from the Friends to the Church.
We were not able to hold an AGM for two years and hope to be able to right this in 2023. We are forever grateful for our loyal members who provide funds. Thank you for your continued support.

Dilys Jones
Chairman

TRUSTEES REPORT

Administrative Information

Name Parochial Church Council of Charlton Kings, St Mary

Location St Mary's is located in the centre of the village, the churchyard being bounded by Church Street, New Street and Horsefair Street.

Correspondence Address

St Mary's Parish Office, New Street, Charlton Kings, Cheltenham, Gloucestershire GL53 8JJ

Status The PCC is a registered charity, number 1138069.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

The PCC normally meets ~~between~~ four times each year. Other committees, as detailed below, have responsibility for overseeing and advising on particular areas of Church Life.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent and the Church Wardens in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Mary's Church and churchyard, and the Parish Centre. In the past year we have maintained our pattern of worship on Sundays and weekdays and have sought to ensure that our Church remains an accessible place of welcome, prayer and fellowship for the whole community.

Parochial Church Council Members 2022-3

Name	Role	Elected / ex-officio
Revd Graham Bowkett	Vicar & Chairman	Ex officio
Mrs Jenny Downes	Churchwarden and Deanery Synod Representative	Elected / Ex officio
Mr Colin Revell	Churchwarden	Elected
Dr Martin Grinter	Treasurer, PCC Lay Member	Elected
Mrs Ann Haseler	Secretary, Diocesan and Deanery Synod Representative	Elected / Ex officio
Dr Anne Grinter	Diocesan and Deanery Synod Representative	Ex-officio
Ms Heather Anderson-Payne	PCC Lay Member	Elected until 04 04 22
Mrs Vivien Barr	PCC Lay Member	Elected
Mrs Erika Fletcher	PCC Lay Member and Deanery Synod Representative	Elected / Ex officio
Mrs Dilys Jones	PCC Lay member	Elected until 04 04 22
Mr Peter Lidgard	PCC Lay member	Elected 04 04 22
Miss Bethany Revell	PCC Lay member	Elected 04 04 22
Mrs Rebecca Revell	PCC Lay member and Deanery Synod Representative	Elected / Ex officio
Mr Peter Ryan	PCC Lay Member	Elected
Mrs Alison Talbot	Lay Pastor	Ex-officio
Mrs Jean Huckett	Diocesan and Deanery Synod Representative	Ex officio

ELECTORAL ROLL

We now have 152 on the Roll. This is one more than last year after losing 6 and gaining 7.

Preface to Financial Review

How have we done?			
St Mary's Finances at a glance			
2022			2021
Outward giving to other charities			
£40			£349
Our contribution to the diocesan parish share			
£70,000			£70,000
All Income			
£138,469			£134,827
All Expenditure			
£114,452			£140,581
Income to run St Mary's			
£138,302			£98,209
Net Income after "Running St Mary's"			
£25,393			(£6,745)
Lobby Refurbishment cost			
£1,408			£27,264
All Reserves			
£134,952			£113,938

Financial Review 2022

The PCC uses the financial resources of St Mary's to enable worship, witness and service throughout the year. We support other charities through Outward Giving and we maintain and improve the fabric of the church building so that it remains a visible sign of God's presence and blessing in Charlton Kings. This review provides a snapshot of our financial position at the end of December 2022.

The decline in income of previous years was reversed, primarily by the receipt of two legacies to the value of £21,000.

This year the cost of running St Mary's, that is expenditure excluding major projects and donations to charities, amounted to approximately £113,000. The major expenditure was, as is usual, the parish share contribution of £70,000 (£92,000 requested). Income received by the PCC to pay these bills was just over £138,000 – resulting in a surplus of over £25,000. As hoped for giving rose with the reopening of the church for regular services. Nonetheless donations by direct debit through the Parish Giving Scheme and standing orders remain the bedrock of regular and predictable income.

The DEC appeal for Ukraine dominated the £5,500 raised for outward giving to other charitable activities. Five years ago St Mary's was raising typically £10,000 a year for Outward Giving.

On a technical note these accounts have been generated on the Receipts & Payments basis, a simpler system than used in previous years.

We are indebted to our independent examiner, Jane Liston, for her guidance in charity financial accounting practices and in examining these accounts.

Charlton Kings, St Mary's Receipts & Payments Account

for the year ended 31 December 2022

	Notes	General fund £	Designated fund £	Restricted fund £	2022 £	2021 £
Incoming resources						
Voluntary income:						
Planned giving		51,392	-	-	**51,392**	*47,645*
Collections, donations & other giving		27,703	-	-	**27,703**	*55,526*
Income tax recovered		15,524	-	22	**15,546**	*13,581*
Legacies		21,000	-	-	**21,000**	*2,000*
Activities for generating funds						
Magazine/Bookstall sales/Hall Lettings etc		7,043	-	-	**7,043**	*1,625*
Income from other Properties		-	-	-	**-**	*300*
Fund raising events		740	-	-	**740**	*831*
Investment income:						
Interest & dividends		249	-	145	**394**	*18*
Income from charitable activities:						
Parochial fees		13,930	-	-	**13,930**	*7,850*
Other incoming resources:						
Insurance claims		130	-	-	**130**	*1,375*
Gain on disposal of fixed assets		-	-	-	**-**	*-*
Loans received		-	-	-	**-**	*-*
Other		591	-	-	**591**	*4,076*
Total incoming resources		**138,302**	**-**	**167**	**138,469**	*134,827*
Resources expended						
Charitable activities:						
Donations/Grants to charities		(40)	-	-	**(40)**	*(349)*
Mission & Outreach		(233)	-	(135)	**(368)**	*(587)*
Parish Share		(70,000)	-	-	**(70,000)**	*(70,000)*
Clergy expenses		(1,126)	-	-	**(1,126)**	*(1,011)*
Church running expenses		(7,741)	-	-	**(7,741)**	*(9,003)*
Churchyard maintenance		(94)	-	-	**(94)**	*(1,275)*
Cost of Parish Centre & raising funds		(12,287)	-	-	**(12,287)**	*(6,231)*
Running costs:						
Support costs		-	-	-	**-**	*-*
Administration costs (inc. staff costs)		(16,088)	-	-	**(16,088)**	*(10,688)*
Other		(4,700)	-	-	**(4,700)**	*(5,076)*
Governance costs		(600)	-	-	**(600)**	*(1,020)*
Major expenditure						
Repairs to church buildings		-	-	(1,408)	**(1,408)**	*(27,264)*
Repairs to other property		-	-	-	**-**	*-*
Capital purchases/additions		-	-	-	**-**	*-*
Loan repayments		-	-	-	**-**	*-*
Total resources expended		**(112,909)**	**-**	**(1,543)**	**(114,452)**	*(132,504)*
Net (outgoing)/ incoming resources		**25,393**	**-**	**(1,376)**	**24,017**	*2,323*
Transfers between funds		-	-	-	**-**	*-*
Net incoming/(outgoing) resources before gains		25,393	-	(1,376)	**24,017**	*2,323*
Gains on investment assets		-	-	(3,003)	**(3,003)**	*4,871*
Net movement in funds		25,393	-	(4,379)	**21,014**	*7,194*
Funds brought forward at 1 Jan 2022		59,140	-	54,798	**113,938**	*106,744*
Funds carried forward at 31 Dec 2022		84,533	-	50,419	**134,952**	*113,938*

Note: 2021 figures are restated following the change to Receipts and Payment accounting.

Approved by the PCC on and signed on its behalf

7TH April 2023

Revd Graham Bowkett, Vicar

Notes to the Financial Statements for the year ending 31 December 2022

Accounting policies (the inevitable legal "small print")

Basis of financial statements

These financial statements have been prepared under the Charities Act 2011. The historical cost convention is used, that is, there is no allowance of inflation.

Basis of accounting

In a departure from previous financial reports these accounts have been drawn up on the "receipts and payments " basis where income and expenditure are matched to the year in which they occur.

Please use the notes that follow to amplify the basic information set out in the Receipts and Payments R&P) statement. Figures in parenthesis indicate a negative sum.

Money handled on behalf of others, for example major outward giving appeals and donations made to charities at funerals held in the church, are not included in the R&P statement. Details are recorded in the notes.

Fund accounting

St Mary's financial resources are classified according to restrictions imposed on their use by donors or by legislation. Monies donated for specific purposes are classified as restricted and are accounted for in the heading "restricted" funds. Monies that are available for use at the discretion of the PCC are termed "general or unrestricted". The money is held in a number of bank and savings accounts and in shares. Local bank accounts hold a mix of restricted and unrestricted funds. The Church of England Central Board of Finance manages for us one unrestricted savings account (Development Fund), one restricted account (Fabric Fund) and restricted investment shares.

Income

Donations, fees, interest and legacies are included in financial statements when received. Recovered Gift Aid is included when there is reasonable certainty as to payment by HMRC. Funds raised by events are accounted for gross.

Fund raising

St Mary's does not contract with commercial participators or professional fundraisers. Where appropriate we draw on the advice, guidance and publicity materials supplied by the charities we support. Fund raising events are advertised in the pew sheet, on the website and included in other material sent out by email only to recipients who have signed up to receive this information. The use of the data collections held by St Mary's is subject to review to ensure compliance with General Data Protection Legislation (GDPR).

Parochial fees

The PCC receives parochial fees for weddings and funerals conducted in the church. Part of the money received is made up of statutory fees due to the PCC and also to the Gloucester Diocese,

as set out by the Archbishops' Council under the Ecclesiastical Fees Measure. The balance relates to charges as fixed by the PCC, for extras such as bells, flowers and heating, or paid to visiting ministers, Readers or Non-Stipendiary Ministers. Our R&P statements show only the fees due to the PCC (statutory & non-statutory) as legally the amount due to the Diocese and other ministers is not to be treated as PCC income.

Reserves Policy

Following the completion of the heating project the PCC has reviewed its reserves policy. St Mary's Church will retain unrestricted reserves of £20,000 for administrative purposes such as the payment of salaries and essential bills. The remaining £65,000 is to be used for development purposes, for off-setting any end-of-year deficit and for improvements to the church and Parish Centre. Restricted funds, currently £50,000 (including shares) will be set aside for the maintenance work identified in the Quinquennial Review, other essential remedial work as it arises and specific charitable work as defined by the donors. This policy will be revisited as necessary.

Incoming Resources

Note 1	General funds £	Restricted funds £	Total 2022 £	Total 2021 £
Income from donations and legacies	115619	22	115641	118751
Planned Giving	51392	0	51392	47644
Collections, donations & other giving	27703	0	27703	55526
Income tax recovered	15524	22	15546	13581
Legacies	21000	0	21000	2000

Unrestricted income from all sources, under the heading of General Funds, is the money that the PCC is able to use to run St Mary's on a day-to-day basis. The downward trend of previous years was reversed primary by increased legacies.

The benefit of donors using the **Parish Giving Scheme (PGS)** and Standing Order arrangements was demonstrated once again in 2022. The PGS is our recommended means for those considering ways to financially support St Mary's. Information about the PGS is available at the back of the church. Collections at services increased almost threefold to £13,000. Within this a little over £2,400 was donated to the church at funerals, baptisms and weddings.

Care should be taken when comparing the 2021 figures as the latter include the £25,000 donation for the west door lobby and vat recovery on this project.

As shown here **legacies** are a most valuable and lasting way to support St Mary's mission and ministry in Charlton Kings. If you would like to know more please speak to the churchwardens or treasurer.

The contactless card readers are now gaining more use and donations to St Mary's by this means tripled to over £3,000. Donations via the website remain negligible.

Recovered gift aid remains a vital source of income. The PCC encourages every donor who is a taxpayer, to Gift Aid his or her donation within the limits set by HM Revenue. St Mary's received over £15,500 is this way without any financial impact on the donors.

Note 2
Activities for generating Funds: £7,783 (2021: £2,756)
Reopening the Parish Centre increased the income from lettings to just over £7,000. For comparison in recent, pre-pandemic, years hall lettings raised between £9,000 - £11,000. Funds raising through the Burn's night and Lenten Lunches raised over £700, a proportion of which was donated to Christian Aid.

Note 3
Investment Income: £249 (2021: £19)
Bank and savings interest are gradually increasing. The Restricted shares were valued at £29,756 on 31 December 2022 giving a loss, on paper, of £3,003.

Note 4

Income from Church Activities (Parochial fees): £13,930 (2021: £7,850)

Wedding and funeral fees almost doubled as some of the weddings postponed due to the pandemic have now taken take place. St Mary's continues to benefit from lay fees due to those supporting these services being donated to the church.

During the year we received £21,570 of which £5,337 was due to the DBF and £2,303 was due to third parties leaving £13,930 for the church.

Note 5

Income from other sources: £591 (£2021: £5,451)

The category 'gathers up' all the other income received during the year and there is little to be drawn by comparing year-to-year variations. This figure includes a belated settlement of £130 for an insurance claim, 'coffee' money, Little Fishes weekly payments and one online donation for memorial candles. The other donations for these candles will be included in the 2023 accounts.

Resources Expended

Note 6 Expenditure on Church Activities	General funds £	Restricted funds £	Total 2022 £	Total 2021 £
Church Activities	(112,909)	(135)	(113,044)	(105,240)
Donations/Grants to charities	(40)	-	(40)	(349)
Outreach and Children	(233)	(135)	(368)	(587)
Parish Share	(70,000)	-	(70,000)	(70,000)
Clergy expenses	(1,126)	-	(1,126)	(1,011)
Church running expenses	(7,741)	-	(7,741)	(9,003)
Churchyard maintenance	(94)	-	(94)	(1,275)
Parish Centre expenses (inc salary cost)	(12,287)	-	(12,287)	(6,231)
Administration costs (inc. organist and secretary costs)	(16,088)	-	(16,088)	(10,688)
Other (inc. insurance)	(4,700)	-	(4,700)	(5,076)
Governance	(600)	-	(600)	(1,020)

Donations to Charities £40 (2021: £349)

It is considered best practice that donations passing through our account to third parties should not be considered as PCC income and are therefore not listed in the R&P statement. £40 was donated to the Friends of Gloucester cathedral (£20) and to the G&B Association of Bellringers (£20) and were made from general funds.

Donations of £1,139 made at funerals held in the church for charities nominated by the family are not included in these accounts. A list of the charities is available on request.

The other charities supported by St Mary's were;

Disasters Emergency Appeal (DEC)for Ukraine: £4,082 raised during the appeal. Gift aid recoverable by DEC and recovered by St Mary's amounted to £635. £2139 of donations was paid into the DEC account through the Nat West bank as, at the time, they were offering to match donations. Assuming the offer was fulfilled the total amount raised was £7,069.

Children's Society: £334 (inc £53 of recovered gift aid from 2012) was raised through the Christingle service, money boxes and carol singing.

DEC appeal for the Pakistan floods raised £274.30, including recovered gift aid.

Christian Aid: £267 was raised through the Lenten Lunches and other donations

Royal British Legion: £212 was raised at the Remembrance Sunday service

Missions to Seafarers: £192.00 was raised following a talk by a visiting speaker

Note 7
Outreach (Comfort and Joy)
The balance of £493 is carried forward from 2021 was boosted by recovered gift aid of £21 and £135 was spent on Easter gifts under the C&J banner leaving £379 available for use in 2023. £233 was spent holding the local mission including the Lenten lunches and Burn's night.

Note 8
Parish Share £70,000 (2021: £70,000)
At the beginning of the year the PCC agreed to a Parish Share contribution of £70,000 against the Diocesan request of £91,683.

Note 9
Clergy Expenses £1,126 (2021:1,011)
Clergy expenses reflect Graham's travel, telephone and IT expenses and the direct purchases made by him on behalf of the PCC.

Note 10
Church Services and Maintenance

	General funds £	Restricted funds £	Total 2022 £	Total 2021 £
Church running expenses	(7,741)	-	(7,741)	(9,003)
Provision of services	(1,185)	-	(1,185)	(1,986)
Music	(624)	-	(624)	(427)
General Maintenance	(1,775)	-	(1,775)	(2,799)
Heating, Lighting & Water	(4,158)	-	(4,158)	(3,473)
Flowers	-	-	-	(309)
Cleaning	-	-	-	(10)

General maintenance covered the routine checks on the gutters, roof, boiler, fire extinguishers, CCTV and alarm systems, and minor electrical work. Scheme. Comparisons with 2021 for heating costs are, of course, weather dependent. Increased utility costs started to feed through especially in the last quarter of 2022.

Note 12

Costs of running the Parish Centre and of fundraising: £12,287 (2021: £6,231)

These are the costs of running the Parish Centre and raising funds for the church. Costs for general fund raising were £62.

Parish Centre running costs ie; power, insurance, consumables, maintenance and the salary of our cleaner, amounted to £12,225. The cost of the new commercial dishwasher was covered by a very generous donation, with the associated electrical installation works included in the figure above.

Note 14

Administration (including staff costs)

	General funds £	Restricted funds £	Total 2022 £	Total 2021 £
Administration	(16,088)	-	(16,088)	(10,688)
Lay salaries including NIC	(8,328)		(8,328)	(6,672)
Lay salaries (parochial fees)	(5,600)		(5,600)	(2,115)
Administration costs	(2,160)		(2,160)	(1,901)

In support of the clergy, St Mary's relies extensively on the skills, knowledge and expertise of unpaid volunteers. We employ Tracy our Parish Secretary, John our Choir Master and Tracey our Parish Centre cleaner. Tracey's salary is in included in the Parish Centre running costs. The lay salaries (parochial fees) were those paid to organists, bell ringers and our verger supporting weddings and funerals. Lay members acting as verger have generously donated their parochial fees to the church.

Administration £2,160 (2021: £1,901)

These costs include phone, internet, IT, bank charges (£500) and office consumables.

Note 15

Other General Expenditure £4,700 (2021: £5,076)

Church insurance is included in this category at a cost of £4,469. Our insurer covers the church and parish centre in one premium of £6,118 and this is divided 3:1 which was the approximate breakdown when the two buildings were insured separately. Sundry expenses of £231 included the leaving gift for Revd Adrian Beere.

Note 16

Governance £600

This covers the costs of examining our accounts and providing vital guidance on the detail of the legal requirements for charity accounting and reporting.

Note 17

Major Expenditure £1,408

There were no major church building related projects undertaken in 2022. The expenditure shown was the completion payment for the West Door Lobby.

Payments of expenses to PCC Members and other parishioners £2,262 (2021:£2,920)
Over the year £2,262 was paid, on receipt of invoices, for "out of pocket" expenses incurred at the request of the PCC. The expenses covered consumables for church services, the parish centre, administration and building maintenance. These payments are assigned to the accounting lines appropriate for the expense and are available on request.

The absence of the Balance Sheet
A balance sheet does not feature in the Receipts and Payments accounting system. For completeness the following descriptions are included for information.

Tangible Fixed Assets
In recent years three assets have been recorded under this heading; the Parish Centre, the church heating system and the heating radiators installed in the parish hall. The lobby refurbishment is not included as a fixed asset. Previously these were either depreciated or revalued.

Debtors
Any money owed to us and expected to be received during 2023, for example from HRMC for tax recovery on gift aid donations in the last quarter of 2022 will be accounted for in the 2023 accounts

Liabilities
This is money (approximately £1,000) we are due to pay others in 2023 and consists of final transfers to charities that featured in appeals during the year and for which we have now recovered gift aid and additional donations during the year.

Funds
Encompassed within these accounts are various sums of money that are retained for specific activities/projects. The funds are:

Specific funds carried forward	General funds £	Restricted funds £
Parish Centre Keyholders	(85)	
Childrens' Corner	20	
Little Fishes	378	
Lobby Project & Security		6,427
Comfort & Joy		379
Choir Fund	1,294	
Flower fund	331	

( ) indicates future liability
Little Fishes funds are held in accounts B & C – to be reconciled in Fy 2023

ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages 1 to 16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 144(2) of the Charities Act 2011 ("the 2011 Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) 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 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 financial statements, which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations

    - have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jane Liston MAAT ACA
23 The Plantation
Abbeymead
Gloucester
GL4 5TR

Date: 6 April 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHARLTON KI

England & Wales - Charity number 1138069

Accounts

ST MARY'S PARISH CHURCH, CHARLTON KINGS
DIOCESE OF GLOUCESTER

PAROCHIAL CHURCH COUNCIL ANNUAL REPORT 2021

'Let all them who take refuge in you celebrate, let them sing out loud forever!'

(Psalm 5.11)

Vicar's APCM report 2021-2022

At the time of report I have been in post as the vicar of Charlton Kings for nearly 4 years (by APCM).

●We have re-introduced, after lock down, the successful All Age Worship services on the 1st Sunday of each month. A Taize service on the evening of the 2nd Sunday, a Breaking the Bread service on the 3rd Sunday and a Prayer and Praise service in the evening of the 4th Sunday.

●We continued to have fellowship and refreshment arrangements after Sunday Service, and after the Thursday Holy Communion Service in church.

●We have not been able to completely pay our Parish Share – contributing £70k to an £83k request. The Diocesan request increased for 2022 to £92k. I have have made my displeasure known to the Area Dean. The PCC has agreed again for this year to pay £70k and assess surplus, or not, at the end of the financial year.

●The Vicar is on the Diocesan Synod.

●The Vicar is Chaplain to 125 Air Training Corps (although not an ATC chaplain). I am CF4 in RAChD with the Army Cadets Gloucester (the Rifles).

●We have handed the church yard over to the Parish Council for maintenance and upkeep.

●The Porch was refurbished and is now looking splendid.

● We have welcomed Mr John Clift as our Choir Master – and he is very welcome and appreciated by the Vicar and congregation. His music is uplifting and particularly enjoyable. Thank you to him and to the choir for being part of the St Mary's family.

●I extend my thanks to everyone who has served on the PCC and committees over the last year.

●I wish to extend my sincere gratitude to the two Church Wardens – Jean and Colin. Jean stands down this year and I thank her for her commitment and dedication, over the years, to making St Mary's a place of great worship and prayer. I too, thank Derrick and Margaret Walker, for all that they do. Margaret and her helpers provided a great spread at the Burns Supper in January. And she continues to ensure, with her team, that the flowers in St Mary's are seasonal and magnificent. Thank you.

●I place on record my thanks to all our servers, money counters, acolytes (we welcome Ēté and Seb), the choir, bell ringers, and the holy dusters.

●I wish also to acknowledge the great work all the committee members have contributed, as well as those who maintain and operate the IT equipment, the Facebook page and the Parish web site, thank you. Lastly I wish to thank and acknowledge the brilliant work the team that run the Little Fishes contribute to the church. Little Fishes is an amazing and brilliant gathering of mums and carers and is a fantastic example of St Mary's ability to meet people where they are. Jenny, despite her self-effacing protestations, is doing an amazing job.

●I must also mention the Pastoral Visiting Team – and thanks to Alison, who stood down as co-ordinator and handed over to Heather. The Visitors team make a huge difference to the ministry of St Mary's. I have relied on them very often and appreciate their expedient and dedicated assistance.

●Going forward, I feel that we need to continue to consolidate our service provision and be patient and kind to each other as we move out of the Pandemic, try to work out what we can do to stabilize our finances (again). And seek to re-open the church during the day so that as many people as possible can come into the building and spend time – in prayer, or simply in a place of quiet and solace.
●Finally I wish to thank Revd Adrian Beere. It isn't easy being the curate at St Mary's (or indeed working with me!) and I have asked a great deal of him. His curacy during these years of Covid have been far from ideal and he has always worn my demands, and the rigors placed upon him lightly and been of great assistance. Thank you.

Blessings
Graham Bowkett
Vicar, St Mary's Charlton Kings

PASTORAL TEAM

The Pastoral Team has continued to stay in touch as far as possible with St Mary's membership. As lockdowns came and went and restrictions to deal with the threat of Covid19 constantly changed, we adapted our methods to suit the times. As the weather warmed we saw more and more people in person, outdoors or in church, rather than contacting them by telephone or email. The need to deliver pewsheets also diminished.
Change came at the beginning of the year when we sadly lost one of our members. Many of Lynne Glover's gifts and skills were of great value to the team, but we understand that her health issues meant that she has had to step back from her work with us. We wish her well in her next steps.
Although numbers of congregants at the main 10am service has dropped, numbers at the smaller services have rather increased as sometimes it felt safer with a smaller number of worshippers, making it easier to keep a social distance.
We continued to support the clergy at 4 weddings and a blessing service, 8 baptisms, and 31 funerals, either at St Mary's or at the Crematorium.
We inaugurated risk assessments for our visiting, especially with Holy Communion as this involves giving something to eat, and can also involve money changing hands as we are asked sometimes to put something in the church collection. We also inaugurated a GDPR consent form for those who are not already on our electoral roll.
At the end of the Summer we gathered for a small party in the garden of Maureen Chandler, as a thank-you to those in the congregation who have supported us in many ways; taking home communions, visiting, or passing on news of those who might welcome ministry for various reasons.
In September Alison felt that it was time to step down from leading the team and Heather very kindly agreed to take on this role, attending staff meetings and co-ordinating our efforts. At her initiative we should shortly be using business cards which carry our details.
Also as September approached, two of our care homes opened their doors to us but although we have visited once or twice, frequent closures because of Covid symptoms, or staff having to isolate, have prevented many of our planned visits. However, as the weather warms, we hope for better things.
We have spent time restructuring our way of working and are now considering what pastoral ministry will look like in a post-Covid era.

Heather Anderson-Paine,

Pastoral Team Lead

Alison Talbot, Pastoral Team

CHURCHWARDEN'S REPORT 1st January to 31st December 2021

In 2021 we picked up from where we left 2020, still trying to cope with, and find the best way through, the effect of the Covid pandemic while keeping up with the constantly changing guidelines, restrictions and relaxations which were announced by both secular and religious authorities. That we were able to negotiate all the different hurdles put in our way is due entirely to excellent co-operation, communication and team work on the part of everyone involved – including the congregation who demonstrated remarkable stoicism as instructions and guidance were amended on what seemed (to the Churchwardens at least) to be a almost weekly basis! We would like to record our thanks to everyone at St Mary's for the good humour and fellowship which underpinned our journey through 2021. The Churchwardens recognise that negotiating the year as well as we did was due in no small measure to the commitment, care and leadership of Graham, our Vicar, and our report would not be complete if we did not acknowledge the debt of gratitude we owe him.

As we commented in the 2020 report 'things were still far from normal' in 2021. Notably the numbers of people attending services in person in church. We still have some way to go to return to, or exceed, pre-pandemic levels but with faith, commitment to Christ, openness to change and new initiatives, together with a dollop of hard work coupled with patience, we, and St Mary's, will succeed - the report for 2022 should be a much more interesting and positive read.

Jean Huckett and Colin Revell Church Wardens

ESTATES COMMITTEE – Report 2020 – 2021

Responsible for the management of our properties. Matters relating to the fabric of the church, the hall and their grounds; also, the use of the hall.

Since the last APCM the estates committee has seen the completion of a number of projects that had been started in previous years, notably the restoration of the west porch with clear glazing incorporating an accessibility door and draught proofing lead by Martin Grinter.

The remainder of the work has fallen into 3 categories, health and safety, updating fittings to save money, and necessary maintenance.

Health and safety has included replacement of emergency light fittings, attention to fire doors, a lockable gas valve on the Parish Centre gas hob, servicing the Parish Centre fans, fire extinguisher servicing, annual gas certification, providing a written notice to the Patels at the Forge regarding the partial collapse of the shared Parish Centre boundary wall and the installation of an accessible replacement distribution board in the choir vestry including some redial work to wiring which posed a fire risk.

Spend to save was primarily the replacement of most of the lighting across both buildings of tungsten and halogen lighting with LED.

Necessary maintenance has included some fitting replacement, some stonework and downpipe repairs by A Amplett, liaising with the Parish Council representative regarding work around the churchyard and boundaries, and ongoing AV updates.

We would like to thank all those who assisted us in this work including Margaret and Derek for keeping the hall up and running, Ray Talbot, David Brawn and all those who have turned out to work in the churchyard on a regular basis (thank you to Ann Haseler for the drinks and snacks)

Over the coming period we need to approve a new architect with the Diocese, plan and implement a north transcept kitchen and accessible toilet, complete drainage repairs, investigate ways to increase Parish Centre usage, and replace the uplighters in the church, which are the last remaining halogen lights, with dimmable LED replacements.

Peter Aylott and Peter Ryan
Chairmen

LITURGY AND EDUCATION COMMITTEE

Responsible for advising members of the ministry team, as requested, on any aspects of worship and services. Plans courses.

Full lockdown, restrictions, then less restrictions and then even less restrictions. What a year we've had. But throughout it all St Mary's continued to provide a spiritual presence in person and online. The IT team provided Sunday services via YouTube and our website, giving the congregation the chance to join in regular worship, the services continue to be enjoyed by a regular group of parishioners. Over the year we were able to celebrate some festivals and other special events such as Remembrance Sunday which we were able to share with our community. There is growing confidence in the safety measures practiced within the building and the congregation numbers are increasing gradually, even though there is an understandable reluctance amongst some worshipers.

We welcomed John Clift as our new organist and Choir Master and he was able to ensure that our seasonal services went very smoothly. Christmas was celebrated with all the usual services and although there were less attendees than usual it was with great joy that we were able share the season with our congregation and our community.

Our grateful thanks go to the Clergy, Churchwardens and the IT team for their dedication and determination to keep St Mary's worshiping and we look forward to the future with optimism and renewed enthusiasm. There are many exciting plans for the future of St Mary's.

Dilys Jones
Committee Chair.

OUTREACH AND PARISH LIFE COMMITTEE

Responsible for fostering our relations with the world beyond the church family. To include areas of major interest including Outward Giving, links with Karnataka Central (South India) and Vasteras (Sweden), notice boards, advertising, press releases, web site, representation from the Church Neighbours and the Ecumenical Working Group, the social and spiritual life of the church family, courses, pilgrimages, outings, parties.....

The main focus of the Outreach Committee has been on the Comfort and Joy initiative.

Led by Adrian, it has a simple but powerful intention - to offer a blessing and bring a moment of joy into people's lives during difficult times. It continues to go from strength to strength and is now involving even more than the original 40 members of the congregation. The team continues to be inundated with offers of help, donations and nominations of people we could help. The feedback has been overwhelmingly positive. Lent 2021 saw a focus on 40 acts of kindness by supplying people with some simple ideas to bring joy into people's lives. Easter 2021 activities included delivering flowers on Mothering Sunday and Easter Day including 150 bunches to people in the Charlton Kings precinct. A highlight was when one of the local business owners posted a picture of the flowers they had received on social media with a favourable comment. 25 Children received deliveries of Easter eggs and an activity sheet with the Easter message. In addition, 25 Easter meals with a hot cross bun sourced from the Long Table were delivered. We also supplied goody bags to a number of individuals with the Church of England devotional booklet. The staff of local schools received boxes of biscuits. All of this was done with great care to comply with COVID rules.

Unfortunately, we were unable to repeat the delivery of meals for Christmas 2021, so we made up goody bags for adults and children. All in all, 80 adults, 9 children and 16 toddlers received bags with the adults being supplied with the Church's Christmas booklet. In addition, the teachers at 6 local schools received boxes of biscuits and the staff of 5 local care homes were given tins of sweets.

Anne Grinter

THE FRIENDS OF ST MARY'S

Another year passes and our opportunities to socialise have been curtailed. We were unable to hold our AGM and had to issue an annual report and balance sheet via email. We did manage to hold a post restrictions Afternoon Tea to celebrate our newly found freedoms in October. Friends and supporters enjoyed scrummy cakes and copious amounts of tea in a joyful atmosphere. We were able to present our Christmas card range for pre-order and provide a other cards for immediate sale. We had a lovely afternoon and are looking forward to having more social events very soon.

We are hoping to get designs for the Credence table which is to match our Nave Altar. The altar, a gift from the Friends, has been put to good use over the last two years. When we get confirmation of this item you, our loyal members, will be the first to know.

Thank you for your continued support.

Dilys Jones
Chairman

TRUSTEES REPORT

Administrative Information

Name Parochial Church Council of Charlton Kings, St Mary

Location St Mary's is located in the center of the village, the churchyard being bounded by Church Street, New Street and Horsefair Street.

Correspondence Address

St Mary's Parish Office, New Street, Charlton Kings, Cheltenham, Gloucestershire GL53 8JJ

Status The PCC is a registered charity, number 1138069.

STRUCTURE, GOVERNANCE AND MANAGEMENT

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

The PCC normally meets between four times each year. Other committees, as detailed below, have responsibility for overseeing and advising on particular areas of Church Life.

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent and the Church Wardens in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Mary's Church and churchyard, and the Parish Centre. In the past year we have maintained our pattern of worship on Sundays and weekdays and have sought to ensure that our Church remains an accessible place of welcome, prayer and fellowship for the whole community.

Parochial Church Council Members

Name	Role	Elected / ex-officio
Revd Graham Bowkett	Chairman	Ex officio
Mrs Jean Huckett	Church Warden & Diocesan and Deanery Synod	Elected
Mr Colin Revell	Churchwarden	Elected
Mr Derrick Walker	Assistant Churchwarden	Elected
Dr Martin Grinter	Treasurer, PCC Lay Member	Elected
Mrs Ann Haseler	Secretary, Diocesan and Deanery Synod Representative	Elected / Ex officio
Dr Anne Grinter	Diocesan and Deanery Synod Representative	Ex officio
Ms Heather Anderson-Payne	PCC Lay Member	Elected
Mr Peter Aylott	PCC Lay Member	Elected
Mrs Vivien Barr	PCC Lay member	Elected 21st August 2021)
Mrs Jenny Downes	PCC Lay member and Deanery Synod Representative	Elected / Ex officio
Mrs Erika Fletcher	PCC Lay Member and Deanery Synod Representative	Elected / Ex officio
Mr Ted Freeman	PCC Lay Member	Elected (until 21st August 2021)
Dr Lynne Glover	PCC Lay Member	Elected (until 21st August 2021)
Mrs Dilys Jones	PCC Lay member	Elected
Mrs Rebecca Revell	PCC Lay member and Deanery Synod Representative	Elected / Ex officio
Mr Peter Ryan	PCC Lay Member	Elected
Mrs Alison Talbot	Lay Pastor	Ex-officio

ELECTORAL ROLL

We now have 151 on the Roll. This is an increase of 1.2% on last year.

Preface to Financial Review

How have we done?			
St Mary's Finances at a glance			
2021			2020
Outward giving to other charities			
£349			£856
Our contribution to the diocesan parish share			
£70,000			£76,416
All Income			
£134,827			£137,547
All Expenditure			excludes heating system
£140,581			£134,567
Income to run St Mary's			
£98,209			£108,913
Net Income after "Running St Mary's"			
(£6,745)			(£5,614)
Lobby Refurbishment cost			
£27,264			
All Reserves including value of Parish Centre & Heating Systems			
£496,517			£497,400

Financial Review 2021

The PCC uses the financial resources of St Mary's to enable worship, witness and service throughout the year. We support other charities through Outward Giving and we maintain and improve the fabric of the church building so that it remains a visible sign of God's presence and blessing in Charlton Kings. This review provides a snapshot of our financial position at the end of December 2021.

The decline in income of previous years continued with a reduction in unrestricted income of £10,000. Unrestricted expenditure was also reduced.

This year the cost of running St Mary's, that is expenditure excluding major projects and donations to charities, amounted to approximately £105,000. The income received by the PCC to pay these bills was just over £98,000 – a gap of nearly £7,000. This was met from savings. Regular donations being made through the banking system by direct debit through the Parish Giving Scheme and standing orders formed the bedrock of income as these donations were, by and large, immune to the impact of closing the church and increased absences from those services that did take place.

We are indebted to our independent examiner, Jane Liston, for her guidance in charity financial accounting practices and in examining these accounts.

Charlton Kings, St Mary's Statement of Financial Activities

for the year ended 31 December 2021

	Notes	General fund £	Designated fund £	Restricted fund £	2021 £	2020 £
Incoming resources						
Voluntary income:						
Planned giving	1	47,574	-	70	**47,644**	48,339
Collections, donations & other giving		19,141	-	36,385	**55,526**	57,700
Income tax recovered		13,424	-	157	**13,581**	15,460
Legacies		2,000	-	-	**2,000**	-
Activities for generating funds	2					
Magazine/Bookstall sales/Hall Lettings		1,625	-	-	**1,625**	2,910
Income from other Properties		300	-	-	**300**	-
Open Garden		831	-	-	**831**	16
Investment income:						
Interest & dividends	3	13	-	6	**19**	215
Income from charitable activities:						
Parochial fees	4	7,850	-	-	**7,850**	7,097
Other incoming resources:	5					
Insurance claims		1,375	-	-	**1,375**	1,948
Gain on disposal of fixed assets		-	-	-	**-**	-
Other		4,076	-	-	**4,076**	3,862
Total incoming resources		**98,209**	**-**	**36,618**	**134,827**	137,547
Resources expended						
Charitable activities:						
Donations to charities	6	(105)	-	(244)	**(349)**	(856)
Outreach	7	-	-	(587)	**(587)**	-
Parish Share	8	(70,000)	-	-	**(70,000)**	(76,416)
Clergy expenses	9	(1,011)	-	-	**(1,011)**	(1,363)
Church running expenses	10	(9,003)	-	-	**(9,003)**	(10,157)
Churchyard maintenance	11	(1,275)	-	-	**(1,275)**	(395)
Running the Parish Centre and fundraising	12	(6,231)	-	-	**(6,231)**	(8,879)
Charitable activities:						
Support costs (fixed asset depreciation)	13	(545)	-	(7,532)	**(8,077)**	-
Administration costs (inc. staff costs)	14	(10,688)	-	-	**(10,688)**	(9,313)
Other	15	(5,076)	-	-	**(5,076)**	(4,676)
Governance costs	16	(1,020)	-	-	**(1,020)**	(300)
Major expenditure						
Repairs to church building (Lobby refurbishment)	17	-	-	(27,264)	**(27,264)**	(22,212)
Repairs to other property		-	-	-	**-**	-
Total resources expended		**(104,954)**	**-**	**(35,627)**	**(140,581)**	(134,567)
Net (outgoing)/ incoming resources		**(6,745)**	**-**	**991**	**(5,754)**	2,980
Transfers between funds	18	(878)	-	878	**-**	-
Net incoming/(outgoing) resources before gains		(7,623)	-	1,869	**(5,754)**	2,980
Gains on investment assets		-	-	4,871	**4,871**	2,582
Net movement in funds		(7,623)	-	6,740	**(883)**	5,562
Funds brought forward at 1 Jan 2021		322,460	-	174,940	**497,400**	491,838
Funds carried forward at 31 Dec 2021		314,837	-	181,680	**496,517**	497,400

Balance Sheet for Charlton Kings, St Mary

as at the 31 December 2021

	Notes	2021 £	2020 £
Tangible assets	19	382,400	390,477
Investments		32,759	27,888
Fixed Assets		**415,159**	418,365
Debtors: amounts falling due after one year		-	
Debtors: amounts falling due within one year	20	1,884	2,504
Cash at bank and in hand		81,179	78,632
Current Assets		**83,063**	81,136
Creditors: amounts falling due within one year	21	**(1,705)**	(2,101)
Net Current Assets *(Current assets less creditors <1 year)*		**81,358**	79,035
Total Assets less current liabilities *(Fixed Assets plus NCA)*		**496,517**	497,400
Creditors: amounts falling due after one year		-	-
Net Assets		**496,517**	497,400
Restricted funds		**181,680**	174,940
Designated funds (unrestricted)		-	-
General fund (unrestricted)		**314,837**	322,460
Reserves		**496,517**	497,400

Approved by the PCC on and signed on its behalf

Revd Graham Bowkett, Vicar

Notes to the Financial Statements for the year ending 31 December 2020

Accounting policies (the inevitable legal "small print")

Basis of financial statements

These financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 and the Charities Statement of Recommended Practice [SORP] (FRS 102). FRS102 is the Accounting Standard applicable in the UK with the underlying principle of presenting a "true and fair" financial view of St Mary's. The historical cost convention is used, that is, there is no allowance of inflation.

Basis of accounting

The accounts have been drawn up on the "accruals" basis where income and expenditure are matched to the period to which they relate. For example, the HMRC Gift Aid tax recovery of £2,400 received in January 2021 was based on donations made in the last quarter of 2020 and does not appear as income in these 2021 accounts.

Please use the notes that follow to amplify the basic information set out in the key financial statements: our consolidated Statement of Financial Activities and the Balance Sheet. Figures in parenthesis indicate a negative sum.

Low value assets acquired in year are normally "written off" in the same year. High value fixed assets such as the church heating system and new radiators in the Parish Centre are depreciated at the rate of £7,500 a year until their value falls to zero.

Money handled on behalf of others, for example donations made to charities at funerals held in the church, are not included in these accounts. These sums amount to less than 0.6% of income. During the year Barclays, our banker, advised that we must change the type of account used for general banking purposes to better reflect the situation where the bulk of the money handled by the account is owned by the PCC. The PCC is grateful to all donating by Standing Order who have had to change the arrangements with their banks to reflect this change.

Fund accounting

St Mary's financial resources are classified according to restrictions imposed on their use by donors or by legislation. Monies donated for specific purposes are classified as restricted and are accounted for in the heading "restricted" funds. Monies that are available for use at the discretion of the PCC are termed "general or unrestricted". The money is held in a number of bank and savings accounts and in shares. Local bank accounts hold a mix of restricted and unrestricted funds. The Church of England Central Board of Finance manages for us one unrestricted savings account (Development Fund), one restricted account (Fabric Fund) and restricted investment shares.

Income

Donations, fees, interest and legacies are included in financial statements when received. Recovered Gift Aid is included when there is reasonable certainty as to payment by HMRC. Funds raised by events are accounted for gross.

Fund raising

St Mary's does not contract with commercial participators or professional fundraisers. Where

appropriate we draw on the advice, guidance and publicity materials supplied by the charities we support. Fund raising events are advertised in the pew sheet, on the website and included in other material sent out by email only to recipients who have signed up to receive this information. The use of the data collections held by St Mary's is subject to review to ensure compliance with General Data Protection Legislation (GDPR).

Parochial fees

The PCC receives parochial fees for weddings and funerals conducted in the church. Part of the money received is made up of statutory fees due to the PCC and to the Gloucester Diocese, as set out by the Archbishops' Council under the Ecclesiastical Fees Measure. The balance relates to charges as fixed by the PCC, for extras such as bells, flowers and heating, or paid to visiting ministers, Readers or Non-Stipendiary Ministers. Our Financial Statements show only the fees due to the PCC (statutory & non-statutory) as legally the amount due to the Diocese and other ministers is not to be treated as PCC income.

Reserves Policy

Following the completion of the heating project the PCC has reviewed its reserves policy. St Mary's Church will retain unrestricted reserves of £20,000 for administrative purposes such as the payment of salaries and essential bills. The remaining £40,000 is to be used for development purposes, for off-setting any end-of-year deficit and for improvements to the church and Parish Centre. Restricted funds, currently £54,000 (including shares) will be set aside for the maintenance work identified in the Quinquennial Review, other essential remedial work as it arises and specific charitable work as defined by the donors. This policy will be revisited as necessary.

Incoming Resources

Note 1	General funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income from donations and legacies	82,139	36,612	118,751	121,499
Planned Giving	47,574	70	47,644	48,339
Collections, donations & 'vat' grant	19,141	36,385	55,526	57,700
Income tax recovered	13,424	157	13,581	15,460
Legacies	2,000	-	2,000	-

Unrestricted income from all sources, that is the money that the PCC is able to use to run St Mary's on a day-to-day basis, continued its downward trend of previous years falling by £10,700 to £98,200.

The benefit of donors using the **Parish Giving Scheme (PGS)** and Standing Order arrangements was demonstrated once again in 2021 with a reduction in donations of less than £1,000. The PGS is our recommended means for those considering ways to financially support St Mary's. Information about the PGS is available at the back of the church. Donations and 'other giving' declined, again a consequence of limited opportunities to attend services in the church.

The restricted income figure reflects the very generous donation of £25,000 for the lobby refurbishment work in memory of Michelle Grainger and the grant from the Listed Places of Worship Grant Scheme designed to offset vat paid on this refurbishment.

Whilst in recent years legacies have been few in number, they remain one of the most valuable and lasting ways you can continue to support St Mary's mission and ministry within Charlton Kings. If you would like to know more please speak to the churchwardens or treasurer.

Three contactless card readers are now in use and over £1,100 was donated by this method. Donations via the St Mary's website have been negligible.

Previous financial reports have charted to the decline in numbers of communicants at services and a possible link to declining income. The disruption of this for a second year renders such a comparison irrelevant.

Recovered gift aid remains a vital source of income. The PCC encourages every donor, if a taxpayer, to Gift Aid his or her donation within the limits set by HM Revenue. Despite reduced income St Mary's received over £13,500 without any financial impact on the donors.

Note 2

Activities for generating Funds: £2,756 (2020: £2,887)

The impact on income of closing the Parish Centre is clear in this comparison 2019: £9,000 - 2021: £1,625. Letting of the church raised £300. The Open Garden fundraising event was particularly successful and raised £831.

Note 3

Investment Income: £19 (2020: £215)

Bank and savings interest was negligible. The Restricted shares were valued at £32,759 on 31 December 2021 giving an increase, on paper, of £4871.

Note 4

Income from Church Activities (Parochial fees): £7,850 (2020: £7,097)

Wedding and funeral fees increased slightly and it is hoped that the weddings that were postponed due to the pandemic will now be able to take place in 2022. St Mary's continues to benefit from lay fees due to those supporting these services being donated to the church.

Those getting married at St Mary's and the Executors of those whose funeral was held at the church or where Graham or Adrian conducted a funeral service at the Crematorium paid a total of £13,775. By law St Mary's received £4,125 and Gloucester Diocese, £5,775. In addition, St Mary's received £3,725 for incidental expenses such as heating, organist, bellringers' and verger fees and the vicar's travel expenses. £150 expenses incurred by the curate is not included in the SOFA income for St Mary's.

Note 5

Income from other sources: £5,451 (£2020: £5,810)

The category 'gathers up' all the other income received during the year and there is little to be drawn by comparing year-to-year variations. Our insurers paid out £1,375 for the final repairs to the churchyard railings for the damage incurred at the end of 2019. Our employees were furloughed for a number of months and during this time were paid their full salaries. We received £1,283 from the Government's Corona Virus Job Retention Scheme. Refunds of £2,500 were received from our previous utility supplier with the change of supplier.

Resources Expended

Note 6

Donations to Charities £349 (2020: £856)

Donations to charities	£
The Long Table	138
Royal British Legion	95
Childrens' Society (Christingle)	51
Friends of Gloucester Cathedral	20
G&B Association of Bell Ringers	20
St Marys Pickersleigh donation for church renovation	25
Total	**349**

This list does not include collections at funerals held in the church for the charity nominated by the family. This money was usually passed, by cheque, to the funeral directors for onward transmission to the charities concerned. This enabled the funeral directors to advise each family on the amount collected for their chosen charity.

Note 7

Outreach (Comfort and Joy)

At the start of the year £285 (accounted for in 2020) was donated to The Long Table, this being the residue from the first C&J initiative. Easter and Christmas saw further initiatives with £1,218 (inc gift aid) being donated together with volunteers distributing the parcels. A balance of £493 is carried forward into 2022 for other outreach efforts under the C&J banner.

Note 8

Parish Share £70,000 (2020: £76,416)

At the beginning of the year the PCC agreed to a Parish Share contribution of £70,000 against the Diocesan request of £88,742 and committed to review the total once the financial outturn was better understood in December. At that meeting the PCC decided, in light of an expected unrestricted 'deficit' of between £8,000 and £9,000, to retain the 2021 contribution at £70,000.

Note 9

Clergy Expenses

Clergy expenses of £1,011 reflect travel, telephone and IT expenses and the direct purchases made by Graham and Adrian acting on behalf of the PCC.

Note 10

Church Services and Maintenance

	General funds £	Restricted funds £	Total 2021 £	Total 2020 £
Church running expenses	(9,003)	-	(9,003)	(10,157)
Provision of services	(1,986)		(1,986)	(1,241)
Music (inc grant)	(427)		(427)	(808)
General Maintenance	(2,799)		(2,799)	(1,763)
Heating, Lighting & Water	(3,473)		(3,473)	(6,315)
Flowers	(309)		(309)	(30)
Cleaning	(10)		(10)	-

General maintenance covered the routine checks on the gutters, roof, boiler, fire extinguishers, CCTV and alarm systems, and minor electrical work. 2021 saw the introduction of new gas and electricity supply contracts negotiated on our behalf by the Church of England Parish Buying Scheme. The extent to which we will be exposed to the recent dramatic increases in supply costs is lessened through this route.

Note 12

Costs of running the Parish Centre and of fundraising: £6,231 (2020: £8,879)

These are the costs of running the Parish Centre and raising funds for the church. Giving envelopes for 2022 cost £62.

Parish Centre running costs ie; power, light, insurance, consumables, maintenance and the salary of our cleaner, amounted to £6,169. The reduction in overall cost from 2020 was primarily due to lower costs for gas, electricity and consumables as the Parish Centre was closed for much of the year. Salary costs were lower as Tracey's hours were permanently reduced and for some months, she assisted cleaning in the church. When furloughed we received 80% of her salary costs from the government's 'Furlough grant' scheme.

Note 13

Support costs £8,077.

These are the annual depreciation costs of the church heating system and the parish centre heating radiators. The heating systems are being depreciated over 20 and 10 years respectively.

Note 14
Administration (including staff costs0

	General funds £	Restricted funds £	Total 2021 £	Total 2020 £
Administration	(10,688)	-	(10,688)	(9,343)
Lay salaries including NIC	(6,672)		(6,672)	(4,765)
Lay salaries (parochial fees)	(2,115)		(2,115)	(1,525)
Administration costs	(1,901)		(1,901)	(3,053)
note: Excludes salary of Parish Centre cleaner				

In support of the clergy, St Mary's relies extensively on the skills, knowledge and expertise of unpaid volunteers. Until our John, our new Choir Master was appointed in August, we employed Tracy our Parish Secretary and Tracey our Parish Centre cleaner. Tracey's salary is in included in the Parish Centre running costs. Lay members acting as verger have generously donated their parochial fees to the church. The lay salaries (parochial fees) were those paid to organists, bell ringers and our verger supporting weddings and funerals.

Administration £1,901 (2020: £3,053)
These costs include phone, internet, IT and bank charges and reflect the office closure. The 2020 figure includes the £1,200 spent advertising for a Choir Master.

Note 15
Other General Expenditure £5,076 (2020: £4,676)
Church insurance is included in this category and cost approximately £4,300. Our insurer now covers the church and parish centre in one premium and this is divided 3:1 which is the approximate breakdown when the two buildings were insured separately. £375 was spent on a mower for the vicarage and £120 on Reader training. Also included was the transfer of a donation from parochial lay fees to the choir fund.

Note 16
Governance £1020
This covers the costs of examining our accounts and providing vital guidance on the detail of the legal requirements for charity accounting and reporting. The payment included an element for 2019. It is anticipated that costs for the 2021 examination will be lower.

Note 17
Major Expenditure £27,264
During the year the refurbishment of the west door Lobby in memory of Michelle Grainger was finally, after an over-ambitious start and delays, completed at a cost of approximately £33,400, including the 5% retention payment due in 2022. A grant of £4,350 that, in effect, recovers the vat was received from the government's List Places of Worship Grant scheme. Two donations covered the entire costs of this project and there is a balance of over £6,000. Peter Grainger has asked that this be used to improve the security of the church.

Note 18
Transfers between funds
Due to a spreadsheet calculation error the carried forward figures for accruals of the unrestricted and restricted funds in 2019 were incorrectly reported. This is corrected here. The total carried forward was correct.

Payments of expenses to PCC Members and other parishioners
Over the year a total of £2,920 (2020: 2,069) was paid, on receipt of invoices, for "out of pocket" expenses incurred at the request of the PCC. The expenses covered donations to charities through their websites rather than sending cheques, consumables for church services and the Parish Centre, flowers and maintenance. These payments are assigned to the accounting lines appropriate for the expense.

The Balance Sheet

Note 19
Tangible Fixed Assets £382,400 (2020: £390,477)
Three assets are recorded here; the Parish Centre valued at £250,000, the completed heating system at £128,042 and the new heating radiators installed in the parish hall at £4,358. Subject to advice from the examiner the cost of the lobby refurbishment is not included as a fixed asset.

Note 20
Debtors £1,884
This is money owed to us and expected to be received during 2022 from HRMC for tax recovery on gift aid donations in the last quarter of 2021.

Note 21
Creditors & Liabilities £1,705
This is money we are due to pay others in 2022 for donations and services received in 2020. This includes outstanding transfers to charities, parochial fees to the Diocese and return of £5 key deposits from long term hirers of the Parish Centre.

Funds
Encompassed within these accounts are various sums of money that are retained for specific activities/projects. The funds are:

Specific funds carried forward	General funds £	Restricted funds £
Parish Centre Keyholders	£85	
Childrens' Corner	£20	
Little Fishes	£188	
Ouseley (music)		£13
Flowers		£0
Lobby Project & Security		£7,718
Comfort & Joy		£493

ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on pages 1 to 16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 144(2) of the Charities Act 2011 ("the 2011 Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) 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 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 financial statements, which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations

    - have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jane Liston MAAT ACA
23 The Plantation
Abbeymead
Gloucester
GL4 5TR

Date: 22 March 2022

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S CHARLTON KI

England & Wales - Charity number 1138069

Accounts

ST MARY'S CHARLTON KINGS
PAROCHIAL CHURCH COUNCIL ANNUAL REPORT 2020

VICAR's Report

Report to PCC for the year 2020

St. Mary's Charlton Kings

It seems prosaic to say that the community of St Mary's Church Charlton Kings has just lived through (although not yet quite concluded) a most difficult and challenging year/period. It must also be remembered that whilst this is true, many communities in this country and across the world have suffered terribly due to the Coronavirus (Covid-19) Pandemic. Charlton Kings has, in comparison to many places, survived in remarkable fashion. This is not to take away any of the pain and tragedy that will be felt by many who have suffered long periods of isolation and the reality of the death of a loved one.

As I write this report (11th March 2021) it is recorded that, directly attributable to the covid-19 pandemic, in the United Kingdom 125k people have died. Everywhere, every community has been affected by the pandemic. It had been a long road, it has been tiring, and has been emotionally draining for everyone.

Yet, through this gloomy prism the light has shone. On-line services have flourished and the generosity of the St Mary's community has upheld and maintained and even exceeded what could reasonably be asked of them. Perhaps one of the most obvious immediate concerns, physically when closing a church, has to be a worry associated with keeping the financial position on an even keel. The generosity of St Mary's has proved this concern unwarranted. But also, the joy and commitment shown by everyone in terms of generosity of time, understanding, patience and love has proved remarkable. As a community St Mary's Charlton Kings has proven itself extraordinary and robust.

In January 2020 reports had started to emerge of a new virus called Covid-19 which led on the 23rd of January to the British FCO advising against all travel to the city of Wuhan in China. By January 31st the first two cases of Covid were reported in the UK. Life in the UK broadly, however, carried on as usual. Ministry was not particularly affected. Occasional services and Sunday service continued along the set pattern.

On 23rd of March 2020 the government announced the first lockdown, which resulted in the legal requirement for all places of worship to close to congregational worship. This was followed swiftly by the Archbishop of Canterbury extending this instruction to include the prohibition of clergy attending church buildings to pray or the using of the building for the recording of online services. This position was challenged loudly from many quarters, with ++Justin later denying this was an instruction at all, and that rather clergy had misunderstood. The instruction was in fact merely guidance. This change of heart was precipitated by a number of parishes across England making known their intention to challenge the issue in court. It was, and remains, an illegal instruction which Canterbury denies issuing in the first place. To me this poses the question of moral courage, in which ++Justin, when needed, failed. We needed an example to follow. Instead ++Justin retreated to his kitchen. And what in my opinion is worse, he made us do so along with him. During the subsequent lockdowns 2&3 we have been permitted with reduced capacity to use the church building.

St Mary's Charlton Kings Parochial Church Council Annual Report 2020

Registered Charity No. 1138069

Technology

The closing of church buildings forced St Mary's to record Sunday services digitally. I have the recollection on the evening of Prime Minister Boris Johnson's announcement of the lock down, **Mr Colin Revell,** our church warden driving to the Vicarage from his home to hand me a video camera, uttering the words 'here you're going to need this!'.

The initial recording of services was a 'one take from start to finish' affair - which for me was extremely stressful and painstaking to execute. Over time editorial skills developed and the burden of recording the services was greatly reduced. This reduction was due to the fact that we were able to share the recorded segments of services between the ministry team. I am hugely grateful to everyone who helped in this area. Everyone who read a lesson, formulated and gave prayers, offered a song, led services – thank you.

In particular, and I make no bones that I was completely unprepared for the demands of making these recordings, I am hugely grateful to **Mr. Colin Revell** who spent many hours stitching together disparate contributions from the worship team. This editing ability allowed St Mary's to reach out to the congregation for Sunday worship whilst being prohibited from entering our building.

Technically, at St Mary's, we are and have been extremely fortunate. We have been able to respond to the needs of the moment. Regulations shifted and changed but we, as we returned to our building, were able to adapt and produce a weekly offering of Sunday services online for all to access from the parish website. We too have been able to facilitate online attendance at funerals (numbers are currently restricted to 30 attending in church, and many people from abroad have not been able to attend the funeral due to travel bans) which have taken place in St Mary's over the last year. The online offering has proved popular and appreciated by many people – something moving forward we should seek to retain. I am hugely grateful to **Mr. Peter Ryan, Mr. Peter Aylott and Mr. Martin Grinter** who have worked many a late night into the small hours to modify, improve and rectify camera and sound system equipment ready for the technological demands placed upon them during these strange and demanding times.

Being able to offer these enhanced technologic abilities is most definitely a positive, and I place on record my thanks to all those that operate, install and maintain the equipment.

Funeral, Baptisms & Weddings

Once the lockdown took hold, as described above, all occasional service were suspended - only funerals continued. Funerals themselves, although permitted, were allowed to proceed under strict Covid regulations. The taking of funerals at Cheltenham crematorium was permitted to be no longer than 15 minutes in length – they had to be conducted outside and with only six mourners in attendance. Although the rules associated with the taking of funerals eased to permit 30 mourners, the rules around weddings and Baptisms have remained stringent. These restrictions have resulted in most people being put off and delaying their ceremony until late 2021 or into 2022. The taking of funerals, in particular, for all involved has been extremely psychologically and emotionally demanding. To the end of December 2020 we at St Mary's have conducted **46 funerals, 5 weddings and 6 Baptisms**.

Pastoral Team

During this time of pandemic, I am hugely grateful to and for the assistance and dedication of the **Parish Pastoral Team (Mrs. Alison Talbot, Dr. Lynne Glover, Ms. Heather Anderson-Pain & Mrs. Jenny Downes).** Their help has been amazing. As soon as the lockdown was announced, in discussion with **Mrs. Alison Talbot** the team leader, it was proposed that the parish electoral roll would be divided between the four members of the team. Each member would make contact with as many church members of the church congregation as possible during this time of emergency. It cannot be stated enough how grateful I am to this team for all their dedication and hard work. The pastoral team also supported the clergy team when organising funerals and making contact with

bereaved families. This support they continue to do, and it is valuable and appreciated – it is in my opinion a fantastic example of selfless Christian care and service.

Music

Initially no congregational singing in any form was permitted in church. Over time this has been mildly relaxed to permit one or two people to sing during a service. To this end I am hugely thankful to **Mrs. Erika Fletcher** who has organised singers, songs and music for us in church, on what can only be described as an ad hoc, sporadic and sometime last minute basis. This has been no mean feat, and Erika has organised and given us beautiful hymns that augment the worship. I thank her and everyone who has stepped up and kept the musical tradition of St Mary's going.

Someone else who I must mention is **Mr. David Brawn,** whom I would like to sincerely thank for all his hard work and dedication. David, rather nervously at the beginning of 2020, said he would fill in our music contribution after Mr. Neil Fortin left St Mary's service. David has been absolutely amazing. I hope he does not mind me saying but his playing on the church organ has been invaluable and it has been brilliant to see his confidence and his ability grow during this period. Well done David and thank you. We appointed **Mr. August Guan** in December 2020 to be our new Choir Master. He has not been able to yet take up his post due to the restrictions, as no choirs are still, at this point, permitted to meet for practice or worship.

Finance

Due to the prudent and admirable stewardship of finances over the period of 2020 St Mary's contributed a further **£6416** (total contribution £**76,416**) to diocesan parish share. Although this does represent a deficit on the diocesan demand. It never-the-less is testament to the generosity of the St Mary's congregation after such a significant reduction in income following the cessation of physical church attendance.

Bell Ringers & Welcomers

The Bell ringers & Welcomers have done everything possible to maintain a presence whilst complying with the myriad of complicated restrictions required to carry on ringing or to greeting people into church. It has been a difficult year for this committed cohort, but I thank them for their continued dedication and interest in ringing St Mary's bells – and for making people welcome when we have been permitted to gather in church for worship.

Finally I place on record too my thanks to **Revd. Adrian Beere,** my colleague, who is having the most extraordinary curacy. I draw your attention to the separate report submitted by him about the 'Long Table Initiative'.

I cannot finish my report without mentioning **Derrick & Margaret Walker**. Derrick in particular, as our verger, has turned out in all weathers to dig graves in the churchyard, empty the bins and generally keep a close eye on St Mary's. **Margaret** too has stepped up when needed and I thank them both for all their assistance.

I cannot end this report until I acknowledge the immense help and assistance **Mrs. Jean Huckett** has afforded me over the last year. We have not always agreed on everything, and she is very good at letting me know when she thinks I have gone too far. But her dedication and service to St Mary's is remarkable, and I thank her for everything she has and continues to do – thank you. This warm thanks is also extended to **Mr. Colin Revell** (church warden), for everything he has done – despite the pressures of being a NHS Nurse and therefore working in, and on the Covid wards during the pandemic as well as his role as teaching advisor at the University of Gloucester training nurses. He has offered sage advice and counsel and assisted on many topics helping me to formulate and evaluate situations as they have occurred.

Finally, finally but by no means least, I wish to genuinely thank all of the members of the Parish Church Council for their dedication and hard work, support and prayers. This period of pandemic, let us pray, will never be seen again. But during this time I am humbled by the PCC's fortitude, resilience

and dedication to St Mary's mission – their generosity of giving time and resources and the devotion to Christian principles of service, kindness and humility has been truly awe inspiring.

'The Light Shines in the darkness and the darkness did not overcome it.' 1 John 5.

Blessings and Peace be with you all.

Graham

Revd. Graham P. Bowkett MA Vicar St
Mary's Charlton Kings.
11/3/2021

Comfort and Joy Program

As a missional outreach activity, the diocese of Gloucester worked with The Long Table, a local charity, to offer frozen nutritious festive themed meals over the Christmas holiday period.

The program was titled Comfort and Joy, to fit in with the theme of Christmas goodwill.
This happened to fit well with a national program of the same name launched by Lambeth Palace at the same time.
The intention was that the free meals would be for the following groups of people. Those families or individuals who cannot afford a Christmas meal and are in food poverty.

1. Those who are isolated and have no one to share Christmas with due to the Covid 19 pandemic.
2. Those who would like to purchase meals to support the project.

The project encouraged the following outreach and engagement opportunities within the congregation.

1. It encourages engagement with the local community, congregation members will need to reach out into the community and provide the names of those isolated or in need.
2. They have the opportunity of financially supporting the program. It was suggested the meals may be funded by congregation members buying a meal for £10, with one meal delivered to themselves and one delivered free to a person in need.
3. They have the opportunity to volunteer their time to make deliveries.
4. We will provided a 'goody bag' of seasonal treats with each meal. These needed compiling, and were also a chance for people to donate items to be included.
5. Donating to help fund the project.
6. Organising and administrating the whole project.

The project was initiated following a conversation between Anne Grinter and myself, where we identified the Long Table initiative as a good fit with our parish needs. Anne Grinter and Erika Fletcher then took the lead on setting up the administration of the program through several secure online spreadsheets.
As a church community, more than 40 congregation members got involved, seeking out people who may need cheering up over Christmas, having conversations, packing goodie bags, donating money, and delivering meals.
The generosity of our church community was astonishing, we hoped to raise £250 to fund the program, we received over £700. Following the conclusion of the program a donation was made to The Long Table so they could provide more free meals to the most vulnerable in society across the whole diocese. This program therefore didn't just bring joy to people here in Charlton Kings, which in

itself is amazing, but it has provided a legacy for the next lockdown with more meals and more love displayed by The Church to people who need loving or blessing.
In total 48 meals were delivered, each accompanied by a goody bag of seasonal treats, a Comfort and Joy booklet, and a table place mat describing the initiative. We also delivered an additional 12 goody bags without a meal included.
I have received many encouraging and moving messages of thanks from people who received one of the 60 packages we distributed, as a church community we should be humbled and proud.
This initiative also led to many people asking 'what's next?', in response we have developed and launched a follow up initiative for lent titled 40 Acts of Kindness.
It is my pleasure to commend that the PCC recognise the 40+ members of the congregation who contributed with time, money and energy during the delivery of this program, and I would especially like to thank Anne and Erika for their invaluable input.

Rev. Adrian Beere
Curate

CHURCHWARDEN'S REPORT

2020 has been a year like no other for Churchwardens of St Mary's! Not even during the two world wars was the church closed to worshippers but, on the orders of the Archbishops and Bishops, that is what happened at the start of the first Covid lockdown in March. Theoretically, not even Vicars and Churchwardens were supposed to enter church buildings but that, of course, meant that we were being prevented from carrying out our statutory duty of caring for the fabric of the church and its contents as well as that of 'representing the laity to the clergy and the clergy to the laity'. In point of fact the historic, statutory, responsibilities outweighed the Archbishops' ban and a weekly inspection of the church was undertaken during lockdown.
It was a strange experience walking round St Mary's during that first lockdown. No prayers had been said or worship offered in the building and one felt the absence of both – it was almost as though the building had lost its soul and very much underlines the frequently made assertion that the Church is the people while the building is where they come together as a community to worship, to pray and to receive spiritual nourishment before going out to live as members of the body of Christ in the world . That sense of loss, of emptiness was not repeated during the second lockdown because prayer and worship were still offered in church by a small number comprising the ministry team and our technical folk who enabled services to be live-streamed to those members of the congregation and wider community who had access to the internet.

We all owe a debt of thanks to those who made the continuation of worship possible during those periods when congregations were unable to come together in church – Martin Grinter, Peter Ryan and Peter Aylott. They have done, and continue to do, superb work on the technical front which means that, even when Covid and lockdowns are sufficiently past, we will be able to continue live-streaming the main service from St Mary's for those unable to attend in person.

When congregations were allowed back into church, things were still far from normal. Face coverings and social distancing were in place and pews had to be sanitised after each service. Many people felt unsure about returning to the building and continued to participate in the service online which meant that the number of volunteer Welcomers/Sidemen was much reduced and so, here, we wish to thank the small group of volunteers who did come, week by week, to take on the role of welcoming the congregation, marshalling at the administration of communion and sanitising the pews after the service. We trust that they know how greatly the Churchwardens appreciated their support during those times.

The Churchwardens also wish to acknowledge the debt the parish owes to our Vicar, Graham. We have seen, perhaps more than anyone, the pressures under which he has had to lead St Mary's during this year and which may well have been invisible to the wider congregation. Many of the 'green shoots' which had been evident at the start of 2020, not least in the growth of the All Age Service and plans for other initiatives, have been summarily halted so that when we are at last able to resume those activities it will, in all probability, being like starting all over again. The Churchwardens

are committed to giving Graham all the support in our power and, we hope and pray, that everyone else who cares about our faith, our mission and our church, will join with us to rebuild and restore St Mary's as a beacon of welcome and outreach to the whole community of Charlton Kings.

Jean Huckett and Colin Revell

Church Wardens

PASTORAL TEAM REPORT

2020 was a game of two halves, for the Pastoral Team as much as any of us. For the first three months of the year we continued to serve St Mary's congregation and the wider community, supporting the clergy with baptisms, weddings and funerals, visiting people in hospital, in care homes and their own homes, taking Holy Communion to them, praying with them, or just chatting. We formed closer relationships within the congregation, helped with services for younger people and made it clear that if anyone needed help at any time, one of us would be available and would do what we could.

During March it became clear that the Covid virus was a serious threat. Visiting faltered and activities paused. During the week before lockdown on 24th March the Vicar asked the Pastoral Team to stay in touch with the members of St Mary's by telephone or email, and starting with the Electoral Roll, this is what we did.
Before lockdown, we depended on meeting people at church in order to get to know them. We would say hello as they came in, perhaps chat over coffee afterwards. Now, almost everything was over the phone. Everyone was at home, almost without exception, everyone was glad we called. No-one knew what was in store, but whatever the conversation, our message was that although the church building was shut, we, the people of St Mary's, were the church, and we would support each other. God is faithful.

As lockdown eased and the weather warmed, we began to find that we met people face to face, in their garden, passing in the street, through the window or across the doorstep. People who had been names on a list, or faces across the church, became known to us. We delivered copies of the pew-sheet to those without computers, (we weren't the only people to do this either) and the AV team made DVDs of the services for those who had a suitable player, including some of our care homes. We delivered greeting cards to those who found the telephone difficult, or who had a special occasion to celebrate, but weren't able to have the celebration they had hoped for.
Many people in the congregation were looking out for each other as well, being pro-active in staying in touch with friends and neighbours, printing pew-sheets, and passing messages to the Team if there were any concerns. We value this co-operation very highly and whilst maintaining confidentiality, are grateful for all the news we hear.

Before lockdown, the team between them made a total of 144 engagements. Between 24th March and 31st December, we made a further 3,814. If this seems an astonishing figure, perhaps I can illustrate it by explaining that in the early weeks of lockdown, I was speaking to six or seven people every day.
Over the year we supported our clergy at 11 funerals before lockdown, and a further 24 during the rest of the year.

With time, we began to find that some people were happy with an occasional call or message, and others valued more frequent contact. We found that some were longing to come back to church, others, while looking forward to a return to "normal", found the on-line facility a great help. Through the enforced pressure of Covid, we have met many more fellow-worshippers and been able to explain what support we can offer, practical and spiritual. We hope to build on this foundation as we move through 2021.

Alison Talbot
Pastoral Team Lead

ESTATES COMMITTEE – Report 2020 – 2021

Responsible for the management of our properties. Matters relating to the fabric of the church, the hall and their grounds; also, the use of the hall.

As with all areas of church life, the work of the Estates Committee has been severely curtailed over the past 12 months, but certainly not stopped. As mentioned in the Churchwardens' report we have continued to regularly inspect the buildings and have taken the opportunity to undertake a range of the less major repairs and improvements at times when the church has been unusually quiet due to lockdowns and restrictions.

The new heating system, whilst not used as much as we had expected when it was installed due to the reduction in church activity has nevertheless been superb and we have found that, even with only a very small number of people in the building during services, the fans in the trench heaters do not make a noise significant enough to impact on the services.

Last year I spoke of several projects that were planned for progression during 20/21 including the following:

- **Church Toilet Provision** – postponed for review in 21/22
- **New Church Kitchen** – Postponed for review 21/22
- **West Door Lobby Glass Doors** – Work expected to start in the 21/22 year
- **Security** – Worked planned for 21-22 year
- **External Church Repairs** – In addition to repairs noted in the Quinquennial report, we have sustained some winter damage. This will all be reviewed in the coming year with a view to undertaking work as finances allow.
- **Internal repairs –** Thanks mostly to the sterling work that Pete Aylott has undertaken over the year, we have made some good inroads into internal repairs. These works include: Fixing cables on the tower roof, repair to the deadening chamber bench, replacement of first aid kits, installation of COSHH warnings and security, tidying of heavy items at height in the parish centre, a range of emergency lighting repairs and replacements and lighting repairs. In addition, now that the church yard is under the care of the local council regular tasks including grounds work and topple testing the standing stones is being undertaken by the local council.
- **Parish Centre Heating –** Internal works to replace radiators has now been completed.

We are very much looking forward to being able to resume normal activities including our regular church yard clear up and to progressing some of the works that have had to be postponed. We are however very acutely aware that the pandemic has had a significant impact not only on local church finances but on those of the wider church community and future investment will need to be of demonstrable and tangible benefit to the worship and outreach of St. Mary's to be justifiable in the current climate.

Colin Revell
Chairman & Church Warden

LITURGY AND EDUCATION COMMITTEE

Responsible for advising members of the ministry team, as requested, on any aspects of worship and services. Plans courses.

The Liturgy Committee has been unable to meet during the last year. Covid regulations have been adhered to and collective worship has been suspended, permitted and suspended. The Clergy and Churchwardens have worked to the relevant regulations and decided when and how our worshipping community have been served. The expertise of out IT team has been used to excellent effect and we are extremely grateful for their faithful commitment.
It was hoped that we could provide a community- based event around the Experience Christmas bringing the real meaning of Christmas to our local residents. Unfortunately, social distancing requirements would have been very difficult to fulfil and it was decided that the matter should be shelved until a more suitable time.

The **Little Fishes** community met uninterrupted throughout the Pandemic until v recently. Its a tribute to the many dedicated volunteers including mums who led the worship. Many older siblings learned how to write prayers and the rainbow prayer became a powerful aid to worship over many weeks. It was the only way grandparents, parents and children could worship together for many weeks. We had live music every week thanks to David, Fiona and Robert. A weekly craft activity for the older children was contributed by Alison Hartley.

We have a community that is mutually supportive and keeps in regular contact with each other via WhatsApp. I know this is valued by the group.

This community will rarely participate in formal services, but certainly regard themselves as part of our worshiping community.

As soon as face to face discussions are permitted, we will be meeting in 2021.

D M Jones
Chairman Liturgy Committee

OUTREACH AND PARISH LIFE COMMITTEE

Responsible for fostering our relations with the world beyond the church family. To include areas of major interest including Outward Giving, links with Karnataka Central (South India) and Vasteras (Sweden), notice boards, advertising, press releases, web site, representation from the Church Neighbours and the Ecumenical Working Group, the social and spiritual life of the church family, courses, pilgrimages, outings, parties.....

Parish social activities were suspended from the March lockdown. The St Marys and wider Charlton Kings communities were engaged by immediately expanding our social media presence to complement the website and newsletter. The Facebook page has really come into its own in the last 12 months. The team has been posting Church of England material and various other resources to reach out on a daily basis to both Church and non-Church members of our community.

The aim was to provide content to support people in prayer, to offer encouragement in challenging times and to spread awareness of what was happening at Church and in the wider community. Some individual posts during the Christmas period reached nearly 2000 people! 30-40 people now regularly view the daily prayer. Little Fishes brought together in worship and happiness children, parents and grandparents and this provided plenty of visual material to spark comments from those reading our postings. We shall continue to provide daily content whilst restrictions persist and will review this approach when we have a better feel for what the community wants as the 'new' normal develops.

Comfort and Joy was a diocesan inspired initiative launched at the start of the second national lockdown working alongside The Long Table, a Stroud based charity that supplied meals to thousands of people during the first lockdown. Led by Adrian the St Mary's idea was simple; to offer a blessing and bring a moment of joy into people's lives at a difficult time. A seasonal frozen meal and goody bag would be delivered to those isolated or unexpectedly on their own. About 40 members of the congregation enthusiastically joined in by making donations, nominating friends and neighbours, or helping with deliveries. Feedback from recipients was overwhelmingly positive and St Mary's was recently mentioned in despatches by + Rachael.

With its focus on '40 acts of Kindness' the Lent/Easter follow-on, also under "comfort and joy", will involve Easter meals, flowers and Easter eggs for children as the Church-led initiatives. The congregation's enthusiasm for this form of work within the community is once again plainly evident. Given its growing recognition "comfort and joy" is becoming the de facto banner of our outreach efforts in the community.

Anne Grinter
Chairman

Kings Paroch
Registered C

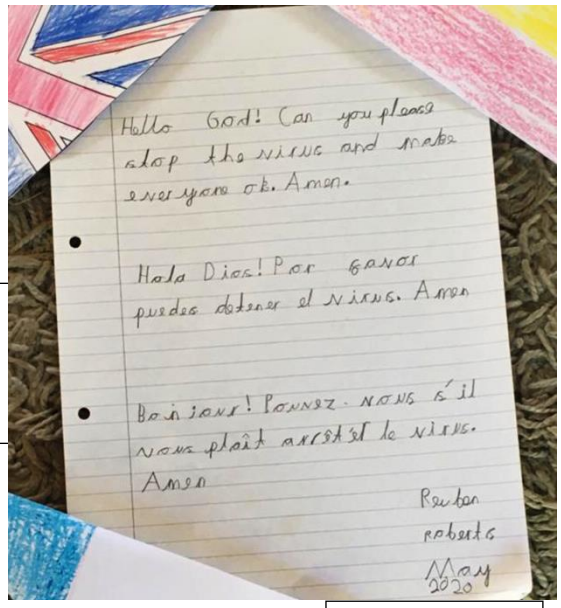
socially-distanced Eucharist

Easter@ home

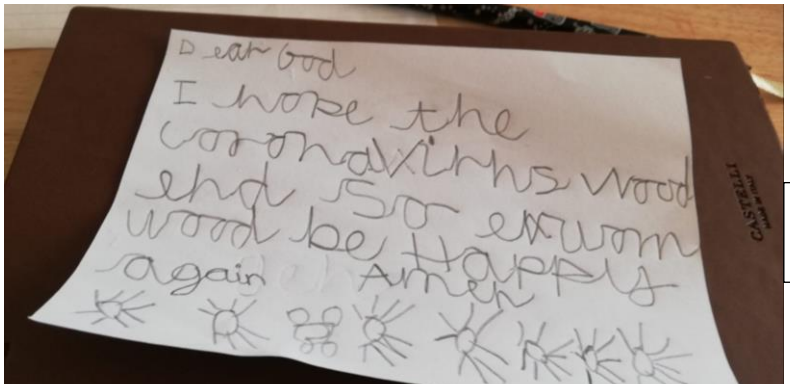
Birds'-eye: Stewart Watt

Christingle @ home

Christmas 2020: Claire Westaway Photography



Little Fishes: Pentecost



Little Fishes: Prayers

St Mary's Charlton Kings Parochial Church Council Annual Report 2020
Registered Charity No. 1138069

THE FRIENDS OF ST MARY'S

Sadly, no social events have been possible this year. However, in an attempt to keep in touch with members Annual Reports and Financial Statements were emailed or posted to members. At Christmas we were able to keep in touch by making Christmas cards to order with a delivery service and this was so successful that we raised £100. We then decided to provide the same service for Easter Cards because many of our members were still isolating.
The committee decided to research the possibility of providing a Credence table to accompany the Nave Altar for the church in the near future as the Altar has taken centre stage during the last twelve months.
As soon as we have permission, we will be holding a social event to bring our members together.

Dilys Jones
Chairman

TRUSTEES REPORT

Administrative Information

Name Parochial Church Council of Charlton Kings, St Mary

Location St Mary's is located in the centre of the village, the churchyard being bounded by Church Street, New Street and Horsefair Street.

Correspondence Address St Mary's Parish Office, New Street, Charlton Kings, Cheltenham, Glos. GL53 8JJ

Status The PCC is a registered charity, number 1138069.

Members

Name	Role	Elected / ex-officio
Revd Graham Bowkett	Chairman	From July
Mrs JL Huckett	Church Warden & Diocesan and Deanery Synod Representative	Elected
Mr C Revell	Churchwarden	Elected
Mr D Walker	Assistant Churchwarden	Elected
Dr M R Grinter	Treasurer, PCC Lay Member	Elected
Mrs ABD Haseler	Secretary, Diocesan and Deanery Synod Representative	Elected / Ex officio
Dr CA Grinter	Diocesan and Deanery Synod Representative	Elected
Ms H Anderson-Paine	PCC Lay Member	Elected
Mr P Aylott	PCC Lay Member	Elected
Mrs J Downes	PCC Lay member	Co-opted
Mrs E Fletcher	PCC Lay Member	Elected
Mr T Freeman	PCC Lay Member	Elected
Dr L Glover	PCC Lay Member	Elected
Mrs D Jones	PCC Lay member	Elected
Mrs R Revell	PCC Lay member	Elected
Mr P Ryan	PCC Lay Member	Elected
Mrs A Talbot	Lay Pastor	Ex-officio

STRUCTURE, GOVERNANCE AND MANAGEMENT

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC normally meets between four times each year. Other committees, as detailed below, have responsibility for overseeing and advising on particular areas of Church Life.

St Mary's Charlton Kings Parochial Church Council Annual Report 2020
Registered Charity No. 1138069

OBJECTIVES AND ACTIVITIES

St Mary's PCC has the responsibility of co-operating with the incumbent and the Church Wardens in promoting in the Parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Mary's Church and churchyard, and the Parish Centre. In the past year we have maintained our pattern of worship on Sundays and weekdays and have sought to ensure that our Church remains an accessible place of welcome, prayer and fellowship for the whole community.

ELECTORAL ROLL

We now have 148 on the Roll. This is down by 8, that is 5% on last year.

Preface to Financial Review

How have we done?			
St Mary's Finances at a glance			
2020			2019
Outward giving to other charities			
£856			£2,173
Our contribution to the diocesan parish share			
£76,416			£72,000
All Income			
£137,547			£133,413
All Expenditure (excludes heating project)			
£134,567			£125,001
Income to run St Mary's			
£108,913			£127,401
Net Income after "Running St Mary's"			
(£5,614)			£9,221
Heating Project			
£7,041			£135,670
All Reserves including value of Parish Centre & Heating System			
£497,400			£491,838

Financial Review 2020

The PCC uses the financial resources of St Mary's to enable worship, witness and service throughout the year. We support other charities through Outward Giving and we maintain and improve the fabric of the church building so that it remains a visible sign of God's presence and blessing in Charlton Kings. This review provides a snapshot of our financial position at the end of December 2020.

The PCC started the year in the knowledge that the financial decline of previous years was likely to continue with donations available to run the church[1] likely to continue their downward trend. Despite this, in 2019 a combination of a lower than sought Parish Share contribution and reduced salary costs meant that income exceeded expenditure resulting in a residual 'cushion' of £9,000 to start 2020.

At the start of 2020 the financial 'worth' of St Mary's as measured by the value of our assets namely the Parish Centre and the new heating system plus cash, shares, our liabilities and money owed to us was £492,000. By the end of the year the figure had increased to £497,000 despite the lockdowns, shielding and church closures. This positive out-turn, which is considerably better than first feared, is due in large part to the high proportion of regular donations being made through the banking system by direct debit through the Parish Giving Scheme and standing orders. These donations were by and large immune to the vagaries of church closures and absences from those services that did take place due to shielding.

This year the cost of running St Mary's amounted to approximately £108,000 and the income available to the PCC to pay these bills was £109,000. Bearing in mind the cushion of £9,000 from 2019 and the financial hardship imposed on other parishes by of the pandemic the PCC decided to increase its Parish Share contribution by £6,000 resulting in expenditure exceeding income by some £5,000.

In cash terms we ended the year with £78,000 in the bank and shares worth £28,000. The money we owe and money owed to us in 2021 essentially cancel each other.

During the year our architect signed off on the heating system and having paid the final invoice the direct and indirect project costs came to £154,500. Once the very generous donations and government grant to offset the vat are taken into account the net withdrawal from reserves was £83,000.

We are indebted to the staff at our independent examiner, Harper Sheldon, for their behind the scenes guidance in charity financial accounting practices, in drawing up and in examining these accounts.

[1] Paying wages, the Parish Share and the bills for insurance, heating, lighting, general maintenance and administration.

Charlton Kings, St Mary's Statement of Financial Activities

for year ended 31 December 2020

	Notes	General fund £	Restricted fund £	2020 £	2019 £
Incoming resources					
Voluntary income:	1				
Planned giving		48,269	70	**48,339**	52,775
Collections, donations & 'vat' grant		29,366	28,334	**57,700**	36,729
Income tax recovered		15,329	131	**15,460**	17,718
Legacies		-	-	**-**	-
Activities for generating funds	2				
Bookstall sales/Parish Centre Lettings		2,910	-	**2,910**	8,995
Income from Church Lettings		-	-	**-**	525
Fundraising (choir)		16	-	**16**	3,195
Investment income:					
Interest	3	116	99	**215**	1,215
Income from charitable activities:					
Parochial fees	4	7,097	-	**7,097**	10,648
Other incoming resources:					
Insurance claims	5	1,948	-	**1,948**	250
Gain on disposal of fixed assets		-	-	**-**	-
Other (utility refunds, furlough grant)		3,862	-	**3,862**	1,363
Total incoming resources		**108,913**	**28,634**	**137,547**	*133,413*
Resources expended					
Charitable (Church) activities:	6				
Donations/Grants to charities		(119)	(737)	**(856)**	*(2,173)*
Mission and Outreach		-	-	**-**	*(255)*
Parish Share		(76,416)	-	**(76,416)**	*(72,000)*
Clergy expenses		(1,363)	-	**(1,363)**	*(1,441)*
Church running expenses (inc repairs)	7	(9,388)	(769)	**(10,157)**	*(12,574)*
Churchyard maintenance		(395)	-	**(395)**	*(3,432)*
Parish Centre & fundraising expenses	8	(8,707)	(172)	**(8,879)**	*(9,922)*
Fees for visiting ministers during vacancy		-	-	**-**	-
Administration costs (inc. staff costs)	9	(9,313)	-	**(9,313)**	*(13,804)*
Sundry expenses (including insurance)		(4,676)	-	**(4,676)**	*(5,649)*
Governance costs		(300)	-	**(300)**	*(960)*
Major expenditure					
Repairs / Extensions to church buildings	10	(3,850)	(18,362)	**(22,212)**	*(2,791)*
Repairs to Parish Centre		-	-	**-**	-
Total resources expended		**(114,527)**	**(20,040)**	**(134,567)**	*(125,001)*
Net (outgoing)/ incoming resources		**(5,614)**	**8,594**	**2,980**	*8,412*
Transfers between funds	11	-	-	**-**	-
Net incoming/(outgoing) resources before gains		(5,614)	8,594	2,980	*8,412*
Gains on investment assets		-	2,582	**2,582**	*4,634*
Net movement in funds		(5,614)	11,176	**5,562**	*13,046*
Funds brought forward at 1 Jan 2020		328,951	162,887	491,838	*478,792*
Funds carried forward at 31 Dec 2020		323,337	174,063	**497,400**	491,838

Balance Sheet for Charlton Kings, St Mary

as at the 31 December 2020

	Notes	2020 £	2019 £
Tangible assets	12	390,477	385,670
Investments		27,888	25,307
Fixed Assets		**418,365**	410,977
Debtors: amounts falling due after one year		-	-
Debtors: amounts falling due within one year	13	2,504	3,059
Cash at bank and in hand		78,632	136,573
Current Assets		**81,136**	139,632
Creditors: amounts falling due within one year	14	**(2,101)**	(58,771)
Net Current Assets *(Current assets less creditors <1 year)*		**79,035**	80,861
Total Assets less current liabilities *(Fixed Assets plus NCA)*		**497,400**	491,838
Creditors: amounts falling due after one year		-	
Net Assets		**497,400**	491,838
Restricted funds		**174,063**	**162,887**
Designated funds (unrestricted)		-	-
General fund (unrestricted)		**323,337**	328,951
Reserves		**497,400**	491,838

Approved by the PCC on 15th March 2021 and signed on its behalf by

Revd Graham Bowkett

Notes to the Financial Statements for the year ending 31 December 2020

Accounting policies (the inevitable legal "small print")

Basis of financial statements

These financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 and the Charities Statement of Recommended Practice [SORP] (FRS 102). FRS102 is the Accounting Standard applicable in the UK with the underlying principle of presenting a "true and fair" financial view of St Mary's. The historical cost convention is used, that is, there is no allowance of inflation.

Basis of accounting

The accounts have been drawn up on the "accruals" basis where income and expenditure are matched to the period to which they relate. For example, a Gift Aid recovery of £2,700 in January 2020 was credited to the 2019 accounts and does not appear as income in the 2020 accounts.

Please use the notes that follow to amplify the basic information set out in the key financial statements: our consolidated Statement of Financial Activities and the Balance Sheet. Figures in parenthesis indicate a negative sum.

Low value assets acquired in year are normally "written off" in the same year. The heating system was completed at the beginning of 2020 and as a fixed asset it is being depreciated over 20 years at the rate of £7,000/yr.

Following advice from the Diocesan experts, money handled on behalf of others is not included in these accounts as it is not considered to be PCC income. This money was previously described in annual reports as "pass through". To enable comparisons with previous years a note reflects the money that has been excluded.

Fund accounting

St Mary's financial resources are classified according to restrictions imposed on their use by donors or by legislation. Monies donated for specific purposes are classified as restricted and are accounted for in the heading "restricted" funds. Monies that are available for use at the discretion of the PCC are termed "general or unrestricted". The money is held in a number of bank and savings accounts and in shares. Local bank accounts hold a mix of restricted and unrestricted funds. The Church of England Central Board of Finance manages for us one unrestricted savings account (Development Fund), one restricted account (Fabric Fund) and restricted investment shares.

Income

Donations, fees, interest and legacies are included in financial statements when received. Recovered Gift Aid is included when there is reasonable certainty as to payment by HMRC. Funds raised by events are accounted for gross.

Fund raising

St Mary's does not contract with commercial participators or professional fundraisers. Where appropriate we draw on the advice, guidance and publicity materials supplied by the charities we support. Fund raising events are advertised in the pew sheet, on the website and included in other material sent out by email only to recipients who have signed up to receive this information. The use of the data collections held by St Mary's is subject to review to ensure

compliance with General Data Protection Legislation (GDPR).

Parochial fees

The PCC receives parochial fees for weddings and funerals conducted in the church. Part of the money received is made up of statutory fees due to the PCC and to the Gloucester Diocese, as set out by the Archbishops' Council under the Ecclesiastical Fees Measure. The balance relates to charges as fixed by the PCC, for extras such as bells, flowers and heating, or paid to visiting ministers, Readers or Non-Stipendiary Ministers. Our Financial Statements show only the fees due to the PCC (statutory & non-statutory) as legally the amount due to the Diocese and other ministers is not to be treated as PCC income.

Reserves Policy

Following the completion of the heating project the PCC has reviewed its reserves policy. St Mary's Church will retain unrestricted reserves of £20,000 for administrative purposes such as the payment of essential salaries and bills. The remaining £45,000 is to be used for development purposes and for improvements to the church and Parish Centre. Restricted funds, currently £30,000, will be set aside primarily for the maintenance work identified in the 2019 Quinquennial Review and other essential remedial work on the church as it arises. This policy will be revisited as necessary.

Incoming Resources

Note 1	General funds £	Restricted funds £	Total 2020 £	Total 2019 £
Income from donations and legacies	92,964	28,535	121,499	107,222
Planned giving	48,269	70	48,339	52,775
Collections, donations & 'vat' grant	29,366	28,334	57,700	36,729
Income tax recovered	15,329	131	15,460	17,718
Legacies	-	-	-	-

Overall unrestricted income, that is the money that the PCC is able to use to run St Mary's on a day-to-day basis, fell by approximately 9% (£9,400) – a figure that is smaller than anticipated . Income from our planned giving schemes, namely the **Parish Giving Scheme (PGS)**, Standing Order arrangements and the Envelope scheme declined by just over £4,000 with the PGS and Standing Orders showing little change from 2019. Some users of weekly envelopes were able to make good the reductions arising from their restricted opportunity to put their envelope 'in the plate'. The PGS is our recommended means for those considering ways to financially support St Mary's. Information about the PGS is available at the back of the church. Donations and 'other giving' declined, again a consequence of limited opportunities to attend services in the church. Prior to the start of the pandemic over £500 was donated to St Mary's at collections at funeral services held in the church.

The restricted income figure above is inflated above normal by a £25,000 grant from the Listed Places of Worship Grant Scheme designed to offset vat paid on the new heating system.

Whilst in recent years legacies have been few in number, they remain one of the most valuable and lasting ways you can continue to support St Mary's mission and ministry within Charlton Kings. If you would like to know more please speak to the churchwardens or treasurer.

The use of the card reader continues to grow and £660 was donated by this method. There is now the ability to make donations to St Mary's using the website. Gift Aid can also be recovered through this giving.

Previous financial reports have charted to the decline in numbers of communicants at services and a possible link to declining income. The disruption of this year renders such a comparison irrelevant.

Recovered gift aid remains a vital part of our finances. The PCC encourages every donor, if a taxpayer, to Gift Aid his or her donation within the limits set by HM Revenue. Despite reduced income St Mary's received over £15,400 without any financial impact on the donors.

Note 2

Activities for generating Funds: £2,887 (2019: £12,715)

With the closure of the Parish Centre, letting collapsed by two thirds plus a small amount of from sales of the church guide.

Note 3

Investment Income: £215 (2019: £1,215)

Bank and savings interest of £215 reflected the low rates of interest. The Restricted shares were valued at £27,888 on 31 December 2020, an increase of £2,582 over the year.

Note 4

Income from Church Activities (Parochial fees): £7,097 (2019: £10,648)

The restrictions on congregation sizes meant that some weddings were postponed or cancelled and there were fewer funeral services held in church. The church continues to benefit from some lay fees being donated.

Note 5

Income from other sources: £5,810 (£2019: £1,613)

The category 'gathers up' all the other income received during the year and there is little to be drawn by comparing year-to-year variations. The church received a refund of £1,000 from the gas supplier for excess payments (the contract has fixed monthly payments which are periodically reviewed). Our two employees were furloughed for a number of months and during this time were paid their full salaries. We received £2,687 from the Government's Corona Virus Job Retention Scheme.

£1,948 was received from our insurers as payment for the stonework repairs to the churchyard wall damaged some two year ago. The ironwork remains to be completed and the insurers are currently accepting that delays are acceptable in the current crisis.

Resources Expended

Note 6 Expenditure on Church Activities	General funds £	Restricted funds £	Total 2020 £	Total 2019 £
Church Activities	(110,677)	(1,678)	(112,355)	(122,210)
Donations/Grants to charities	(119)	(737)	(856)	(2,173)
Outreach and Children	-	-	-	(255)
Parish Share	(76,416)	-	(76,416)	(72,000)
Clergy expenses	(1,363)	-	(1,363)	(1,441)
Church running expenses	(9,388)	(769)	(10,157)	(12,574)
Churchyard maintenance	(395)	-	(395)	(3,432)
Parish Centre expenses (inc salary cost)	(8,707)	(172)	(8,879)	(9,922)
Administration costs (inc. organist and secretary costs)	(9,313)	-	(9,313)	(13,804)
Other (inc. insurance)	(4,676)	-	(4,676)	(5,649)
Governance	(300)	-	(300)	(960)

Parish Share £76,416 (2019: £72,000)

At the beginning of the year the PCC agreed to fund a Parish Share contribution of £70,000 against the Diocesan request of £88,742 and committed to review the total once the financial outturn was understood in December. Recognising the financial difficulties of other parishes in the Diocese the PCC increased the parish share contribution by an additional month's payment of £6,416.

During the year the Parish Council took responsibility for the routine churchyard maintenance, primarily grasscutting), resulting in a saving of £3,000 for the church

Donations to Charities £906 (2019: £2,173)

Donations to charities	£
The Long Table	531
Cheltenham Foodbanks	191
Royal British Legion (collection at service)	99
Childrens' Society (Christingle)	25
CA donation	20
Friends of Gloucester Cathedral	20
G&B Association of Bell Ringers	20
total	**906**

note : SOFA includes £50 write off from 2019 donation to charity approved by PCC 15/3/21

This list does not include collections at funerals held in the church for the charity nominated by the family. This money was usually passed, by cheque, to the funeral directors for onward transmission to the charities concerned. This enables the funeral directors to advise each family on the amount collected for their chosen charity.

Outreach and Children £0 (2019: £255)

This expenditure has previously supported the children in our congregations; Little Fishes and the "All Age" services. There was no significant expenditure this year.

Clergy Expenses

Clergy expenses of £1,363 reflect travel, telephone and IT expenses and the direct purchases made by Graham and Adrian acting on behalf of the PCC.

Note 7

Church Services and Maintenance

Note 7	General funds £	Restricted funds £	Total 2020 £	Total 2019 £
Services and Maintenance	(9,388)	(769)	(10,157)	(12,574)
Provision of services	(1,241)	-	(1,241)	(1,523)
Music (inc grant)	(808)	-	(808)	(1,157)
General Maintenance	(993)	(769)	(1,763)	(3,830)
Heating, Lighting & Water	(6,315)	-	(6,315)	(5,604)
Flowers	(30)	(0)	(30)	(385)
Cleaning	-		-	(75)

Repairs to the church, primarily the roof, were funded from the restricted fabric funds whereas maintenance (e.g. changing light bulbs for their LED equivalent) was paid for from the general fund.

£600 of music expenditure was to ensure that all appropriate licences for the use, copying and internet streaming of the music were uptodate.

Note 8

Costs of running the Parish Centre and of fundraising: £8,879 (2019: £9,922)

These are the costs of running the Parish Centre and raising funds for the church. The blue Giving envelopes cost £60 and £54 was spent on fundraising through the 'Justgiving' website used initially to raise funds for the heating project. These monthly charges have been removed and replaced with a % handling charge on all donations.

Parish Centre running costs i.e; power, light, insurance, consumables, maintenance and the salary of our cleaner, amounted to £8,761. The latter's cost was reduced by the 'Furlough Grant'.

Note 9
Administration

	General funds £	Restricted funds £	Total 2020 £	Total 2019 £
Administration	(9,343)	-	(9,343)	(13,804)
Lay salaries including NIC	(4,765)	-	(4,765)	(7,242)
Lay salaries (parochial fees)	(1,525)	-	(1,525)	(3,330)
Administration costs	(3,053)		(3,053)	(3,232)
note: Excludes salary of Parish Centre cleaner				

In support of the clergy, St Mary's relies extensively on the skills, knowledge and expertise of unpaid volunteers. In addition, we have three part-time lay employees; Neil, the Director of music, Tracy our Parish Secretary and Tracey our Parish Centre cleaner. During the year Neil resigned. Tracey's salary is in included in the Parish Centre running costs. As noted earlier the reduction in lay salaries played a major contribution to the overall out-turn for this year. Lay members acting as verger have generously donated their parochial fees to the church.

Administration £3,053 (2019: £3,232)
These costs include phone, internet, IT and bank charges. This year £1,200 was spent advertising for a Music Director.

Governance £300
This covers the costs of examining our accounts and providing vital guidance on the detail of the legal requirements for charity accounting and reporting.

Other General Expenditure £4,676 (2019: £5,649)
Church insurance of £4,300 dominates this expenditure category with the remainder including an Ordination gift for Adrian and Comfort & Joy project expenses.

Note 10
Expenditure on the Lobby, the Church and Churchyard wall £22,212 (2019: £3,650)
£2,415 was spent on creating a less expensive design for the lobby and issuing invitations to tender. All expenditure on the Lobby is funded from donations. £3,850 was paid for the repairs to the churchyard wall. During the installation of the heating system it became apparent that remedial structural work on the underground boiler house was necessary to avoid any risk to the integrity of North Transept external wall and window at a cost of £8,812. This work was necessary, irrespective of the new heating system and is therefore not included in its overall cost. The Lobby donor is contributing to this work. The heating system is being depreciated over a period 20 years at a rate of £7,135 a year.

Parish Centre Heating £4,902
The PCC replaced the aging, inefficient and potentially hazardous radiators in the parish hall with modern, low surface temperature radiators at a cost of just under £5,000. These radiators are recorded as a new fixed asset.

Payments of expenses to PCC Members, lay staff and other parishioners

Over the year a total of £2,069 (2019: £4,369) was paid, on receipt of invoices, to 5 members of the PCC, and 1 member of staff for authorised "out of pocket" expenses incurred at the request of the PCC. The expenses covered donations to charities through their websites rather than sending cheques, consumables for church services and the Parish Centre, flowers and maintenance. These payments are assigned to the accounting lines appropriate for the expense.

The Balance Sheet

Note 12
Tangible Fixed Assets £390,477

Three assets are recorded here; the Parish Centre valued at £250,000, the completed heating system at £135,575 and the new heating radiators installed in the parish all at £4,902. The heating systems will be depreciated over 20 years.

Note 13
Debtors £2,504

This is money owed to us and expected to be received during 2021 from HRMC for tax recovery on gift aid donations.

Note 14
Creditors & Liabilities £2,231

This is money we are due to pay others in 2021 for donations and services received in 2020. This includes outstanding transfers to charities, parochial fees to the Diocese and return of £5 key deposits from long term hirers of the Parish Centre.

The Church Heating Project

The new church heating project started in 2014 with the modest payment of £199.50 for professional advice. With the final payment being made in December 2020 the project, has been completed. The costs were;

Heating project Costs	
Professional fees	£200
Technical Design	£6,000
Architect/Project Management Fees	£7,200
Asbestos Survey	£700
Equipment, Installation and Testing	£132,600
less Donations	(£47,200)
less VAT Recovery Grant	(£24,300)
Associated Buiding Works	£7,800
Reserves expended to install system	**£83,000**

Funds

Encompassed within these accounts are various sums of money that are retained for specific activities/projects. The funds are:

Specific funds	General funds £	Restricted funds £
Parish Centre Keyholders	£85	
Childrens' Corner	£20	
Little Fishes	£72	
Ouseley (music)		£13
Flowers		£0
West End Lobby Project		£4,555

ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST MARY'S CHARLTON KINGS PAROCHIAL CHURCH COUNCIL

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages 1 to 16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 144(2) of the Charities Act 2011 ("the 2011 Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) 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 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 financial statements, which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations

    - have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Harper Sheldon Limited
Chartered Accountants
Midway House
Staverton Technology Park
Herrick Way, Staverton
Cheltenham GL51 6TQ

F.C.A.

Date: 12 APRIL 2021