

**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 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 Été 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 Hockett 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 transept 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 worshippers.

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 to 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 worshipping 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 Hockett	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 21 st 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 21 st August 2021)
Dr Lynne Glover	PCC Lay Member	Elected (until 21 st 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						
Magazine/Bookstall sales/Hall Lettings	2	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:						
Insurance claims	5	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)
<i>Net Current Assets (Current assets less creditors <1 year)</i>		81,358	79,035
<i>Total Assets less current liabilities (Fixed Assets plus NCA)</i>		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 vergers 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 costs)**

	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 included in the Parish Centre running costs. Lay members acting as vergers have generously donated their parochial fees to the church. The lay salaries (parochial fees) were those paid to organists, bell ringers and our vergers 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:

	General funds £	Restricted funds £
Specific funds carried forward		
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
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Abbeymead
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Date: 22 March 2022