

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

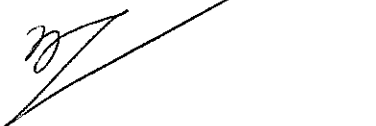
St. Mary's Church is situated in Queen Square, Saltford. It is part of the Diocese of Bath & Wells within the Church of England. The correspondence address is the Parish Office, St Mary's Church Hall, Queen Square, High St, Saltford BS31 3EL. The PCC is a body corporate (PCC Powers Measure 1956, Church 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: NCLaycock Date: 16/4/25

Name: NIC LAYCOCK

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

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Address: 7 BISHOPSTON
MONTACUTE
TAIS 6UU

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>

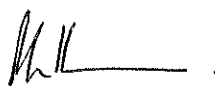
STATEMENT OF ASSETS AND LIABILITIES

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
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>-</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>-</u>	<u>-</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:-

Rev'd Nigel Williams

Mrs Pamela Faulkner (Treasurer)

(signed on 1st May 2025)

(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.

