

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY'S, SALT FORD

England & Wales · Charity number 1138407

Details

Other names	ST MARY'S PCC, SALT FORD, St Mary's Church Saltford PCC, St Mary's Church Saltford Parochial Church Council
Status	Registered
Legal form	Other
Registered	2010-10-13
Register	View on the Charity Commission register

Contact

Address	St. Marys Church Hall Queen Square Saltford Bristol BS31 3EL
Phone	01225872275
Email	scnbenefice@gmail.com
Website	www.stmaryssaltford.org.uk

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

Activities: We enable ordinary people to live out their faith as part of our parish community through: Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus. Provision of pastoral care for people living in the parish. Missionary and outreach work.

Classification

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

Geography

- **Area of benefit:** NOT DEFINED IN PRACTICE LOCAL
- Bath And North East Somerset

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£83,160	£91,406	-	-
2023-12-31	£81,653	£83,996	-	-
2022-12-31	£81,592	£87,165	-	-
2021-12-31	£113,638	£117,179	-	-
2020-12-31	£119,169	£104,264	-	-

Trustees

Name	Role	Appointed
Christopher Michael Pilkington		2025-05-18
DARRELL PICKUP		2012-05-12
Ian Troughton		2024-04-21
Jane Louise George		2024-04-28
Judy Penny		2020-10-15
MR DAVE FAULKNER		
MR KEN PLANT		
Pamela Faulkner		2018-04-30
Rev Nigel Mark Williams		2023-09-05
Susan Barbara Meredith-Greenwood		2024-04-28

Accounts

Parochial Church Council of St Mary's Saltford

Registered Charity No. 1138407

**Annual Report
And
Financial Statements**

For the year ended 31 December 2024



**Incumbent
Revd Nigel Williams
The Rectory
12 Beech Rd
Saltford
BS31 3BE**

**Independent Examiner
Mr N Laycock
7 Bishopston
MONTACUTE
Somerset
TA15 6UU**

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For the year ended 31 December 2024

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2024 Annual Report of the Parochial Church Council of St Mary's Church, Saltford

Rector's Review 2024

Aim and Purposes

In response to God's immense love for us we seek to be a church living and telling the story of Jesus. The PCC has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church and the Church Hall, Queen's Square, Saltford.

Objectives and Activities

The PCC is committed to bring the message of Jesus Christ to the community of Saltford through word and action, and to see people come to a saving faith in Him. We seek to enable people to live out their faith in practical ways which engage with the wider community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services and activities can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music, sacrament, encouraging discipleship, community engagement, and the provision of pastoral care. When planning our activities, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion.

Review of the year

There is much to give thanks for at St Mary's Church. For centuries our Parish Church has been a spiritual home to generations of villagers, and our inspirational building helps to shape the character of our village. St Mary's is very much at the heart of our community life, offering a haven of peace and reflection, support in times of joy and sorrow and a reminder of the presence of God in our daily lives. We celebrate all the different ways in which we have lived and told the story of Jesus.

The year sadly began with the passing away of Dave O'Neill, our Church warden, who is much missed for who he was and all he gave to us.

Throughout the last year we have journeyed with people through weddings, baptisms and funerals; shared 'Open the Book' Bible stories with many children and offered care to the sick, the bereaved and those in pastoral need.

St Mary's links with the village school have continued, with the Rector being a foundation governor. Two new foundation governors were appointed in Angela Trouton and Justine Buxton. The church's involvement with the school involves leading collective worship and school services, regular visits from the Open the Book team, year group visits to the church for services leading up to Easter, and reception classes visiting the church to explore.

As Churches we were asked to explore the Prayers of Love & Faith. We held these discussions as a Benefice with each PCC to make a decision for its own Parish. After its own discussion and vote, St Mary's made the decision to not opt in to the use of Prayers of Love and Faith, at this time.

We held a variety of services styles over the year. Highlights included an outdoor service as part of the village Open Gardens and through which we linked with Grow for Life. For the first time our usual Remembrance Day service, led by the scouts and guides, was enhanced by the use of live stream to an overflow venue in the church hall, thus enabling everyone including families with young children to be accommodated and join in. Over Christmas and after a break of several years, we reinstated a family Nativity service and were delighted to see it full with many families and children joining in, as was the carol service two weeks later. A weekly meeting of prayer for our village started every Tuesday in September.

We also saw the beginning of regular services across the Benefice with Compline every Wednesday evening and a monthly Evensong.

Pastoral care is an important aspect of the ministry of St Mary's. Our lay Pastoral team is responsible for visiting people in their own homes and in hospital, checking on people we haven't seen in church for a while, supporting families who have been bereaved and those suffering with chronic illness. The team are willing to pray with people, assist at and be a supporting presence at services such as A Time to Remember, taking Home Communion to those who are unable to attend church and prayer. This is a ministry which has been continuing informally with a view to reviewing it in the year to come.

I would like to thank everyone who has volunteered, read, sung, swept, welcomed, counted and served in so many ways to help St Mary's be Christ's church in our village.

Fabric Review 2024

The updated documents for January - December 2024 have been completed and are presented at this AGM, namely the Church Log Book for the period January - December 2024, and an update to or review of the Church Property Register (Terrier and Inventory) as of the end of 2024.

Church

Routine servicing of the boiler and heating system, PAT testing of portable equipment, organ tuning, minor repairs on the lighting, and other maintenance was carried out as normal.

In addition, the high gutters were cleaned out by a specialist contractor using a vacuum suction machine (safer as no need for ladders).

The new Rector's name was added to the list of St. Mary's Rectors board in the nave.

The Quinquennial Inspection by the Church Architect was carried out in November 2023, but the detailed report with photographs was not received until June 2024. The overall conclusion was that the church is generally in very good condition. Main points that need addressing over the next 5 years were given as (1) dealing with condensation issues and (2) finding a way to manage the trees close to chancel to reduce movement cracking.

A number of minor actions arising from the inspection have been done.

There will be a package of some work on the stonework, patch pointing, lead flashing, windows, and fascia boards to be done by a specialist contractor.

The issue of some movement/cracking in the church at the chancel end was raised by the Church Architect who suggested that we should discuss tree management with the Parish Council.

Some mould was observed on some of the inside walls of the church in 2023 and the Church Architect recommended mould removal and improving ventilation in the church as much as possible. Since then, the mould got much worse so an inspection was requested by the Diocese Church Building Adviser who made a preliminary inspection visit in December 2024. The PCC agreed that the mould should be removed from the inside walls and the church redecorated by a specialist contractor in 2025. Details of further inspections and the resulting contractor's work will be reported in the 2025 annual report.

Churchyard

The churchyard has been maintained by the Saltford Parish Council contractor, and the Quiet Garden by church volunteers.

Some dead low branches were cut off the large oak tree by the north wall and the nearby churchyard wall repaired as necessary by Parish Council contractors.

The importance of maintaining the churchyard walls, and removing the ivy from them was highlighted in the Quinquennial Report and will be raised as necessary with the Parish Council.

The new Rector's name was added to the Churchyard noticeboard by the main path, and a new bench seat was installed in the Quiet Garden in memory of Lynne Mould and David Evans.

Church Hall

Routine servicing of the boiler, heating system, heaters and cooker, PAT testing of portable equipment, and other minor repairs and maintenance were carried out as normal, especially to various lights.

Service of the fire alarm system is now carried out by a new contractor.

The biannual servicing of the main hall clock was carried out.

The overdue redecorating and maintenance of all the exterior of the Church Hall is still required but has been put on hold until funding has been raised – this has been referred to the Finance Committee.

Car Park

A pothole in the car park and some cracking in the concrete path need repair in due course.

Health and Safety and Fire Risk Assessments

These documents for the church and church hall have had their annual review. A number of minor actions arising have been completed or are in hand, and documents requiring amendments have been updated.

One action was to purchase some portable LED lanterns as emergency lighting in the church in the event of lights failing at a night time service.

Safeguarding Review 2024

The Benefice Safeguarding and Safe Recruitment Policy is reviewed annually, published on the web sites, and displayed in the churches. Safe recruitment procedures are in place and volunteers working with children and vulnerable adults have job descriptions and undertake the required online training. PCC members are also required to have completed the Basic and Foundation Safeguarding training plus Safeguarding Domestic Abuse training. Lay Pastoral Assistants, Lay Worship Assistants, Readers and the Safeguarding Officer have all completed their required training.

The Parish is signed up to the Parish Dashboard and Safeguarding Hub which contains all DBS and training records. The system produces reminders when training or DBS clearance need to be renewed. The Parish Dashboard also generates a Safeguarding Action plan for the PCC so that they can monitor safeguarding procedures and ensure that all guidance is followed.

In 2024 there were no Safeguarding causes for concern or issues raised. One of the responsibilities placed on churches in connection with Safeguarding is to promote, prevent, protect and respond. There is a message on our weekly service sheet reminding people that our churches are welcoming and safe places for all and that any concerns should be referred to the Rector or Benefice Safeguarding Officer.

Financial Review 2024

Total receipts were £83,160. The majority of receipts came through planned giving, income tax recovered through the Gift Aid scheme and hall lettings.

There were no legacies received during 2024.

Income from fund raising showed a small increase from last year.

The number of planned givers at the end of 2024 was 72. Most planned giving was by standing order; the remainder was by envelope, CAF or other means. The card donation device has proved helpful, especially for occasional visitors.

Total expenditure was £91,406. There were no major or unexpected items of expenditure. Approximately 50% was made up of running costs and essential repairs and maintenance of the church and hall; the remainder was our Parish Share. The Parish Share is our contribution to the Common Fund from which the Diocese pays stipends, housing costs, pensions, support and training for the clergy.

The requested Parish Share contribution for 2024 was £55,551. The PCC did not think this was affordable without an increase in regular income. In order to maintain financial stability, the PCC agreed to budget for an annual contribution of £49,000, to be reviewed in June and September.

Donations totalling £1,798 were given to different local and national charities over the year, £1,357 of which was from donations received through the monthly parish breakfast
We thank God for the generosity of church members who have continued to give financial support to the presence and ministry of St Marys in Saltford and the wider community.

Rising costs, across the board, continue to be a very real challenge.
Unfortunately, despite the modest rise of £1,500 in annual income we finish the year with less in the bank than we started with, as income has failed to keep pace with increasing costs. This level of deficit is a cause for concern and cannot be sustained at the current rate if we are to continue and indeed further grow our ministry and maintain our buildings.

Administrative information

St. Mary's Church is situated in Queen Square, Saltford. It is part of the Diocese of Bath & Wells within the Church of England. The correspondence address is the Parish Office, St Mary's Church Hall, Queen Square, High St, Saltford BS31 3EL. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission, No 1138407.

PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

Incumbent:	Revd N Williams
Readers:	Robin Dixon Ken Plant
Wardens:	David O'Neill (deceased March 24) Norman Osborne Ian Troughton
Deanery Synod	Darrell Pickup Judy Penny
Elected members:	Jackie Balsdon (until September 2024) Liz Benden (Secretary) Justine Buxton Caroline Cummings (until April 2024) Sue Dixon (Safeguarding Officer) Dave Faulkner Pam Faulkner (Treasurer) Jane George Susie Meredith-Greenwood Alex Phillips (until June 2024)

Approved by the Parochial Church Council by email on 1st May 2025 and signed on their behalf by:-

Revd N Williams
(signed on 1st May 2025)



Mrs P Faulkner (Treasurer)
(signed on 1st May 2025)



Independent examiner's report on the accounts



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

ST MARY SALT FORD

**On accounts for the year
ended**

31 DECEMBER 2024

**Charity no
(if any)**

1138407

Set out on pages

1-2

**Respective
responsibilities of
trustees and examiner**

The charity's trustees 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 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. [The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [named body]]. *Delete [] if not applicable.*

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 material matters have come to my attention (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed: Date:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2024

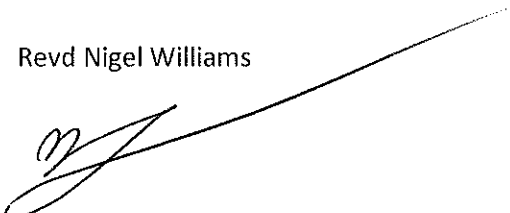
	Unrestricted Funds		Restricted Funds	TOTAL RECEIPTS	
	General	Designated		2024	2023
RECEIPTS	£	£	£	£	£
Donations and Legacies:					
Planned Giving	43,282	-	-	43,282	42,264
Collections, donations and other giving	7,904	-	-	7,904	9,715
Legacies	-	-	-	-	-
Gift Aid Tax Recovered	11,332	-	-	11,332	10,348
Other Trading Activities:					
Bookstall, hall lettings	5,382	-	-	5,382	5,323
Income from other properties	49	-	-	49	60
Other church events	699	-	-	699	203
Receipts from Investments:					
Interest & dividends	725	-	-	725	608
Receipts from Charitable activities:					
Parochial fees	3,316	-	-	3,316	3,518
Other receipts:					
Other	<u>10,471</u>	-	-	<u>10,471</u>	9,614
TOTAL RECEIPTS	<u>83,160</u>	-	-	<u>83,160</u>	<u>81,653</u>
PAYMENTS					
Charitable activities:					
Donations to charities	20	-	-	20	530
Mission & Evangelism	1,934	-	-	1,934	1,232
Parish Share	49,000	-	-	49,000	42,000
Clergy expenses	1,944	-	-	1,944	930
Church running expenses	4,827	-	-	4,827	6,585
Churchyard maintenance	-	-	-	-	-
Cost of raising funds	9,291	-	-	9,291	9,150
Support costs	61	-	-	61	1,433
Administration costs (incl staff costs)	22,659	-	-	22,659	21,528
Governance costs	-	-	-	-	-
Other	771	-	-	771	608
Major expenditure					
Repairs to church building	899	-	-	899	-
Repairs to church hall	-	-	-	-	-
TOTAL PAYMENTS	<u>91,406</u>	-	-	<u>91,406</u>	<u>83,996</u>
Surplus/(Deficit) of Receipts over Payments	(8,246)	-	-	(8,246)	(2,343)
Transfers between Funds	-	-	-	-	-
	(8,246)	-	-	(8,246)	(2,343)
Cash at bank and in hand at 1 Jan	<u>31,152</u>	<u>9,658</u>	<u>3,603</u>	<u>44,413</u>	<u>46,756</u>
Cash at bank and in hand at 31 Dec	<u>22,906</u>	<u>9,658</u>	<u>3,603</u>	<u>36,167</u>	<u>44,413</u>

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
Cash Funds					
Bank Current Accounts	5,408	-	-	5,408	2,339
Deposit Accounts	26,826	-	3,922	30,748	39,399
	<u>32,234</u>	=	<u>3,922</u>	<u>36,156</u>	<u>41,738</u>
Other Monetary Assets					
Income Tax Recoverable	2,200	-	-	2,200	2,200
Shared Benefice costs – Corston	1,264	-	-	1,264	1,004
Shared Benefice costs – Newton St Loe	<u>1,260</u>	-	-	<u>1,260</u>	<u>1,004</u>
	<u>4,724</u>			<u>4,724</u>	<u>4,535</u>
Liabilities					
Purchase Ledger	-	-	-	-	1,377

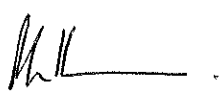
Approved by the Parochial Church Council by email on 1st May 2025 and signed on its behalf by:-

Revd Nigel Williams



(signed on 1st May 2025)

Mrs Pamela Faulkner (Treasurer)



(signed on 1st May 2025)

The notes on page 10 form part of these accounts

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

1. ACCOUNTING BASIS

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. TRUSTEES AND CONNECTED PERSONS

The expenses paid to clergy may contain a small immaterial proportion, which relates to their function as PCC members. No other such payments were made to PCC members.

Accounts

Parochial Church Council of St Mary's Saltford

Registered Charity No. 1138407

**Annual Report
And
Financial Statements**

For the year ended 31 December 2023



Incumbent (wef 5th Sept 2023)

Revd Nigel Williams

The Rectory

12 Beech Rd

Saltford

BS31 3BE

Independent Examiner

Mr N Laycock

7 Bishopston

MONTACUTE

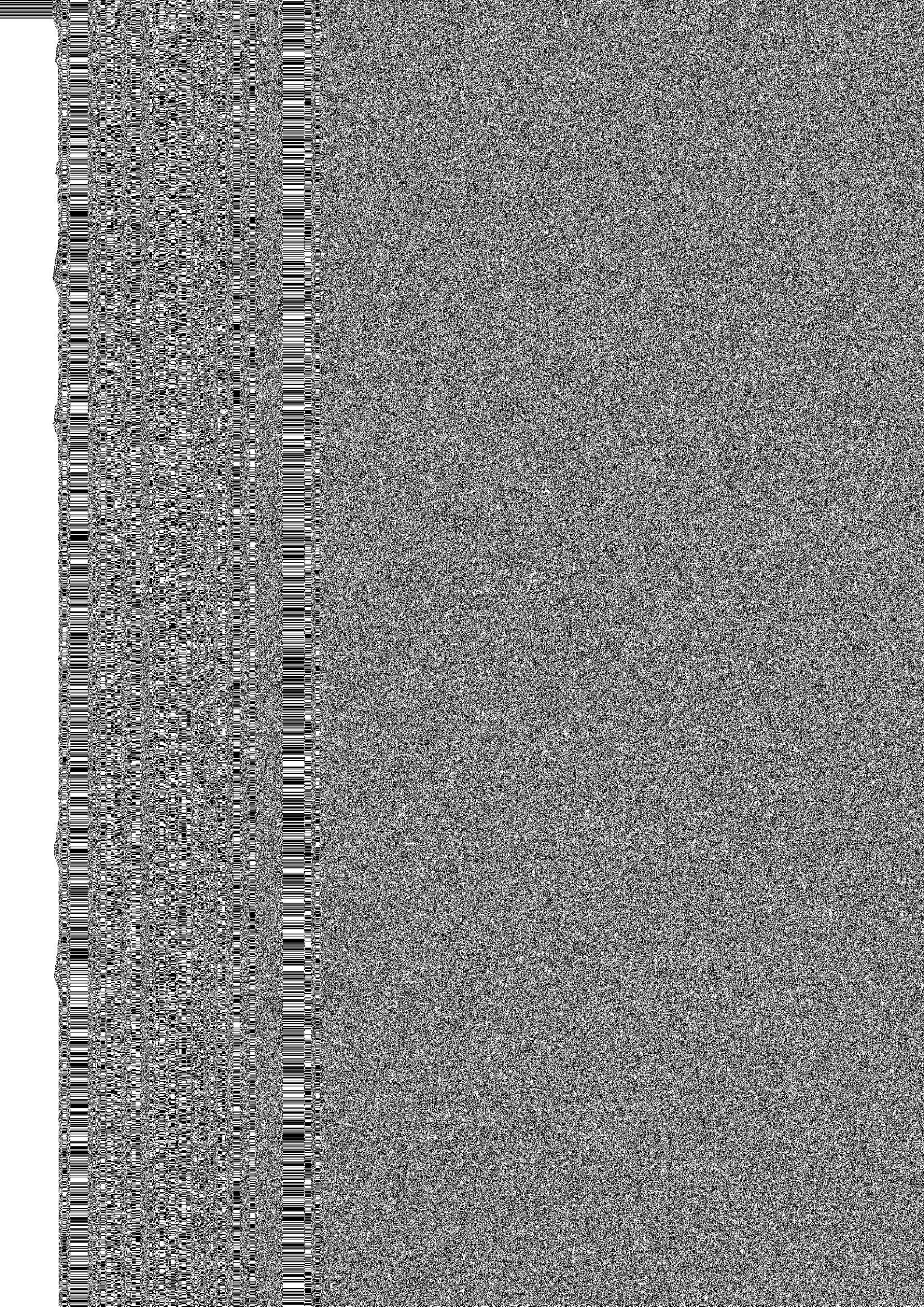
Somerset

TA15 6UU

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assist at and be a supporting presence at services such as A Time to Remember, taking Home Communion to those who are unable to attend church and prayer. This is a ministry which has been continuing informally with a view to commissioning and building it up again in 2024.

Fabric Review 2023

The updated documents for January - December 2023 have been completed and are presented at this AGM, namely the Church Log Book for the period January -December 2023, and an update to the Church Property Register (Terrier and Inventory) as of the end of 2023.

Routine servicing of the church boiler and heating system, PAT testing of portable equipment, and other minor repairs and maintenance were carried out as normal. In addition the high gutters were cleaned out by a specialist contractor using a vacuum suction machine (safer as no need for ladders). Other points to note are:-

1. The 5 yearly Electrical Installation Inspection Report was carried out and the electrical system passed. Some possible improvements were suggested.
2. The Quinquennial Inspection by the Church Architect was carried out in November 2023. There was one immediate action re cleaning out the ground gutters that has now been actioned. Some minor work has been identified to do in the next 18 months or the next 5 years. Some mould was observed on some of the walls in the year, so recommendations on removing and/or reducing it have been requested. The detailed Inspection Report with photographs is awaited. Once this has been received a future work programme can be planned.
3. We are still awaiting a suitable replacement dual tariff electricity meter from EDF despite taking complaint action via the Ombudsman.
4. Two head set microphones were purchased as an alternative option to the lapel microphones.

The churchyard has been maintained by the Salford Parish Council contractor, and the Quiet Garden by church volunteers.

The triennial removal of soft growth on the 'obelisk' pollarded lime tree in the north-west corner of the Quiet Garden was carried out by the Salford Parish Council in January 2023 having got a Faculty for this work. Unfortunately this tree subsequently had to be felled by the Parish Council contractor because it was undermined by animal activity and thus identified as a Health and Safety issue by The Parish Council and BANES Council. The appropriate permissions and a Faculty were obtained.

At the end of 2023 three low branches on the large oak tree by the north wall of the churchyard were declared a risk by the Parish Council and BANES Council. The appropriate permissions and a Faculty were obtained. The branches will be cut off early in 2024.

The last 1m of churchyard wall near the left-hand Church gate post needs repair. Salford Parish Council have been advised of this and agreed to do the repair, but this work was delayed due to higher priority work and it is hoped that this can be done in 2024.

Routine servicing of the church hall boiler, heating system, heaters and cooker, PAT testing of portable equipment, and other minor repairs and maintenance were carried out as normal.

Early in the year an emergency repair was carried out on the exterior rendering on the office wall and the associated lead flashing to stop water ingress into the neighbouring Old School House.

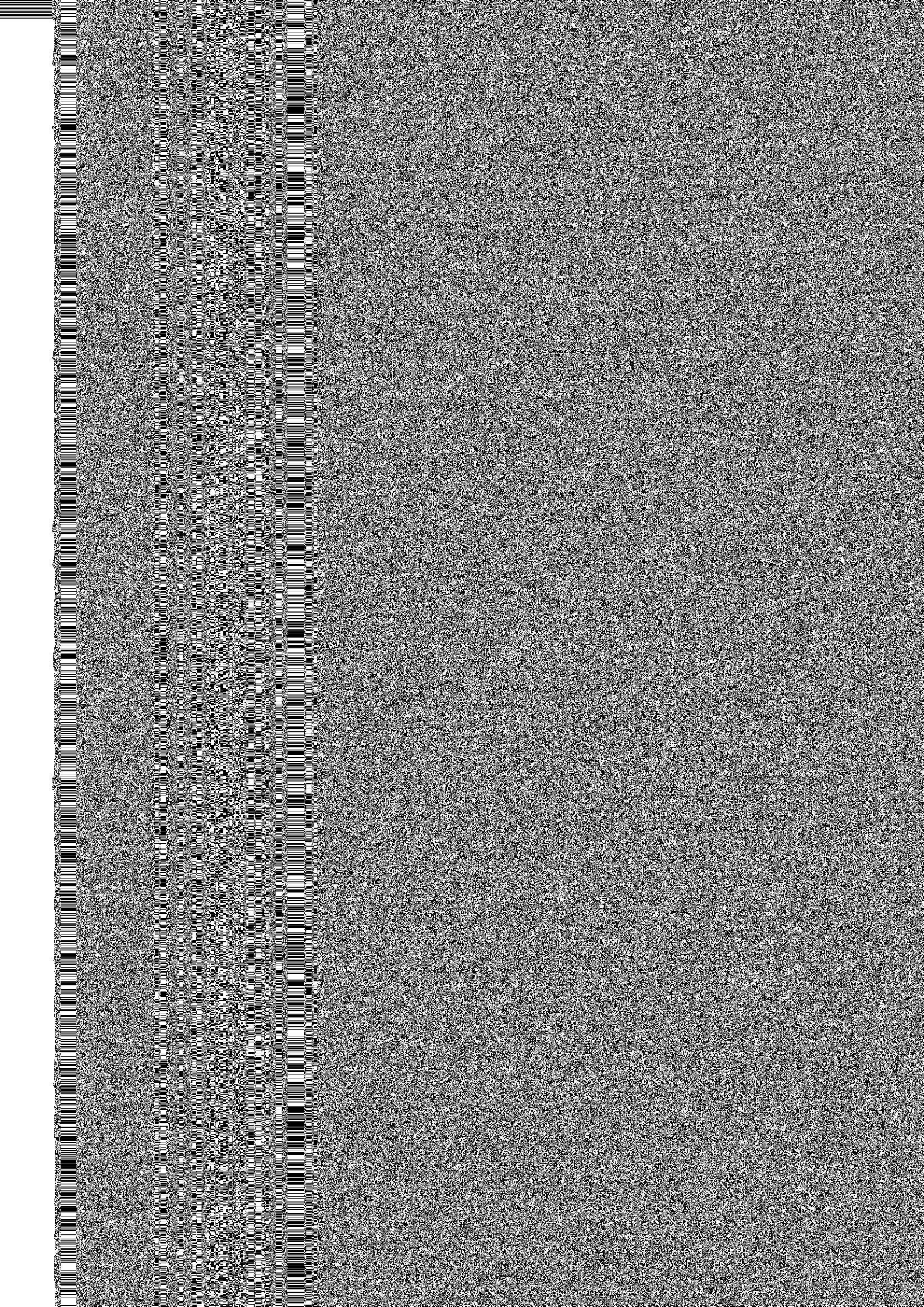
The 5 yearly Electrical Installation Inspection Report was carried out and the electrical system passed. Some possible improvements were suggested.

Cleaning out the high and very high gutters has been carried out by a specialist contractor using a vacuum suction machine. Car parking alongside the east wall of the Hall was suspended by BANES Council for 1 day to enable this to be done.

A new large noticeboard has been fitted to the east wall.

The long overdue maintenance of all the exterior of the Church Hall has been put on hold until sources of funding have been identified.

The metal drain grid just inside the car park entrance has been lifted and the drain/sump cleaned out.



Readers: Robin Dixon
Ken Plant

Wardens: David O'Neill

Deanery Synod Darrell Pickup
Judy Penny

Elected members: Jackie Balsdon
Liz Benden (Secretary)
Justine Buxton
Caroline Cummings
Sue Dixon (Safeguarding Officer)
Dave Faulkner
Pam Faulkner (Treasurer)
Alex Phillips

Approved by the Parochial Church Council at a meeting on 20th April 2024 and signed on their behalf by:-

Mr Darrell Pickup (Chair)
(signed on 20th April 2024)

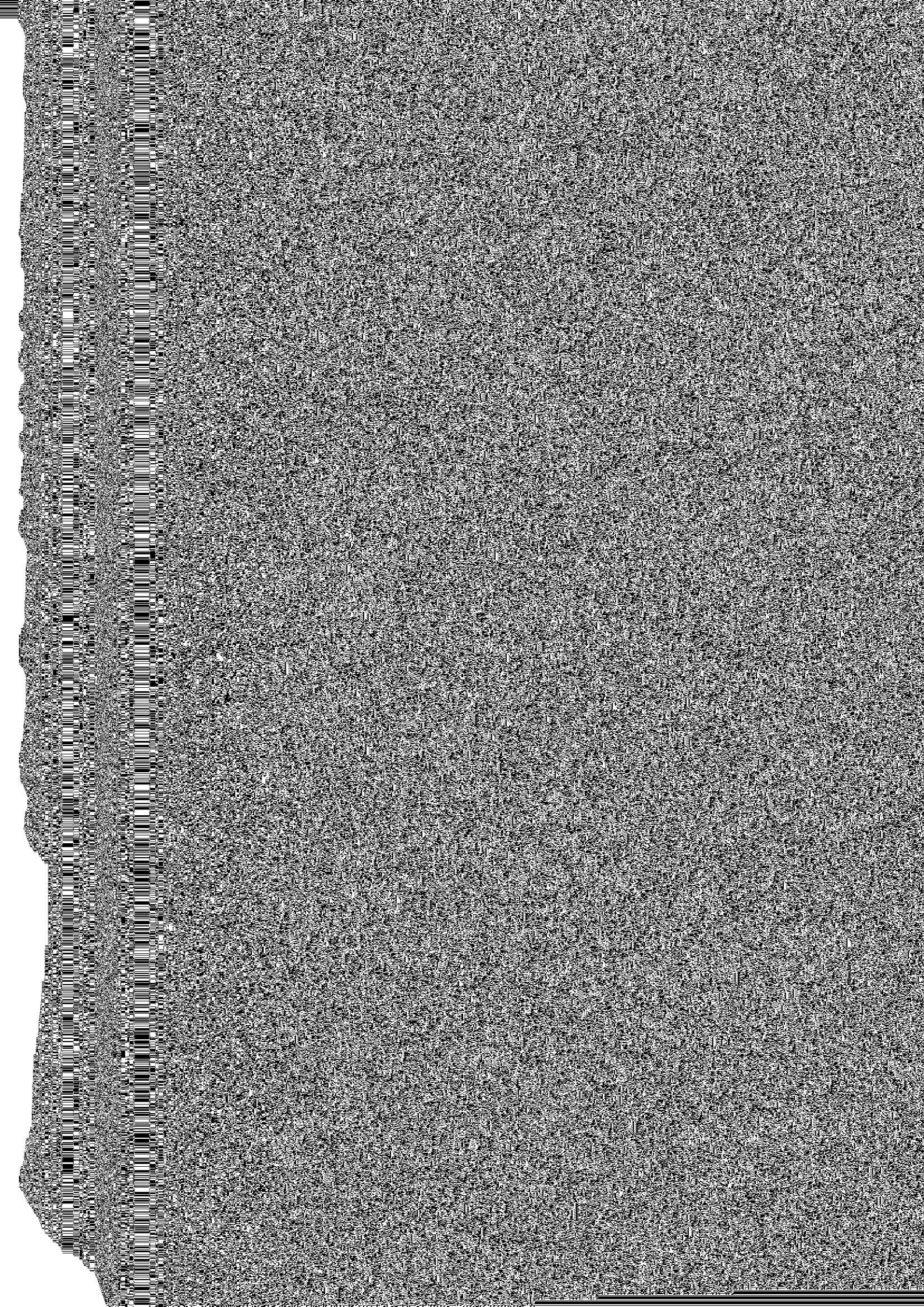


Revd N Williams
(signed on 20th April 2024)



Mrs P Faulkner (Treasurer)
(signed on 20th April 2024)





Disclosure

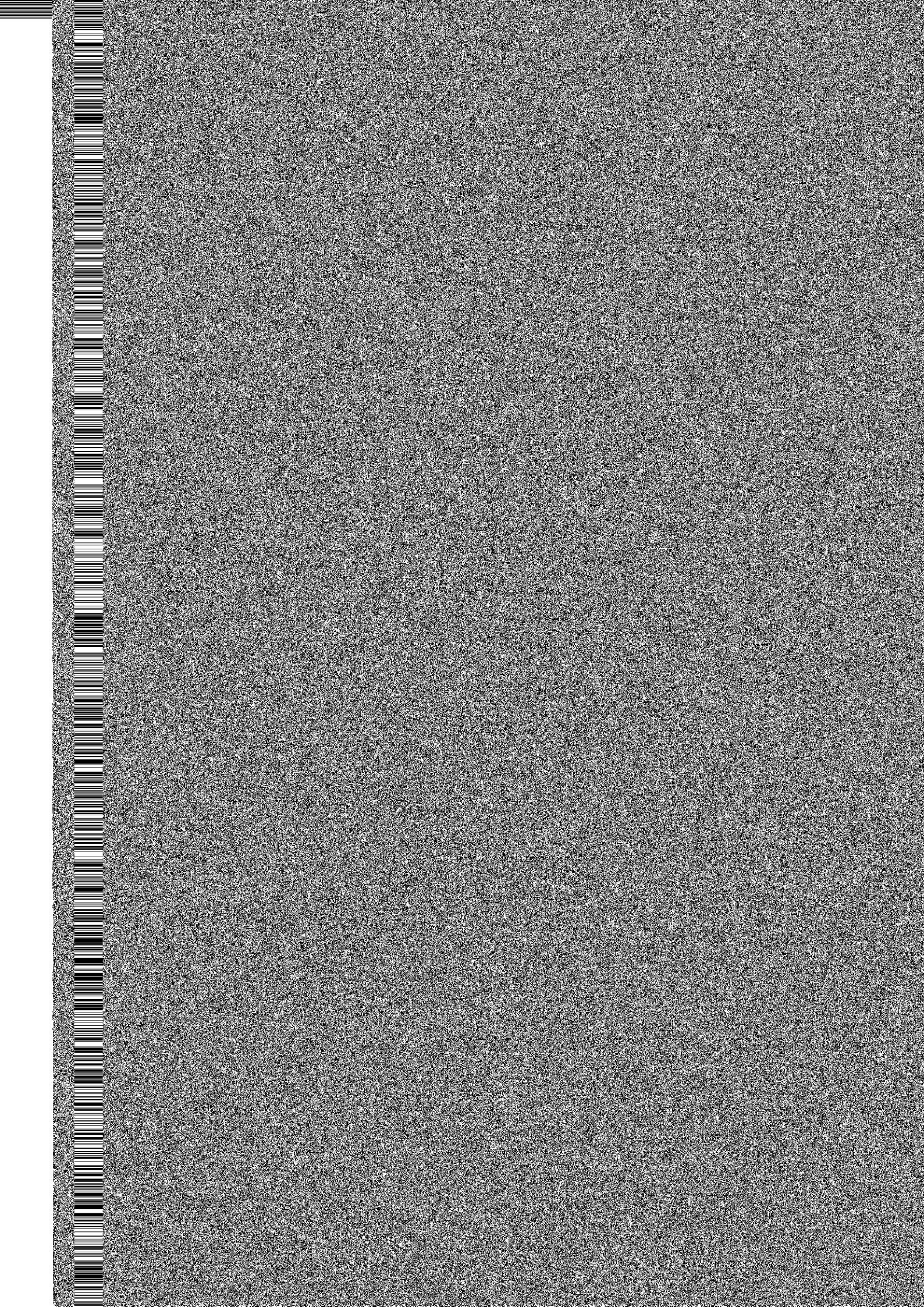
Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

The PCC needs to give active consideration to a medium/long term plan for ensuring ongoing financial viability in order to be able to progress its Mission in "telling and living" the story of Jesus.

The finances are presented in a way that makes the direction of travel easy to see and active use of the Budget facility will assist.

The PCC is fortunate in having a Treasurer who is both technically competent and fastidious but who also recognises the role as being one of leadership in the Mission of the church.



STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Cash Funds					
Bank Current Accounts	2,339	-	-	2,339	3,346
Deposit Accounts	33,956	816	4,627	39,399	43,127
	<u>36,295</u>	<u>816</u>	<u>4,627</u>	<u>41,738</u>	<u>46,473</u>
Other Monetary Assets					
Income Tax Recoverable	2,200	-	-	2,200	2,320
Shared Benefice costs – Corston	1,004	-	-	1,004	727
Shared Benefice costs – Newton St Loe	1,004	-	-	1,004	727
Income Ledger	327	-	-	327	879
	<u>4,535</u>			<u>4,535</u>	<u>4,653</u>
Liabilities					
Purchase Ledger	1,377	-	-	1,377	591
	<u>1,377</u>			<u>1,337</u>	<u>591</u>

Approved by the Parochial Church Council at a Meeting on 20th April 2024 and signed on its behalf by:-

Mr D Pickup (Chair)
(signed on 20th April 2024)



Revd N Williams
(signed on 20th April 2024)



Mrs P Faulkner (Treasurer)
(signed on 20th April 2024)



NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2023

1. ACCOUNTING BASIS

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. TRUSTEES AND CONNECTED PERSONS

The expenses paid to clergy may contain a small immaterial proportion, which relates to their function as PCC members. No other such payments were made to PCC members.

Accounts

Parochial Church Council of St Mary's Saltford

Registered Charity No. 1138407

**Annual Report
And
Financial Statements**

For the year ended 31 December 2022



Incumbent (until 31.09.22)

The Revd D Wilshere

The Rectory

12 Beech Rd

Saltford

BS31 3BE

Independent Examiner

Mr N Laycock

7 Bishopston

MONTACUTE

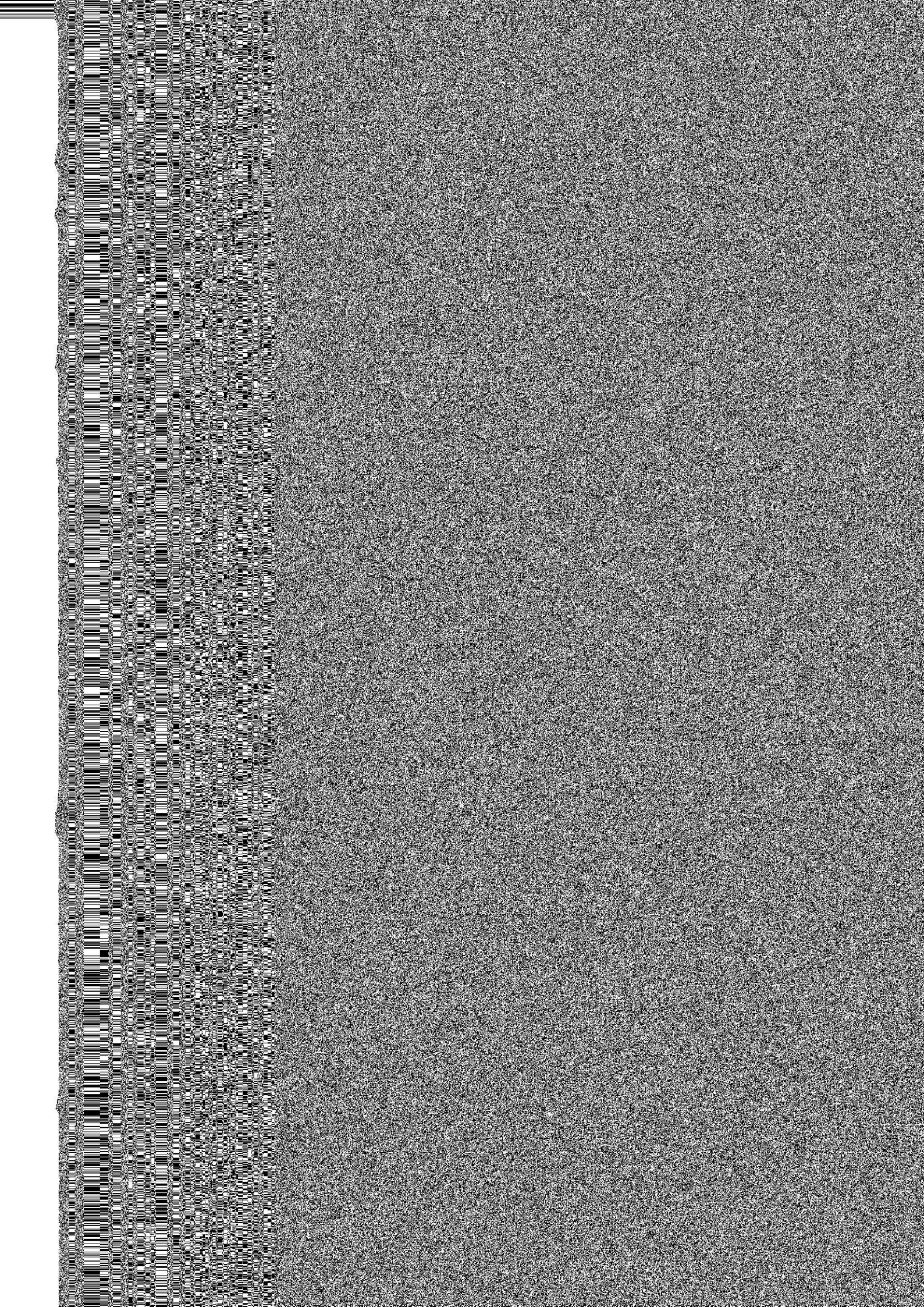
Somerset

TA15 6UU

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For the year ended 31 December 2022

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Independent Examiners Report	7
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Notes to the Accounts	10-11



Home Groups have continued by Zoom and later in the year some met in person. During the year church members have met socially at the Little Coffee Shop and the Crown to provide support for each other.

The WhatsApp group called "Prayer, Share and Care" has continued to be a channel for prayer and mutual spiritual encouragement for many. The 6pm prayer group 'Prayer@6' has continued to pray for the discipleship and mission in its many forms in the life of St Mary's, and to pray for our nation and the world. The group have continued to meet for 15 minutes of prayer four times a week. Online Morning Prayer has continued throughout the year.

To provide an opportunity for people to gather to hear the message of the Gospel.

With church buildings once more open for services and occasional visitors, we have been able to share the gospel not only through collective and individual acts of kindness and the sharing of God's love, but in and through the teaching and liturgy of our services.

A place where all believers are actively involved in shared leadership and service by the identification of and the giving of gifts of time, gifts and resources.

There has been opportunity offered and taken to develop gifts such as welcoming, reading the lessons, leading intercessions, and being involved in the Connect services. We continue to seek to be a fellowship of those who follow Jesus Christ, with lives rooted in prayer and guided by the Spirit, giving our time, treasure and talents in His Name and for His glory.

We want to give a special thanks to our parish administrator, Liz Benden, who has carried an additional workload during our Rector's absence and then as we entered into a period of Vacancy. She continues to support and serve the life and mission of the church with skill, kindness and efficiency.

Developing missional opportunities through our links with the community and the world.

With the relaxation of Covid restrictions the Saltford Foodbank Distribution Centre resumed normal operation in 2022 and clients were allowed back into the main hall. The number of clients coming was low in early part of the year but has increased to a steady number for the rest of the year. We thank people for the continued food donations received in the local drop off boxes in the church hall lobby, Saltford Hall and in the Tesco and Waitrose Keynsham supermarkets.

Many of our congregation are involved in the activities of Saltford Community Association and in village organisations.

From April 2022 a monthly parish breakfast was started. It has proved very popular as a time of fellowship and an informal welcome to visitors, and has raised funds for local, national and international charities.

To continue to maintain and improve our church, church yard and church hall

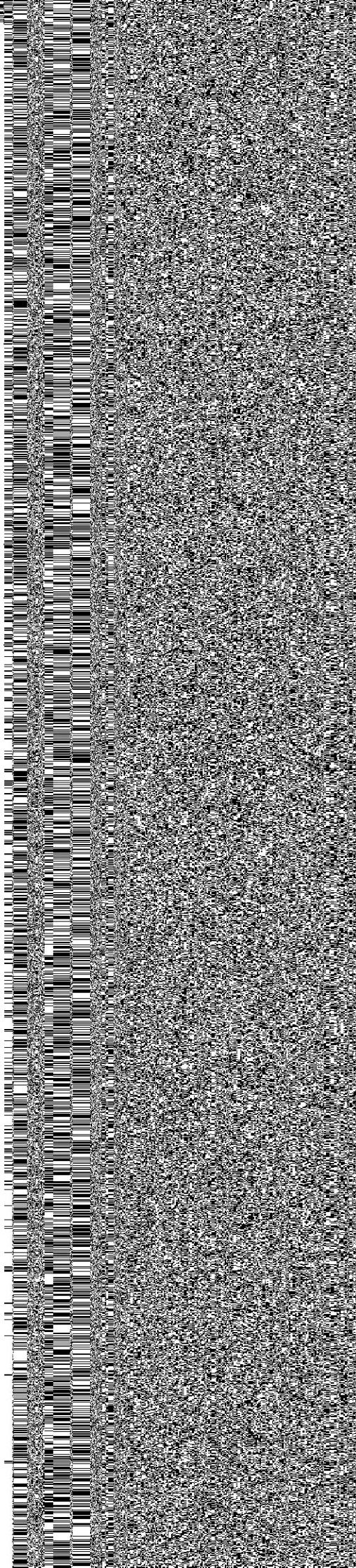
2022 was a busy year fabric wise. In addition to normal maintenance, boiler servicing and other inspections, more improvement to some of the lighting was carried out and SMART meters were fitted. In the church a new, modern sound system has been used and is appreciated by all. The lights on the path to the church and to the Quiet Garden have been improved. Moving forward, our next Quinquennial inspection is due in 2023. It is anticipated that some work will be recommended in 2024 onwards, including to stonework together with redecoration of the inside of the church. Low priority work on the bell and refurbishing the organ has been deferred.

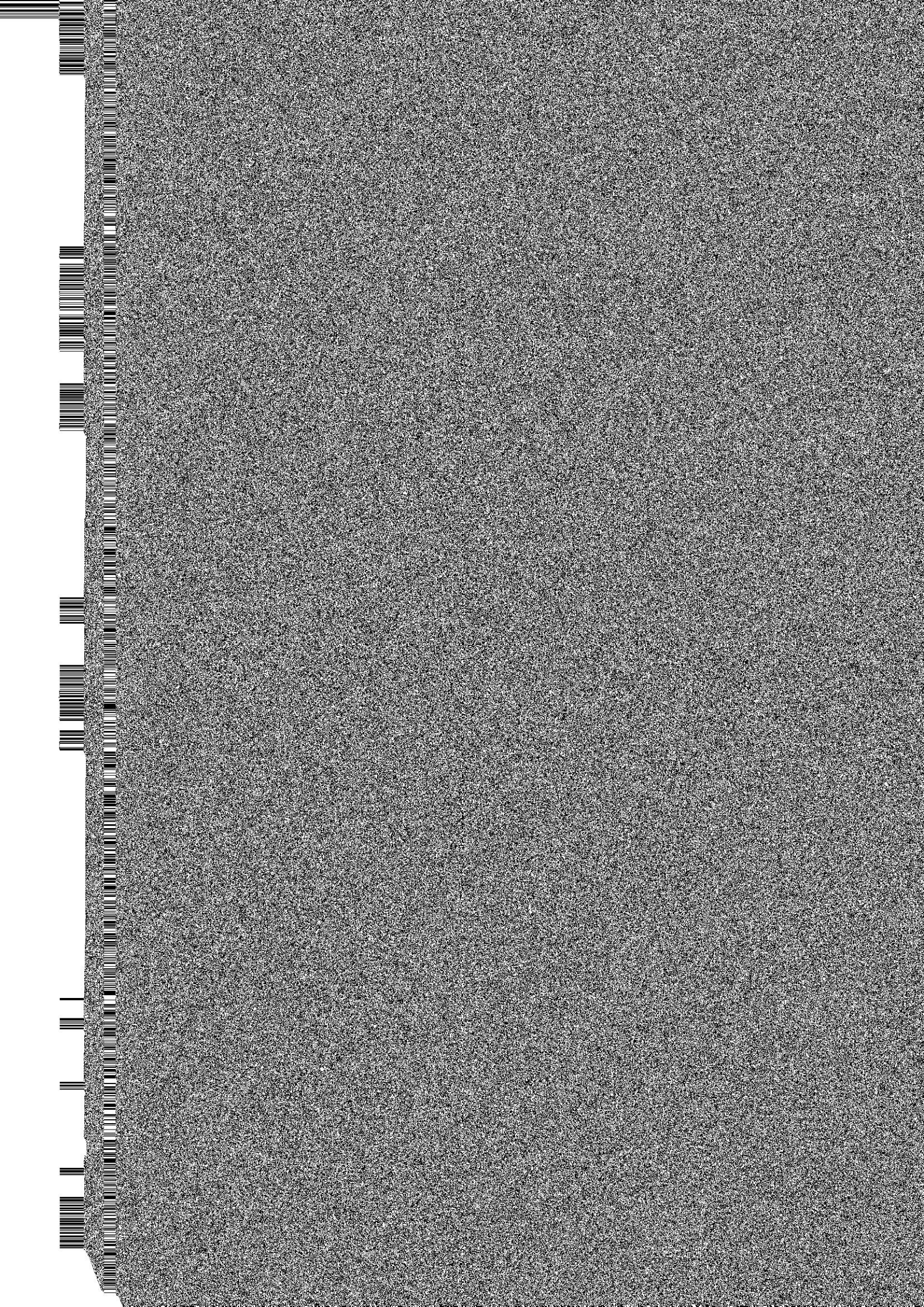
In the closed churchyard Saltford Parish Council have funded the repair of a length of collapsed wall churchyard and removed some trees that were undermining another wall. The appearance of the grave areas could be improved if there were enough volunteers.

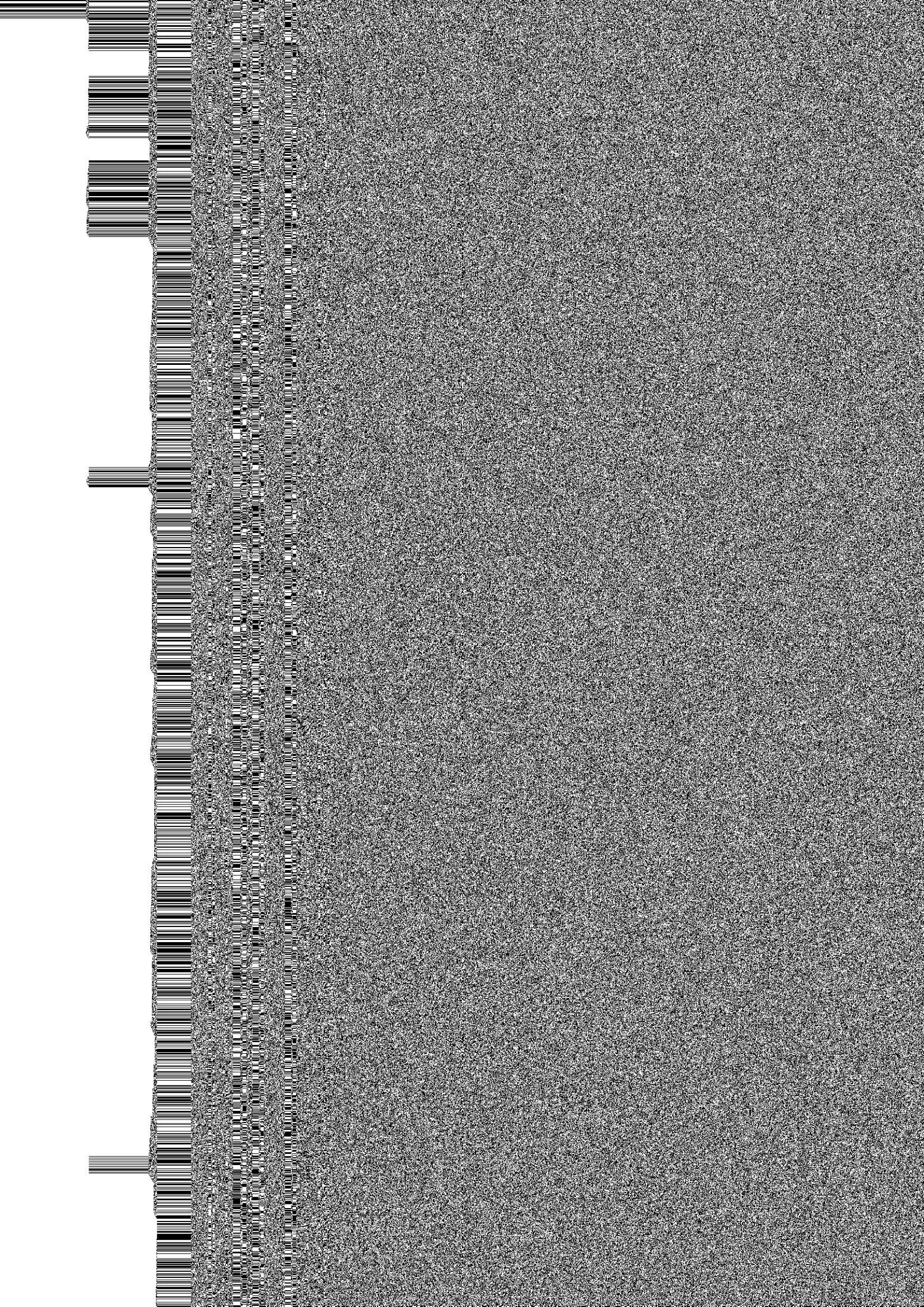
In the church hall improvements have been made to some of the lighting and in the car park further new signs have been put up stating that users must not block in other cars so that there is access for authorized users and emergency vehicles. Some preparatory work has continued detailing the work required to refurbish and maintain the exterior of the church hall. This includes inspection of the roofs and steeple in 2023 or 2024, once funding has been sourced. High priority work will be done first eg cleaning very high gutters by a specialist contractor.

Safeguarding

The Benefice Safeguarding and Safe Recruitment Policy is updated annually, published on the web sites, and displayed in the churches. Safe recruitment procedures are in place. Volunteers working with children and adults have job descriptions and there is the expectation that they will attend appropriate training. PCC members have completed the Basic Safeguarding training. Lay pastoral assistants, Readers and the Safeguarding Officer have all completed the required training.







RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2022

	Note	Unrestricted Funds		Restricted	TOTAL RECEIPTS	
		General	Designated	Funds	2022	2021
RECEIPTS		£	£	£	£	£
Donations and Legacies:						
Planned Giving	3(a)	48,067	-	-	48,067	51,506
Collections, donations and other giving	3(b)	4,328	-	1,000	5,328	3,795
Grants	3(c)	5,497	-	-	5,497	32,834
Legacies		-	-	-	-	500
Gift Aid Tax Recovered		<u>8,227</u>	-	-	<u>8,227</u>	<u>14,188</u>
		66,119	-	1,000	66,119	102,823
Other Trading Activities:						
Bookstall, hall lettings	3(d)	4,290	-	-	4,290	1,495
Other church events		-	-	-	-	-
Receipts from Investments:						
Interest & dividends		64	-	-	64	7
Receipts from Church activities:						
Statutory fees retained by PCC		1,883	-	-	1,883	2,859
Other receipts:						
Reimbursement of shared Benefice costs		6,804	-	-	6,804	6,179
Miscellaneous		<u>1,432</u>	-	-	<u>1,432</u>	276
TOTAL RECEIPTS		<u>80,592</u>	-	<u>1,000</u>	<u>81,592</u>	<u>113,638</u>
PAYMENTS						
Charitable activities:						
Donations to charities	4(a)	30	2,500	-	2,530	2,570
Mission & Evangelism		268	96	-	364	2,803
Parish Share		49,891	-	-	49,891	54,579
Clergy expenses	4(b)	770	-	-	770	687
Church running expenses	4(c)	4,638	398	-	5,036	5,140
Churchyard maintenance		-	-	17	17	1,404
Cost of raising funds		6,876	-	-	6,876	4,078
Support costs		1,917	-	-	1,917	518
Administration costs (incl staff costs)		16,182	-	-	16,182	19,288
Governance costs		306	-	-	306	388
Other		906	-	-	906	1219
Major expenditure						
Repairs to church building		2,369	-	-	2,369	24,446
Repairs to church hall		-	-	-	-	560
TOTAL PAYMENTS		<u>84,153</u>	<u>2,994</u>	<u>17</u>	<u>87,164</u>	<u>117,680</u>
Surplus/(Deficit) of Receipts over Payments		7,192	(8,469)	(2,264)	(5,572)	(4,042)
Transfers between Funds		-	-	-	-	-
		7,387	(8,564)	(2,264)	(5,572)	(4,042)
Cash at bank and in hand at 1 Jan		<u>25,447</u>	<u>19,263</u>	<u>11,411</u>	<u>52,160</u>	<u>56,202</u>
Cash at bank and in hand at 31 Dec		<u>32,834</u>	<u>10,679</u>	<u>9,147</u>	<u>46,588</u>	<u>52,160</u>

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated	Funds		
	£	£	£	£	£
Cash Funds					
Bank Current Accounts	3,346	-	-	3,346	5,339
Deposit Accounts	33,126	3,779	6,221	43,126	42,816
	<u>36,471</u>	<u>3,779</u>	<u>6,221</u>	<u>46,472</u>	<u>48,155</u>
Other Monetary Assets					
Income Tax Recoverable	2,320	-	-	2,320	2,735
Shared Benefice costs – Corston	727	-	-	727	776
Shared Benefice costs – Newton St Loe	727	-	-	727	776
Income Ledger	879	-	-	879	
	<u>4,653</u>			<u>4,653</u>	<u>4,287</u>
Liabilities					
Purchase Ledger	591	-	-	591	941
	<u>591</u>			<u>591</u>	<u>941</u>

Approved by the Parochial Church Council at a Meeting on 4th May 2023 and signed on its behalf by:-


Mr D Pickup (Chair)
(signed on 4th May 2023)



Dr N Osborne (Church Warden)
(signed on 4th May 2023)



Mrs P Faulkner (Treasurer)
(signed on 4th May 2023)



The notes on pages 10 to 11 form part of these accounts

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2022

1. ACCOUNTING BASIS

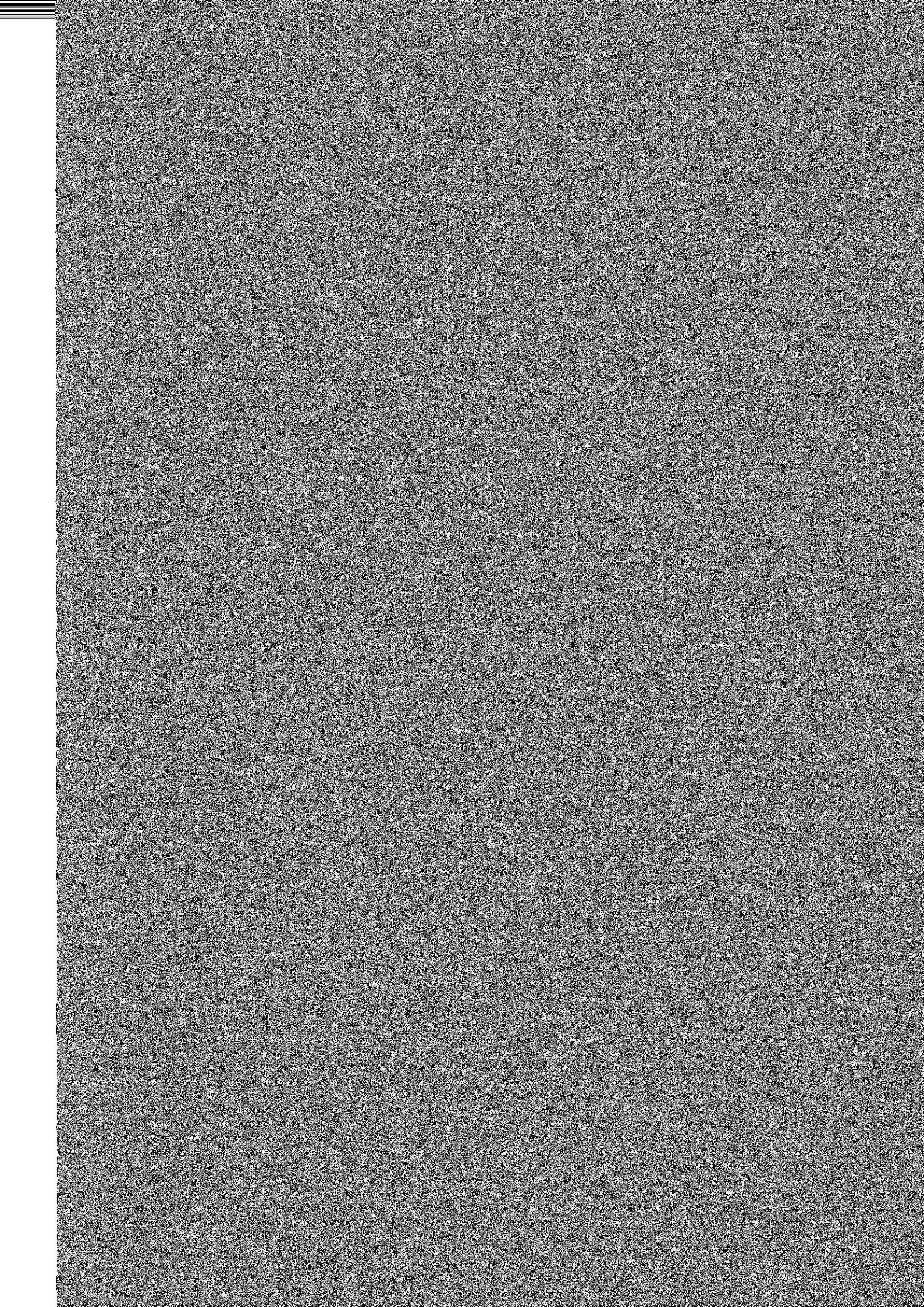
The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

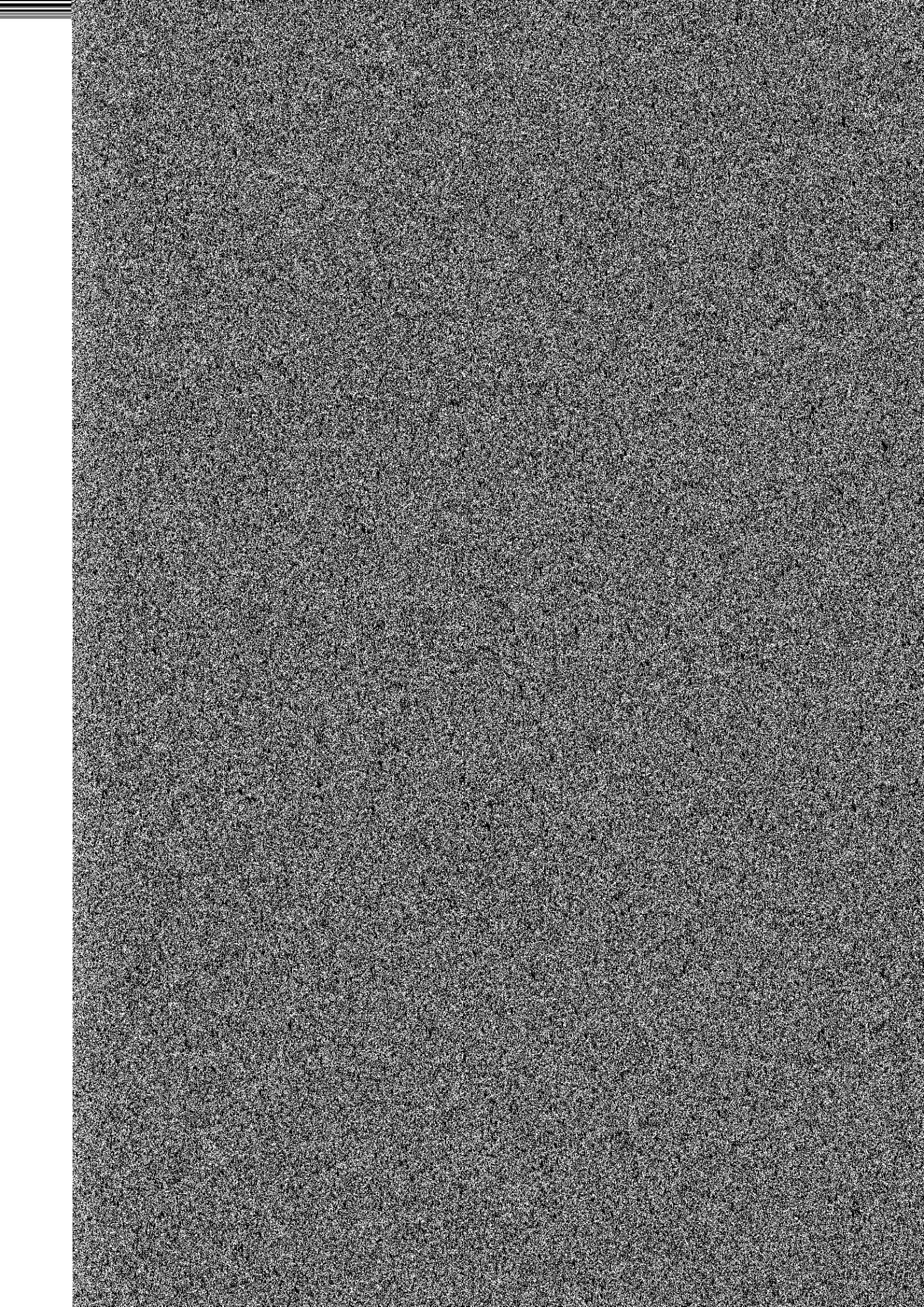
2. TRUSTEES AND CONNECTED PERSONS

The expenses paid to clergy may contain a small immaterial proportion, which relates to their function as PCC members. No other such payments were made to PCC members.

3. RECEIPTS

	Unrestricted Funds		Restricted	TOTAL RECEIPTS	
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Voluntary Receipts					
3(a) <i>Planned Giving</i>					
Tax efficient	44,399	-	-	44,399	47,983
Non tax-efficient	3,668	-	-	3,668	3,523
	<u>48,067</u>	-	-	<u>48,067</u>	<u>51,506</u>
3(b) <i>Other Donations</i>					
Legacies	-	-	-	-	500
Sundry Donations	<u>4,328</u>	-	<u>1,000</u>	<u>5,328</u>	<u>3,795</u>
	<u>4,328</u>	-	<u>1,000</u>	<u>5,328</u>	<u>4,295</u>
3(c) <i>Grants</i>					
BANES Covid grant	1,250	-	-	1,250	9,534
Culture Recovery Fund for Heritage				-	23,300
Bath & Wells Cost of Living grant	1,250	-	-	1,250	-
VAT refund through LPWS	<u>2,997</u>			<u>2,997</u>	
	<u>5,497</u>	-	-	<u>5,497</u>	<u>32,834</u>
3(d) <i>Other Trading Activities</i>					
Bookstall receipts	169	-	-	169	288
Church Hall Lettings	<u>4,121</u>	-	-	<u>4,121</u>	1,479
	<u>4,290</u>			<u>4,290</u>	





Accounts

Parochial Church Council of St Mary's Saltford

Registered Charity No. 1138407

**Annual Report
And
Financial Statements**

For the year ended 31 December 2021



**Incumbent
The Revd D Wilshere
The Rectory
12 Beech Rd
Saltford
BS31 3BE**

**Independent Examiner
Mr N Laycock
7 Bishopston
MONTACUTE
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TA15 6UU**

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2021 Annual Report of the Parochial Church Council of St Mary's Church, Saltford

Aim and Purposes

In response to God's immense love for us we seek to be a church living and telling the story of Jesus. The PCC has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church and the Church Hall, Queen Square, Saltford.

Objectives and Activities

The PCC is committed to bring the message of Jesus Christ to the community of Saltford through word and action, and to see people come to a saving faith in Him. We seek to enable people to live out their faith in practical ways which engage with the wider community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services and activities can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music, sacrament, encouraging discipleship, community engagement, and the provision of pastoral care. When planning our activities, we have considered the Charity Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion.

Review of the year

It was with sadness and concern that we learned of our Rector's need to take extended sick leave from mid September, and which continued into 2022.

There is much to give thanks for at St Mary's Church. For centuries our Parish Church has been a spiritual home to generations of villagers, and our inspirational building helps to shape the character of our village. St Mary's is very much at the heart of our community life, offering a haven of peace and reflection, support in times of joy and sorrow and a reminder of the presence of God in our daily lives.

The Coronavirus pandemic remained a constant challenge for all, including the church, as we learnt to adapt to lockdown, social distancing and closed churches. This saw most of our regular activities cease. To give an overview of the year, we have used the four descriptions of the church we seek to be which was identified in our Discipleship and Mission Plan 2020-2022.

A place where prayer, Biblical teaching and worship is at the centre of all we do

2021 began with the country in continuing lockdown as we awaited the delivery of the Covid 19 vaccine programme. Accordingly, the church building remained closed. Weekly Benefice services continued via Zoom and were well attended. The weekly telephone service, started at the end of 2020, continued and became a regular feature of our shared life together, even as the Covid restrictions began to ease later in the year. In September regular in person services resumed with all due covid precautions in place. It was agreed to continue the zoom service once a month.

People from across the Benefice assisted in all areas of worship and friendships were formed. Worship via different methods has been God centred, sincere, informal and has brought us together. This was clearly demonstrated over Christmas when we were able to provide a range of services in the church; a Crib Service, midnight Holy Communion and a Family Celebration on Christmas Day.

We are blessed to have three Readers in the Benefice; K Plant, R Dixon and T Austin who share in teaching on a Sunday morning and the Benefice monthly afternoon Telephone Service. This year we would specifically like to show our appreciation for all they have contributed through sermons and weekly reflections, especially during our Rector's extended period of sick leave since mid September. We are also very grateful for the help we have received from visiting clergy during the Rector's absence especially Revd Prebendary Jan Knott who has led the majority of the Holy Communion services as well as special services. Home Groups have continued by Zoom and later in the year some met in person. During the year church members have met socially at the Little Coffee Shop and the Crown to provide support for each other.

The WhatsApp group called "Prayer, Share and Care" has continued to be a channel for prayer and mutual spiritual encouragement for many. We said farewell to Curate Shaula O'Reilly in January, and in June to our Community

Outreach Assistant Emma King, as she prepared for her ordination training in September. The 6pm prayer group has diminished in number but not in commitment to pray for the discipleship and mission in its many forms in the life of St Mary's, and to pray for our nation and the world. The group have continued to meet for 15 minutes of prayer four times a week. Online Morning Prayer has continued throughout the year.

To provide an opportunity for people to gather to hear the message of the Gospel.

With church buildings closed until September in person services were not possible, but the gospel message continued to be shared by word and deed in the community. This year sharing the gospel has been through collective and individual acts of kindness and the sharing of God's love. Many of our congregation have been involved in providing pastoral care through the regular contact with a number of people to check how they are and if they need anything. The pattern of regular services was agreed across the Benefice and has continued during the time of our Rector's sick leave through the support of visiting retired clergy as well as Lay Readers and Lay Worship Assistants.

One goal developed through the spring and early summer, as a result of receiving a grant from the Community Recovery Fund for Heritage was to make the gospel more accessible to occasional visitors attracted to St Mary's by its history and architecture. Much prayer and effort were put into the design and content of materials that would welcome and draw people into the building and near to Christ, whatever their reason for visiting. We want in all ways and by all means to make a way for occasional visitors and regular church members alike, to encounter Jesus as they come to our beautiful building and location.

A place where all believers are actively involved in shared leadership by the identification of and the giving of gifts of time, talents and treasure.

The impact of the pandemic has meant that many people who are usually active in the life of the church have had to shield to protect themselves, and for some the option of returning to in person fellowship on a Sunday morning remains difficult. There has been opportunity offered and taken to develop gifts such as welcoming, reading the lessons, leading intercessions, and being involved in the Connect services. We celebrate all the different ways in which we have lived and told the story of Jesus this past year, despite the pandemic. This wouldn't have been possible if it wasn't for the fellowship of those who believe in Christ who, rooted in prayer and guided by the Spirit, gave of their time, treasure and talents all because of and in response to God's immense love for them.

We want to give a special thanks to our parish administrator, Liz Benden, who has carried an additional workload during our Rector's absence as she continues to support and serve the life and mission of the church with skill, kindness and efficiency.

Developing missional opportunities through our links with the community and the world.

Our Community Outreach Assistant, Emma, continued her vital work of connecting within the community through social media and prayer walks, and the CONNECT service until she stepped down at the end of June to prepare for the start of her ordination training in September. Since September Emma has continued to support the school through leading assemblies and, as far as her training schedule allows, she has offered informal support to St Mary's in maintaining her links with the school. Emma led and coordinated the design and creation of a mural for Saltford School which was funded by St Mary's and which several members of the congregation helped to paint.

The operation of the Saltford Foodbank Distribution Centre was again significantly affected during 2021 by the Covid crisis. At the beginning of the year Food Bags were made up and delivered from one of the Distribution Centres and Saltford Distribution Centre remained closed. As the pandemic waned and restrictions were slightly relaxed it was decided from July to re-open all the Distribution Centres to clients collecting from the door and this continues. The number of clients coming to the Saltford Distribution Centre was significant in the period from July to November but dropped off slightly in December.

We thank people for the continued food donations received in the local drop off boxes in the Church Hall lobby, Saltford Hall Lobby and Saltford Tesco Express.⁷

To continue to maintain and improve our church, church yard and church hall

2021 was a busy year fabric wise as, in addition to normal maintenance, improvements to some of the lighting, and various minor repairs there were a number of significant improvement work items. In the Church we were successful in getting a Culture Recovery Fund for Heritage Grant to cover the various fabric repairs highlighted in the

2018 Quinquennial Inspection, improved LED lighting, installation of broadband and a contactless giving facility, and improved historical documentation and leaflets for visitors to enhance their overall experience at our Grade II listed Church with its surrounding graveyard. There is now a welcome area in the redecorated porch and the back of the church with information leaflets and publicity leaflets for visitors. The old sound system gave numerous problems so was completely replaced by a more suitable modern sound system as a high priority.

In the Churchyard the Culture Recovery Fund for Heritage Grant enabled the Church to get a significant amount of work done clearing dead weeds and other overgrowth from some of the old overgrown grave areas, removing excess soil and overgrowth from some nearly completely covered grave areas by the North wall, and removal of a redundant old fence by the North wall. The appearance of the Churchyard has greatly improved with this work.

For the Church Hall some preparatory work has been done detailing the work required to refurbish the exterior of the Church Hall, including inspection of the roofs and steeple in 2022 or 2023, once funding has been sourced. In the car park new signs have been put up stating that users must not block in other cars so that there is access for authorised users and emergency vehicles, and measures were trialed to stop blocking in at higher risk times.

Safeguarding

The Benefice Safeguarding and Safe Recruitment Policy is updated annually, published on the web sites, and displayed in the churches. Safe recruitment procedures are in place and are reviewed on a rolling programme. Volunteers working with children and adults have job descriptions and there is the expectation that they will attend appropriate training. New volunteers go through a safe recruitment process of written application, taking up of references and a DBS clearance.

The register of DBS clearances is being maintained and once restrictions ease and activities begin again anyone with "frontline" contact with children or vulnerable adults who is still working in those areas and whose DBS clearance has expired will get a reminder to go online to renew their clearance and attend necessary training before they resume volunteering.

One of the responsibilities placed on churches in connection with Safeguarding is to promote, prevent, protect and respond. There is a message on our weekly service sheet reminding people that our churches are welcoming and safe places for all and that any concerns should be referred to the Rector or Benefice Safeguarding Officer.

Church Attendance

In 2021 the Church was closed for services from January -April due to Covid restrictions. From May - July it is was closed for part of the time due to building work and on the other Sundays there was an early morning Communion service for those who wanted to come as restrictions were slightly relaxed. From August onwards as restrictions were relaxed further the main Sunday service was in the Church complemented by a telephone service each Sunday and a Zoom service once a month. With the return to in person services the morning service time was changed to 10am, in line with what people had become accustomed to with the lockdown Zoom services, and which seemed to be preferred.

At the end of 2021 there were 96 parishioners on the Church Electoral Roll.

In 2021 our regular worshipping community based on the criteria for attending one service per month is difficult to judge because of all the Covid related changes but is considered to have remained steady at the previously decreased numbers of 80 adults and 4 children. From August to December with the standardised worship pattern and the main service in Church each Sunday it was possible to calculate the average weekly attendance for normal Sundays as 45 adults and 2 children.

From our Registers we held 7 baptisms, 2 weddings and 8 funerals either in church or at the local crematorium. Also, there were 10 burials of ashes in the churchyard or Quiet Garden.

Financial Review

Total expenditure was £117,186 including our contribution to the diocesan parish share of £54,579 which largely provides stipends, housing and pensions for the clergy. Total receipts were £113,728. The majority of receipts came through planned giving, income tax recovered through the Gift Aid scheme, donations and, in the first half of the year, a grant of £23,300 from the Culture Recovery Fund for Heritage, and 5 smaller but very welcome grants from

BANES. There was one legacy received during 2021. The number of planned givers at December 2021 was 61; the majority by standing order, others by envelope or other means. During the year a donate 'button' was included on the church website, and in November a contactless donation device was installed in the church, to add another digital option for donations. There was no opportunity for plate giving while the church building was closed for services, but with the resumption of in person services in September, plate giving has begun to increase.

In January, the PCC approved a budget for 2021 taking account of the effect of the continuing lockdown which through the year had a significant impact on income and expenditure. In pre Covid years one of our primary income streams would be from hall lettings. Government Covid restrictions meant that these did not begin to resume until mid-summer, and then only tentatively. However, the end of the year saw a steady return of our regular hirers. The PCC decided to postpone all but essential repairs to the fabric of the hall in order to reduce our expenditure and further manage our budget during the emergency. Closure of the church and hall buildings resulted in reduced use of gas and electricity. We have seen substantial savings in the cost of utilities and insurance as a result of changing suppliers.

Notwithstanding the uncertainty of our finances during 2021, the PCC wanted to respond to those in greater need and approved a two-year commitment to donate £2,500 per year to charitable causes. The congregation were invited to nominate appropriate charities and from these suggestions the PCC chose Love the One, Christian Aid, The Bible Society and Open Doors.

We thank God for the generosity of church members who have continued to support St Mary's through such uncertain times, and for those church members who made additional donations in response to the COVID crisis.

Reserves Policy

It is the policy of the PCC to maintain a balance on unrestricted funds which will be sufficient to pay for 3 months regular expenditure including the Parish Share.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The APCM was held on 15th April 2021. The full PCC met four times during the year. The Standing Committee and Finance Working Party met between meetings and reports of their deliberations were reviewed by the full PCC and discussed where necessary. Benefice wide meetings for pastoral issues, worship and discipleship and governance issues are held when necessary.

Administrative information

St. Mary's Church is situated in Queen Square, Saltford. It is part of the Diocese of Bath & Wells within the Church of England. The correspondence address is the Parish Office, St Mary's Church Hall, Queen Square, High St, Saltford BS31 3EL. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission, No 1138407.

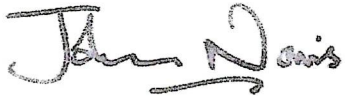
PCC members who have served at any time from 1st January 2021 until the date this report was approved are:

Incumbent:	The Revd D Wilshere
Readers:	Mr R Dixon Mr K Plant
Wardens:	Dr N Osborne Mr D O'Neill
Deanery Synod	Mr J Norris (PCC Chair) Mrs J Penny Mr D Pickup

Elected members:

Mr B Smith	Until APCM 2021
Mrs P Faulkner (Treasurer)	
Mrs J Whittle	
Mrs J Balsdon	
Mrs A Phillips	
Mr D Faulkner	
Mrs S Dixon (Safeguarding Officer)	
Mrs E King	Until July 2021
Mrs J Buxton	
Mrs C Cummings	

Approved by the Parochial Church Council at an extraordinary meeting on 16th June 2022
and signed on their behalf by



Mr J Norris (Lay Chair of the Parochial Church Council)



Mrs P Faulkner (Treasurer)



Rev. Dr S M'Caw
Area Dean of the Chew Magna Deanery in the absence of Rev. D Wilshere

Independent Examiner's Certificate for the PCC Accounts

Report to the trustees of:

SALTFORD

Parochial Church Council

On accounts for the year ended:

31/12/21

Charity Number (if applicable):

1138407

Set out on
pages

1 - 2

Respective responsibilities of trustees and examiner

The charity's trustees 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 (other than that disclosed below *) which gives me reasonable cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

N LAYCOCK

Date:

14/1/22

Name:

NIC LAYCOCK

Relevant professional
qualification(s) or body (if
any):

N/A

Address:

7 BISHOPSTON

MDNTACUTE

TAIS GULL

RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2021

RECEIPTS	Note	Unrestricted Funds		Restricted	TOTAL RECEIPTS	
		General	Designated	Funds	2021	2020
		£	£	£	£	£
Donations and Legacies:						
Planned Giving	3(a)	51,506	-	-	51,506	50,483
Collections, donations and other giving	3(b)	3,785	-	10	3,795	10,391
Grants	3(c)	9,534	-	23,300	32,834	12,982
Legacies		500	-	-	500	15,994
Gift Aid Tax Recovered		<u>14,188</u>	-	-	<u>14,188</u>	<u>18,747</u>
		79,513	-	23,310	102,823	108,597
Other Trading Activities:						
Bookstall, hall lettings	3(d)	1,495	-	-	1,495	3,340
Other church events		-	-	-	-	-
Receipts from Investments:						
Interest & dividends		7	-	-	7	45
Receipts from Church activities:						
Statutory fees retained by PCC		2,859	-	-	2,859	3,010
Other receipts:						
Shared Benefice costs		6,179	-	-	6,179	4,177
Miscellaneous		<u>276</u>	-	-	<u>276</u>	
TOTAL RECEIPTS		<u>90,328</u>	-	<u>20,310</u>	<u>113,638</u>	<u>119,169</u>
PAYMENTS						
Charitable activities:						
Donations to charities	4(a)	50	2,500	20	2,570	1,600
Mission & Evangelism		1,742	781	279	2,803	3,020
Parish Share		54,579	-	-	54,579	57,256
Clergy expenses	4(b)	687	-	-	687	1,727
Church running expenses	4(c)	4,091	64	985	5,140	4,110
Churchyard maintenance		-	-	1,404	1,404	13,960
Cost of raising funds		4,078	-	-	4,078	6,060
Support costs		468	-	50	518	366
Administration costs (incl staff costs)		13,363	3,956	1,969	19,288	13,177
Governance costs		388	-	-	388	506
Other		719	-	-	719	386
Major expenditure						
Repairs to church building		2,971	1,118	20,357	24,446	2,096
Repairs to church hall		-	-	560	560	-
TOTAL PAYMENTS		<u>83,136</u>	<u>8,469</u>	<u>25,574</u>	<u>117,179</u>	<u>104,264</u>
Surplus/(Deficit) of Receipts over Payments		7,192	(8,469)	(2,264)	(3,541)	14,905
Transfers between Funds		-	-	-	-	-
		7,387	(8,564)	(2,264)	(3,461)	14,905
Cash at bank and in hand at 1 Jan		<u>25,447</u>	<u>19,263</u>	<u>11,411</u>	<u>56,121</u>	<u>41,216</u>
Cash at bank and in hand at 31 Dec		<u>32,834</u>	<u>10,679</u>	<u>9,147</u>	<u>52,660</u>	<u>56,121</u>

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Cash Funds					
Bank Current Accounts	4,668	671	-	5,339	1,156
Deposit Accounts	24,529	13,187	5,100	42,816	54,921
	<u>29,197</u>	<u>13,858</u>	<u>5,100</u>	<u>48,155</u>	<u>56,077</u>
Other Monetary Assets					
Income Tax Recoverable	2,735	-	-	2,735	2,836
Shared Benefice costs – Corston	776	-	-	776	665
Shared Benefice costs – Newton St Loe	776	-	-	776	377
	<u>4,287</u>	-	-	<u>4,287</u>	<u>4,258</u>
Liabilities					
Purchase Ledger	941	-	-	941	1,378
	<u>941</u>			<u>941</u>	<u>1,378</u>

Approved by the Parochial Church Council at a Meeting on 16th June 2022 and signed on its behalf by:-

D. Powell

John Norris

Mr J Norris (Chairperson)
(signed on 16th June 2022)

M. J. Osborne

Dr N Osborne (Church Warden)
(signed on 16th June 2022)

P. Faulkner

Mrs P Faulkner (Treasurer)
(signed on 16th June 2022)

The notes on pages 10 to 11 form part of these accounts

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

1. ACCOUNTING BASIS

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. TRUSTEES AND CONNECTED PERSONS

The expenses paid to clergy may contain a small immaterial proportion, which relates to their function as PCC members. No other such payments were made to PCC members.

3. RECEIPTS

	Unrestricted Funds		Restricted	TOTAL RECEIPTS	
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Voluntary Receipts					
3(a) <i>Planned Giving</i>					
Tax efficient	47,983	-	-	47,983	48,423
Non tax-efficient	3,523	-	-	3,523	2,060
	<u>51,506</u>	-	-	<u>51,506</u>	<u>50,483</u>
3(b) <i>Other Donations</i>					
Legacies	500	-	-	500	15,994
Sundry Donations	3,785	-	10	3,795	10,391
	<u>4,285</u>	-	<u>10</u>	<u>4,295</u>	<u>26,385</u>
3(c) <i>Grants</i>					
HMRC Covid Job Retention Scheme	-	-	-	-	1,482
All Churches Trust	-	-	-	-	1,500
BANES Covid grant X 5	9,534	-	-	9,534	10,000
Culture Recovery Fund for Heritage	23,300	-	23,300	23,300	-
	<u>32,834</u>	-	<u>23,300</u>	<u>32,834</u>	<u>12,982</u>

NOTES TO THE FINANCIAL STATEMENTS

	Unrestricted Funds		Restricted Funds	TOTAL RECEIPTS	
	General	Designated		2021	2020
	£	£	£	£	
<i>3(d) Church Activities</i>					
Bookstall receipts	288	-	-	288	228
Church Hall Lettings	1,479	-	-	1,479	3,114
PCC Fees	2,859	-	-	2,859	3,010
Reimbursement of shared Benefice costs	6,179	-	-	6,179	4,100
Miscellaneous	7	-	-	7	75
	<u>11,628</u>	-	-	<u>11,628</u>	<u>10,527</u>
4. PAYMENTS					
<i>4(a) Grants and Donations</i>					
Church Overseas:					
Barnabas Fund	-	-	-	-	500
Christian Aid	-	625	-	625	500
Love the One	-	625	-	625	-
The Bible Society	-	625	-	625	-
Open Doors	-	625	-	625	-
Saltford & Keynsham Foodbank	-	-	20	20	-
UCB	50	-	-	50	-
	<u>50</u>	<u>2,500</u>	<u>20</u>	<u>2,570</u>	<u>1,000</u>
<i>4(b) Clergy and Other Lay Costs</i>					
Clergy Expenses	687	-	-	687	1,727
Other Ministry Costs	466	-	-	466	366
	<u>1,153</u>	-	-	<u>1,153</u>	<u>2,093</u>
<i>4(c) Church Expenses</i>					
Mission and Evangelism	1,628	-	289	1,917	2,213
Children's & Youth work	-	885	-	885	807
Church running costs	4,091	64	985	5,140	4,110
Memorial Garden	-	-	1,404	1,404	13,960
Bookstall expenditure	233	-	-	233	228
Flowers	-	-	-	-	36
Church Hall running costs	4,055	-	-	4,055	5,805
Administration costs	4,820	-	-	4,820	4,088
Staff Salaries	12,538	1,802	-	14,340	9,088
Examiner's fee	-	-	-	-	200
Governance costs	388	-	-	388	-
Miscellaneous	698	-	-	698	-
	<u>28,451</u>	<u>2,751</u>	<u>2,678</u>	<u>33,880</u>	<u>40,535</u>

Accounts

Parochial Church Council of St Mary's Saltford

Registered Charity No. 1138407

**Annual Report
And
Financial Statements**

For the year ended 31 December 2020



**Incumbent
The Revd D Wilshere
The Rectory
12 Beech Rd
Saltford
BS31 3BE**

**Independent Examiner
Mr N Laycock
7 Bishopston
MONTACUTE
Somerset
TA15 6UU**

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For the year ended 31 December 2020

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Statements of Assets and Liabilities	10
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2020 Annual Report of the Parochial Church Council of St Mary's Church, Saltford

Aim and Purposes

In response to God's immense love for us we seek to be a church living and telling the story of Jesus.

The PCC has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church and the Church Hall, Queen's Square, Saltford.

Objectives and Activities

The PCC is committed to bring the message of Jesus Christ to the community of Saltford through word and action, and to see people **come** to a saving faith in Him. We seek to enable people to live out their faith in practical ways which engage with the wider community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services and activities can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music, sacrament, encouraging discipleship, community engagement, and the provision of pastoral care. When planning our activities, we have considered the Charity Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion.

Review of the year

There is much to give thanks for at St Mary's Church. For centuries our Parish Church has been a spiritual home to generations of villagers, and our inspirational building helps to shape the character of our village. St Mary's is very much at the heart of our community life, offering a haven of peace and reflection, support in times of joy and sorrow and a reminder of the presence of God in our daily lives.

Early in 2020 the world was shaken, as a new virus was identified and rapidly spread throughout the world taking with it many lives. The Coronavirus pandemic has been a constant challenge for all, including the church, as we learnt to adapt to lockdown, social distancing and closed churches. This saw all our regular activities cease. However, the building may have been closed but the church was still open.

To give an overview of the year, we have used the four descriptions of the church we seek to be which was identified in our Discipleship and Mission Plan 2020-2022.

A place where Jesus Christ, prayer, Biblical teaching and worship is at the centre of all we do

There were very few in-person services held in 2020 and when we were able to have a service attendance was limited because many of our congregation were shielding or preferred to remain at home. To ensure we maintained social distancing the number of people who could attend was restricted to those who had been unable to connect with any other form of worship.

The impact of the pandemic on church services meant that alternative ways to worship and being church had to be found. This came in three ways. The first was through weekly online services through Zoom. Secondly the distribution of weekly resources to enable people to engage with the services at home and in their own time. Finally, through services via telephone conferencing which were introduced towards the end of the year.

Services via Zoom have been a lifeline for many. They have attracted people we wouldn't normally have seen in church, for example, a number of families and people who are housebound and can no longer attend the church building. It was lovely to welcome them back. Another blessing of worshipping via Zoom was a growing sense of unity across the benefice. People from across the benefice assisted in all areas of worship and friendships were formed over conversation. Worship via different methods has been God centred, sincere, informal and has brought us together. This was clearly demonstrated over Christmas when we were able to hold some services in the church buildings or church yard. By uniting as a benefice we were able to provide a wide range of services over Christmas. From our Crib Service on Zoom, to Midnight Communion in Corston, to singing carols around a Christmas tree in Corston's churchyard to Holy Trinity's Service of Readings and music by Candlelight.

As well as our Rector, we are blessed to have three Readers K Plant, R Dixon and T Austin who share in teaching on a Sunday morning. This year we would specifically like to show our appreciation for all they have contributed through sermons and weekly reflections. Home Groups have continued by Zoom or even meeting socially at the Little Coffee Shop, to provide support for each other. There have been an additional two Bible studies on James and Noah, which were of great value.

Prayer is an area where there has been immense growth both within the church and the community. We have a WhatsApp group called "Prayer, Share and Care". People are able to add names of others or situations for prayer and are immediately reassured that people will pray. In June we welcomed Revd S Reilly as a curate who stayed with us for seven months and in that time, she encouraged us in prayer and started Morning Prayer at 8.30am from Monday to Thursday for those who like more formal prayer. In October, the Archbishop of Canterbury asked the church to pray for our country for 15 minutes at 6pm every day in November. We responded to this and a group of 10-12 people began to meet to pray. When November ended, the prayer continued and we still meet. In November there were a number of prayer walks which were advertised through Facebook and the school website and resulted in numerous contacts with people from the community asking for prayer.

To provide an opportunity for people to gather to hear the message of the Gospel.

With church buildings closed it hasn't been possible for people to gather to hear the Gospel, and so we have taken the Gospel out in the community. This year sharing the Gospel has been through collective and individual acts of kindness and the sharing of God's love. Many of our congregation have been involved in providing pastoral care through the regular contact with a number of people to check how they are and if they need anything through to volunteering with the Community Hub.

The pastoral offices of funerals and weddings have become key area where the church has come into its own. Many people haven't been able to attend funerals or have had their weddings cancelled and there have been strict guidelines on what we can and can't do. As a church we have responded to this in a sensitive way, for example offering the church for a memorial service at a later date, printing of the words we say to send to people who aren't able to attend, and helping one couple to plan a wedding in a week after their wedding had been cancelled three times! We even sent out candles and an order of service to those who were shielding and unable to attend our Time to Remember service.

Our Christmas Newsletter, a glossy 20-page magazine with prayers, wordsearches, children's activities and reflections was a great success. We even had people from the village ringing us asking when they would receive theirs. Our community Advent calendar and trail invited 24 homes to participate in sharing the message of the Gospel and we have begun to create an online presence through Facebook.

A place where all believers are actively involved in shared leadership by the identification of and the giving of gifts of time, talents and treasure.

The impact of the pandemic has meant that many people who are usually active in the life of the church have had to shield to protect themselves, and those of us who haven't had to shield have had to learn new skills very quickly.

We celebrate all the different ways in which we have lived and told the story of Jesus this past year, despite the pandemic. This wouldn't have been possible if it wasn't for the fellowship of those who believe in Christ. Who rooted in prayer and guided by the Spirit gave of their time, treasure and talents all because of and in response to God's immense love for them.

There are a number of people who deserve to be mentioned as they have provided constant support and shared in leadership with the Rector through a challenging year. They are L Benden, our administrator, J Norris, N Osborne and P Faulkner.

Developing missional opportunities through our links with the community and the world.

One of the key areas of our Discipleship and Mission Plan is the plan to recruit a Community Outreach Assistant. Emma King was appointed in the summer term on a 7 month contract of 5 hours a week. During this time, she launched our CONNECT service (via Zoom). CONNECT is a service for all ages to help us learn to connect with ourselves, others and God more deeply and we have had three new families who regularly attend our services.

Emma has assisted the Rector with building our link with the school. Each week Emma, Daile or Ian F record an assembly for the children to watch in school or at home. More importantly Emma and Daile have found different ways to support the teaching staff through gifts of soup, chocolate and fruit and offering to pray for them. Emma has continued to contact families who were attendees of Messy Play and tried a variety of ideas like Rhyme Time and Bedtime Stories on Zoom and delivering activity packs to maintain their connection with the church.

In the summer, Emma was part of a team who created and held an online Holiday Club called Unlikely Hero's, which saw over 1800 views on YouTube (from families around the deanery and beyond) and a similar amount tuned into the Christmas special. The team who created this planned an online Light Party, which saw at least 40 families from Saltford School attend. One of Emma's gifts is being in the right place at the right time and responding to prompts of the Holy Spirit. Her initiative to organise prayer walks in November resulted in many people from the community asking for prayer, some of whom have attended a service, and another couple would like to join a Home Group.

The operation of the Saltford Foodbank Distribution Centre was significantly affected all year by the Covid crisis, and a significant number of our volunteers temporarily backed out for a while for health reasons. We continued operating and gave out a very large amount of food during the first Covid peak to clients. For the safety of clients and volunteers we initially changed to giving food bags to clients at the door, then to food bag delivery to the client's homes to reduce the risks of virus transmission. To further reduce the possible exposure of volunteers to the virus it was decided in October for only one Distribution Centre in Keynsham to prepare all the foodbags for delivery to clients, hence St.Mary's and St.Francis Distribution Centres temporarily closed. It is hoped to go back to normal Foodbank operation in 2021 as Covid restrictions are gradually relaxed and when it is considered safe to do so. We thank people for the continued food donations received during the pandemic in the local drop off boxes in the Church Hall lobby, Saltford Hall lobby, and Saltford Tesco Express.

To continue to maintain and improve our church, church yard and church hall

During 2020 normal maintenance was carried out even though the church building and church hall was closed for much of the year due to Covid restrictions. The narrow path to the Quiet Garden (Memorial Garden) which is accessed by a high step was replaced by a new wider inclined path in Forest of Dean stone with a new safety fence and handrail to allow safe easy access to all. In addition, some temporary engraved stones have been put by the entrance to the Quiet Garden. The storeroom (old boiler room) in the church hall received new flooring and shelving, redecoration and the purchase of two trollies to store the fold up tables on. The west wall of the car park needed urgent repair which was done at the end of the year. Additional signs have been put up to remind people that it is a private car park for the use of church, church hall and authorised users only.

Safeguarding

The Benefice Safeguarding and Safe Recruitment Policy is updated annually, published on the web sites, and displayed in the churches. Safe recruitment procedures are in place and are reviewed on a rolling programme. Volunteers working with children and adults have job descriptions and there is the expectation that they will attend appropriate training. New volunteers go through a safe recruitment process of written application, taking up of references and a DBS clearance.

The register of DBS clearances is being maintained and once restrictions ease and activities begin again anyone with "frontline" contact with children or vulnerable adults who is still working in those areas and whose DBS clearance has expired will get a reminder to go online to renew their clearance and attend necessary training before they resume volunteering.

One of the responsibilities placed on churches in connection with Safeguarding is to promote, prevent, protect and respond. There is a message on our weekly service sheet reminding people that our churches are welcoming and safe places for all and that any concerns should be referred to the Rector or Benefice Safeguarding Officer.

Church Attendance

At present, there are 101 parishioners on the Church Electoral Roll. Our regular worshipping community based on the criteria for attending one service per month has decreased by 20% to 80 adults and 4 children. Our average weekly attendance is 50 adults and 4 children. The primary reason for the decrease is Covid-19, however the secondary reason is that a number of people in our congregation do not wish to or are unable to join us in worship

via Zoom or the telephone. From our registers we held 0 baptisms, 1 wedding and 11 funerals either in church or at the local crematorium

Financial Review

Total expenditure was £104,264, including our contribution to the diocesan parish share of £57,256 which largely provides stipends, housing and pensions for the clergy. Total receipts were £119,169. The majority of receipts came through planned giving, income tax recovered through the Gift Aid scheme, donations and, in the first quarter, church hall lettings. There were two legacies received during 2020. The number of planned givers at December 2020 was 77; 69 by standing order, 8 by envelope or other means.

In January, the PCC approved a budget for 2020 but the onset on the Coronavirus pandemic in February and subsequent lockdowns through the year had a significant impact on both income and expenditure. One of our primary income streams is usually from hall lettings. Government restrictions meant that these ceased from mid March and continued to the end of the year. Closure of the church building for much of the year has meant that plate giving ceased. That the majority of our giving is received through Standing Order or other planned giving has meant that our regular income through giving has been sustained at near 2019 levels. The fall in other income was mitigated by two grants from BANES, a grant from the All Churches Trust, and the HMRC Job Retention Scheme which enabled our parish administrator to be furloughed from April to August. We thank God for the generosity of church members who have continued to support St Mary's through such uncertain times, and for those church members who made additional donations in response to the COVID crisis.

The PCC decided to postpone all but essential repairs to the fabric of the church and hall in order to reduce our expenditure and further manage our budget during the emergency. Closure of the church and hall buildings resulted in reduced use of gas and electricity. We have seen substantial savings in the cost of utilities and insurance as a result of changing suppliers.

It is noteworthy that the response of the congregation to the Discipleship and Mission plan launched in the autumn of 2019 put our finances on a much more stable footing. Little did we know at the time that this was one way in which the Lord would provide for us during the pandemic which was to come. Notwithstanding the uncertainty of our finances during 2020, the PCC wanted to respond to those in greater need and approved two donations of £500 each to the Christian Aid and Barnabas Fund Covid appeals, in addition to other charitable giving.

Reserves Policy

It is the policy of the PCC to maintain a balance on unrestricted funds which will be sufficient to pay for 3 months regular expenditure including the Parish Share.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The APCM was held on 15th October 2020. The full PCC met six times during the year. Committees met between meetings and reports of their deliberations were reviewed by the full PCC and discussed where necessary. Benefice wide meetings for pastoral issues, worship and discipleship and governance issues are held when necessary.

Administrative information

St. Mary's Church is situated in Queen's Square, Saltford. It is part of the Diocese of Bath & Wells within the Church of England. The correspondence address is the Parish Office, St Mary's Church Hall, Queens Square, High St, Saltford BS31 3EL. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity registered with the Charity Commission, No 1138407.

PCC members who have served at any time from 1st January 2020 until the date this report was approved are:

Incumbent: The Revd D Wilshere

Readers: Mr R Dixon

Mr K Plant

Wardens:

Dr N Osborne
Mr D O'Neil

Deanery Synod:

Mr I Freemantle	Until APCM 2020
Miss S Baker	Until APCM 2020
Mrs S Dixon (Safeguarding Officer)	Until APCM 2020
Mr J Norris (Chair)	From APCM 2020
Mrs J Penny	From APCM 2020
Mr D Pickup	From APCM 2020

Elected members:

Mr J Norris (Chair)	Until APCM 2020
Mr D Pickup	Until APCM 2020
Mr B Smith	Until APCM 2021
Mrs P Faulkner (Treasurer)	
Mrs J Whittle	
Mrs J Balsdon	
Mrs A Phillips	
Mr D Faulkner	
Mrs S Dixon (Safeguarding Officer)	From APCM 2020
Mrs E King	From APCM 2020

Approved by the Parochial Church Council at an extraordinary meeting on 11th March 2021
and signed on their behalf by

Mr J Norris (Chairperson)
(signed on 10th March 2021)

Dr N Osborne (Church Warden)
(signed on 10th March 2021)

Mrs P Faulkner (Treasurer)
(signed on 10th March 2021)

Independent Examiner's Certificate for the PCC Accounts

Report to the trustees of: **Parochial Church Council**

On accounts for the year ended: Charity Number (if applicable):

Set out on pages

Respective responsibilities of trustees and examiner

The charity's trustees 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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 (other than that disclosed below *) which gives me reasonable cause to believe that in, any material respect,

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: Date:

Name:

Relevant professional qualification(s) or body (if any):

Address:

RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2020

	Note	Unrestricted Funds		Restricted	TOTAL RECEIPTS	
		General	Designated	Funds	2020	2019
RECEIPTS		£	£	£	£	£
Donations and Legacies:						
Planned Giving	3(a)	50,483	-	-	50,483	45,752
Collections, donations and other giving	3(b)	7,026	-	3,365	10,391	16,133
Grants	3(c)	11,482	-	1,500	12,982	9,958
Legacies		-	-	15,994	15,994	-
Gift Aid Tax Recovered		18,747	-	-	18,747	9,706
		<u>87,738</u>	<u>-</u>	<u>20,859</u>	<u>108,597</u>	<u>81,549</u>
Other Trading Activities:						
Bookstall, hall lettings	3(d)	3,340	-	-	3,340	8,409
Other church events		-	-	-	-	286
Receipts from Investments:						
Interest & dividends		45	-	-	45	73
Receipts from Church activities:						
Statutory fees retained by PCC		3,010	-	-	3,010	2,471
Other receipts:						
Shared Benefice costs		<u>4,177</u>	-	-	<u>4,177</u>	<u>4,271</u>
TOTAL RECEIPTS		<u>98,310</u>	-	<u>20,859</u>	<u>119,169</u>	<u>97,059</u>
PAYMENTS						
Charitable activities:						
Donations to charities	4(a)	1,600	-	-	1,600	435
Mission & Evangelism		1,890	555	575	3,020	2,921
Parish Share		57,256	-	-	57,256	55,295
Clergy expenses	4(b)	1,727	-	-	1,727	1,710
Church running expenses	4(c)	4,110	-	-	4,110	5,299
Churchyard maintenance		-	-	13,960	13,960	2,991
Cost of raising funds		4,747	-	1,313	6,060	6,924
Support costs		366	-	-	366	437
Administration costs (incl staff costs)		11,297	537	1,343	13,177	10,109
Governance costs		506	-	-	506	200
Other		386	-	-	386	854
Major expenditure						
Repairs to church hall		1,300	-	796	2,096	-
Replace church hall heating system		-	-	-	-	5,672
TOTAL PAYMENTS		<u>85,185</u>	<u>1,092</u>	<u>17,987</u>	<u>104,264</u>	<u>92,847</u>
Surplus/(Deficit) of Receipts over Payments		14,625	(1,092)	1,372	14,905	4,212
Transfers between Funds		(18,167)	19,999	(1,832)	-	-
		<u>(3,542)</u>	<u>18,907</u>	<u>(460)</u>	<u>14,905</u>	<u>4,212</u>
Cash at bank and in hand at 1 Jan		<u>28,990</u>	<u>356</u>	<u>11,870</u>	<u>41,216</u>	<u>37,004</u>
Cash at bank and in hand at 31 Dec		<u>25,448</u>	<u>19,263</u>	<u>11,410</u>	<u>56,121</u>	<u>41,216</u>

STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2020	2019
	£	£	£	£	£
Cash Funds					
Bank Current Accounts	1,156	-	-	1,156	1,218
Deposit Accounts	43,511	-	11,410	54,921	39,998
	<u>44,667</u>	-	<u>11,410</u>	<u>56,077</u>	<u>41,216</u>
Other Monetary Assets					
Income Tax Recoverable	2,836	-	-	2,836	6,701
Shared Benefice costs – Corston	665	-	-	665	674
Shared Benefice costs – Newton St Loe	377	-	-	377	337
	<u>4,258</u>	-	-	<u>4,258</u>	<u>7,712</u>
Liabilities					
Purchase Ledger	1,378	-	-	1,378	-
	<u>1,378</u>			<u>1,378</u>	

Approved by the Parochial Church Council at an Extraordinary Meeting on 10th March and signed on its behalf by:

Mr J Norris (Chairperson)
(signed on 10th March 2021)

Dr N Osborne (Church Warden)
(signed on 10th March 2021)

Mrs P Faulkner (Treasurer)
(signed on 10th March 2021)

The notes on pages 11 to 12 form part of these accounts

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

1. ACCOUNTING BASIS

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. TRUSTEES AND CONNECTED PERSONS

The expenses paid to clergy may contain a small immaterial proportion, which relates to their function as PCC members. No other such payments were made to PCC members.

3. RECEIPTS

	Unrestricted Funds		Restricted Funds	TOTAL RECEIPTS	
	General	Designated		2020	2019
	£	£	£	£	
Voluntary Receipts					
3(a) <i>Planned Giving</i>					
Tax efficient	48,423	-	-	48,423	43,671
Non tax-efficient	2,060	-	-	2,060	2,081
	<u>50,483</u>	-	-	<u>50,483</u>	<u>45,752</u>
3(b) <i>Other Donations</i>					
Legacies	-	-	15,994	15,994	-
Sundry Donations	8,526	-	1,865	10,391	9,813
Discipleship & Mission Donations	-	-	-	-	6,320
Awards for All – Hall heating system	-	-	-	-	9,000
Listed Places of Worship VAT refund	-	-	-	-	958
	<u>8,526</u>	-	<u>17,859</u>	<u>26,385</u>	<u>26,091</u>
3(c) <i>Grants</i>					
HMRC Covid Job Retention Scheme	1,482	-	-	1,482	
All Churches Trust	-	-	1,500	1,500	
BANES Covid grant June & Sept	<u>10,000</u>	-	-	<u>10,000</u>	
	<u>11,482</u>		<u>1,500</u>	<u>12,982</u>	

NOTES TO THE FINANCIAL STATEMENTS

	Unrestricted Funds		Restricted Funds	TOTAL RECEIPTS	
	General	Designated		2020	2019
	£	£	£	£	
<i>3(d) Church Activities</i>					
Fundraising events – Easter Market	-	-	-	-	286
Bookstall receipts	228	-	-	228	304
Church Hall Lettings	3,114	-	-	3,114	8,105
PCC Fees	3,010	-	-	3,010	2,471
Reimbursement of shared Benefice costs	4,100	-	-	4,100	
Miscellaneous	75	-	-	75	-
	<u>10,527</u>	-	-	<u>10,527</u>	<u>11,161</u>
4. PAYMENTS					
<i>4(a) Grants and Donations</i>					
Church Overseas:					
Barnabus Fund Covid Appeal	500	-	-	500	-
Christian Aid Covid Appeal	500	-	-	500	-
Home missions and other Church Societies	600	-	-	600	435
Secular Charities	-	-	-	-	-
	<u>1,600</u>	-	-	<u>1,600</u>	<u>435</u>
<i>4(b) Clergy and Other Lay Costs</i>					
Clergy Expenses	1,727	-	-	1,727	1,710
Other Ministry Costs	366	-	-	366	437
	<u>2,093</u>	-	-	<u>2,093</u>	<u>2,712</u>
<i>4(c) Church Expenses</i>					
Mission and Evangelism	1,691	-	522	2,213	2,861
Children's & Youth work	807	-	-	807	565
Church running costs	4,110	-	-	4,110	5,299
Memorial Garden	13,960	-	13,960	13,960	2,991
Bookstall expenditure	228	-	-	228	240
Flowers	36	-	-	36	223
Church Hall running costs	5,805	-	-	5,805	6,889
Administration costs	4,088	-	-	4,088	3,744
Staff Salaries	7,208	537	1,343	9,088	6,384
Examiner's fee	200	-	-	200	200
	<u>38,133</u>	<u>537</u>	<u>15,825</u>	<u>40,535</u>	<u>28,831</u>