

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
Somerset
TA15 6UU**

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For the year ended 31 December 2021

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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.'

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 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 Wilshire
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
Mrs P Faulkner (Treasurer)
Mrs J Whittle
Mrs J Balsdon
Mrs A Phillips
Mr D Faulkner
Mrs S Dixon (Safeguarding Officer)
Mrs E King
Mrs J Buxton
Mrs C Cummings

Until APCM 2021

Until July 2021

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 Wilshire

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

MDONTACUTE

TAIS GULL

RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2021

	Note	Unrestricted Funds		Restricted Funds	TOTAL RECEIPTS	
		General	Designated		2021	2020
RECEIPTS		£	£	£	£	£
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:-

Dr N Osburne

Mr J Norris

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

Dr N Osburne

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

Mrs 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	TOTAL RECEIPTS	
	General	Designated	Funds	2021	2020
	£	£	£	£	£
3(d) Church Activities					
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

4(a) Grants and Donations

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>

4(b) Clergy and Other Lay Costs

Clergy Expenses	687	-	-	687	1,727
Other Ministry Costs	466	-	-	466	366
	<u>1,153</u>	-	-	<u>1,153</u>	<u>2,093</u>

4(c) Church Expenses

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>