

# **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 2<sup>nd</sup> and 4<sup>th</sup> 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 11<sup>th</sup>. 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 vergier, 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 hospitalisations, 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 1<sup>st</sup> January to 31<sup>st</sup> 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 Hockett 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 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 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.....*

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 see the 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 25<sup>th</sup> 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 25<sup>th</sup> 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, 28<sup>th</sup> October, 1999. We celebrate our 'birthday' on the Feast of Christ the King which, in 2024 fell on 26<sup>th</sup> 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 Hockett   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 of 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 donors 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<br>funds | Restricted<br>funds | Total<br>funds     | 2023<br>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           |
| <b>Total income</b>   | <b>£116,500.23</b>    | <b>£2,191.92</b>    | <b>£118,692.15</b> | <b>£171,717.16</b> |
| 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             |
| <b>Total expenditure</b>                                    | <b>£138,435.04</b>    | <b>£12,164.10</b>   | <b>£150,599.14</b> | <b>£142,893.00</b> |
| <b>Net income / (expenditure) resources before transfer</b> | <b>-£21,934.81</b>    | <b>-£9,972.18</b>   | <b>-£31,906.99</b> | <b>£28,824.16</b>  |
| 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                  |
| <b>Net movement in funds</b>                                | <b>-£24,052.37</b>    | <b>-£6,144.68</b>   | <b>-£30,197.05</b> | <b>32,563.16</b>   |
| Reconciliation of funds                                     |                       |                     |                    |                    |
| <b>Total funds brought forward</b>                          | <b>£114,148.24</b>    | <b>£53,372.71</b>   | <b>£167,520.95</b> | <b>£134,957.79</b> |
| <b>Total funds carried forward</b>                          | <b>£90,095.87</b>     | <b>£47,228.03</b>   | <b>£137,323.90</b> | <b>£167,520.95</b> |
| 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          |
| <b>Total funds</b>  | <b>£90,095.87</b>     | <b>£50,631.63</b>   | <b>£140,727.50</b> | <b>£167,520.95</b> |



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 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](http://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