

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CAVERSWALL, STOKE-ON-TRENT

England & Wales · Charity number 1142709

## Details

---

Other names	CAVERSWALL PCC
Status	Registered
Legal form	Previously excepted
Registered	2011-07-04
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	375 Weston Road Stoke On Trent ST3 6HB
Phone	01782312570
Email	<a href="mailto:caverswall382@btinternet.com">caverswall382@btinternet.com</a>
Website	<a href="http://www.allsaintsstandrewsstpeters.btck.co.uk">www.allsaintsstandrewsstpeters.btck.co.uk</a>

## Activities

---

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

**Activities:** The Chaity is responsible for the whole mission of the two Churches that serve the Parish, pastoral, evangelistic, social and ecumenical. The Parish is served by St. Peter's Church, Caverswall and St. Andrew's Church, Weston Coyney. Key activities include weekly Worship services, community activities for all ages, Baptisms, Weddings, Funerals, links to the local schools.

## Classification

---

- **How:** Provides Other Finance, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities, Other Charitable Purposes
- **Who:** Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

---

- Staffordshire
- Stoke-on-trent City

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£110,198	£103,378	-	-
2024-12-31	£104,623	£107,840	-	-
2023-12-31	£119,827	£94,349	-	-
2022-12-31	£107,427	£90,886	-	-
2021-12-31	£95,294	£89,372	-	-
2020-12-31	£93,796	£92,707	-	-

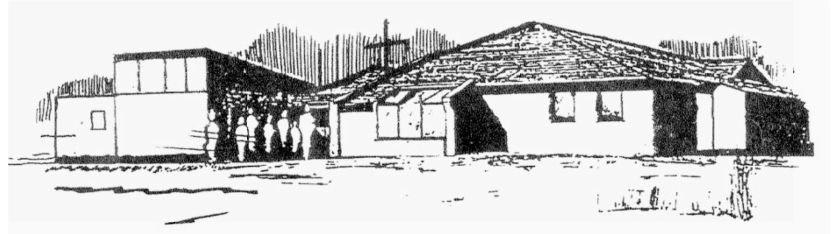
## Trustees

Name	Role	Appointed
ALAN HAWKINS		2011-05-09
CHRISTINE LOMAX		2011-07-04
DAVID ARTHUR BEARDMORE		2011-07-04
Elizabeth Norah Beardmore		2011-07-04
Gillian Fullwood		2011-07-04
Helen Rachel Cartlidge		2015-04-27
Janette Wilkinson		2022-05-15
Jocelyn Ann Podmore		2020-11-17
Joy Hall		2015-04-27
June Bunn		2018-06-04
Katrina Fitzpatrick		2018-04-22
MARY ELIZABETH HULL		2011-07-04
MICHAEL GEORGE STANLEY LOMAX		2011-05-09
Maureen Virgo		2022-05-15
TERRY REGINALD BAGGULEY		2011-07-04
TREVOR FRANK BARNACLE		2011-07-04
Vanessa Marjorie Collis		2020-11-17
YVONNE HELEN BAGGULEY		2011-07-04

---

# Accounts

---



**TRUSTEES ANNUAL REPORT &  
FINANCIAL STATEMENTS**

**FOR**

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL  
PARISH OF CAVERSWALL  
STOKE-ON-TRENT**

Charity Reference Number 1142709

**FOR THE YEAR ENDED  
31<sup>ST</sup> DECEMBER 2025**

## **The PCC of the Ecclesiastical Parish of Caverswall**

<b>Contents</b>	<b>Page</b>
<b>Introduction and Report from the Vicar</b>	<b>3</b>
<b>Trustees Annual Report</b>	<b>7</b>
<b>Independent Examiner's Report</b>	<b>17</b>
<b>Statement of Financial Activities</b>	<b>18</b>
<b>Balance Sheet</b>	<b>19</b>
<b>Notes to the Financial Statements</b>	<b>20</b>

**INTRODUCTION:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall is responsible for the whole mission of its two Churches; St. Peter's and St. Andrew's.

St. Peter's Church is situated in the village of Caverswall in the Staffordshire Moorlands. It is a pretty, medieval Church building, enlarged and adapted over the centuries, with a written record of Incumbents dating back to 1230. It is popular for Weddings and Baptisms, seats approximately 160 people, and has a small kitchen and toilet area and a bell tower that was restored in 2008.

St. Andrew's Church is located in Weston Coyney, Stoke-on-Trent and was built and dedicated in 1984, with the aim of serving the communities there, within whose boundaries the Church is situated. It is a modern building, with a seating capacity of approximately 200 people. Within the building is also a Centre which comprises a hall, large kitchen, toilet facilities and a smaller kitchen, plus a number of smaller rooms and office space. The Parish Office is based there, and the Centre and small rooms are hired by local Community groups and are in almost constant use throughout the week.

St. Peter's have fortnightly services and St. Andrew's, weekly on Sunday mornings, but they operate closely as a Parish Community with many shared events, activities and administrative arrangements. They work together with All Saints Church (the Parish of Dilhorne) as a United Benefice, with one Incumbent for the three Churches. The Benefice is in the Cheadle Deanery, the Archdeaconry of Stoke-upon-Trent, and the Diocese of Lichfield (Church of England).

### **TAR Vicars' Report 2025**

Who would have thought at the last APCM that life would have changed so dramatically for Ali and myself, as well as for the church family. Although we were looking for a home to retire to at some stage, using most days off on a Thursday to look at houses for sale in Shrewsbury, it seemed that an appropriate house would never be found, until walking in to the house on Mount Pleasant Road that is now our home. It was very much a God moment, and both Ali and I realised that this was down to divine provision. Since October 2025, we have had builders, plumbers, electricians, plasterers, and carpet fitters in and got on with decorating as much as was possible before moving in on 6th March this year! So I am no longer Vicar of All Saints, St. Peter's and St Andrews, and am trying to find our way in retirement, but this report gives me an opportunity to look back at an amazing Church family we have had the privilege of being part of, and an amazing year we have spent together seeking to honour the Lord in ALL we do!

SO - I start with a few HUGE THANK YOU's...

**THANK YOU**... for your exceptional church wardens, for their support and love...!!

**THANK 'YOU'**... that there is a heart for worship here in our churches...

... Where God is honoured and there is a desire to grow into all that God intends for us...

**THANK YOU**... for all those who are new to our Churches - who are NOW part of the Church family, and seeking to grow *with us* as disciples of the Lord Jesus!!

**THANK YOU**... that there is a desire to struggle with the things of God - because the teaching from His Word is important to you; that sermons are listened to, and responded to so so wonderfully!

So it has been a privilege to struggle with preparing messages, and a privilege to share in that teaching ministry with Josie, Dave, Terry, and Katie!

**THANK YOU**... to Gemma in the office, who is again working so hard to keep the busy-ness of our Churches, especially things during the week with funerals etc, under control, and see the right people in the right place at the right time!! Gemma now works mornings for our parishes, and then afternoons for Forsbrook, so her amazing skill set is being shared with another Church family.

**THANK YOU**... to Jerry and the team.. for all they do to encourage our growing SUNDAY CLUB, and for all the incredible creations JERRY manufactures. Now at the front of Church is a cross created from off-cuts of wood from all around the world, glued in place by all at St. Andrew's church, sharing the idea that 'together' our churches honour the wonder of Salvation seen in the cross.

**THANK YOU**... that YOU are so sacrificial with your giving and your support (especially your financial support) for all of Church life in our churches. We are not only able to pay our bills - but still give resources into the mission of the Church around the world. And '**that**' THANK YOU must include the team that look after the Church finances from both Parishes...

**And then THANK 'YOU'**... that most of our Church family are involved to a greater or lesser degree in making Church, and Church events, happen week by week. And if people are unable to be involved physically, they are working as prayer warriors, lifting the life of our Churches to the Lord 'IN PRAYER'...!

SO - **THANK YOU** for being **YOU**!!

But this year has been very full on a number of levels.

**Open Doors Events at St. Peter's**... A number of events through the summer, and a one-off running up to Christmas were full of community members as well as Church members. So much joy-filled energy goes into making these the success they are and I am so grateful to the teams and individuals that make them happen.

**Morning Coffee**... Continue to be an ongoing success. A good number of people are now regulars from both within the Church family, and from the broader community. I still thrill at the number of people committed to making these gatherings a success, and especially the cake makers who make sure there is plenty of choice.

**Sermon Series**... Again I am immensely thrilled with the effort our four Reader's put into preparing to lead services, and especially to preach. We work for most of the year with sermon series, but cut back into the Lectionary Readings for Lent and Advent. The Church family here respond so powerfully to sermons, and that encourages us as preachers to struggle with the Word to give a prayerful, and hopefully inspired, message.

**Alpha Course...** The last Alpha Course in my time as Vicar has again been a real success both numerically, but more importantly through peoples' response to the course material! We had people who had attended the previous year's Alpha, and a good number of new people as well, and it leads to a great interaction of debate, conversation and mutual support.

**Open the Book...** We now have an Open the Book team taking Bible stories into schools in a creative way. This stunning initiative has been around my ministry since my Curacy in Bedford, and I know just how successfully Open the Book communicates with the children, and the way they remember the stories and the 'God Truth' within the stories!

**Music Group...** Over my years in these two parishes, I had sought to encourage faith-filled musicians to lead the worship and bring us into the presence of God in our regular services. That certainly is true of our organists who cover Sundays and funerals and weddings, Then the band at All Saints are such a consistent force, and lead with such joy, even leading us for a Ceilidh at the Dilhorne village hall; a great night! And thank you to Mary who leads the music at St Peter's with such skill and sensitivity. The music group at St. Andrew's has grown and now, under the leading of Jayne and Dave, is powerful at leading worship inspired by the Spirit.

**New Service Leaders...** Again, we have sought to encourage new leaders of the services and church activities as God calls. And that includes some of our young people reading and leading the prayers. It is vital to encourage the leaders of the future, alongside those that have been sharing their gifts for many decades. And this last year has been a real encouragement to me to see new people exploring their calling to lead and speak at the front of Church.

**Church Activities...** As well as the regular life of the Church, we have organised a number of events to draw people into the buildings, and to rub shoulders with us as a Church family. Fifth Sundays have been a special opportunity to do something different, with All Saints faithfully organising Ketchup Breakfasts, whilst others have gone off for services on a train, walks around a reservoir with a service and picnic to follow.

We had a full church for the visit of Paul and Fiona Jones. Paul from Manfred Mann, and his wife were so entertaining, but shared an evening full of Gospel challenge. They spoke again at the 11.00am service, and it was great!

We had a second visit from Andy Kind, the Christian comedian, and again ribs ached from a beautiful evening of gentle humour.

So what a year!? God has been honoured! People have wanted to go deeper into the things of God, and we have grown as disciples and grown new disciples with new members of our Church coming week by week.

Ali and I are trying to settle into life in Shrewsbury, but have thus far not found a church that compares to All Saints, St. Peter's and St. Andrew's for being a church of love and support.

Welcome is a corporate responsibility, by which I mean that it is not down to a couple of 'welcomers' at the door to make new people welcome! It is down to the whole church family to spot the newcomers, and to help them find their place in the worship, and in the life, of these churches. You do that so well, please, please keep that up all of you!

Worship is also a corporate responsibility, in that it is not down to the worship leaders and musicians to drag you into the presence of God, but down to the whole church family to arrive 'ripe' for worship!? So please, please, pray on for those that will lead the service, those that will preach, those that will play any part in the regular worship life of the Church! And especially now, pray for Joe, Beth and the family as they prepare to join the benefice. Joe is a great man of God, and an awesome preacher. Pray on that, for all the differences in style, God will use him to be a blessing and to be blessed by serving a great church family, to see it grow from what it is, to all that God seeks it to be into the years ahead.

God bless you all!

Revd Mike Newbon

**Trustees' Annual Report  
For the Year ended 31<sup>st</sup> December 2025**

**The Parochial Church Council of the Ecclesiastical  
Parish of Caverswall, Stoke-on-Trent  
Charity Reference Number 1142709**

**1. REFERENCE AND ADMINISTRATION DETAILS**

**a) Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent, Charity Reference Number 1142709

(Registered July 2011).

**b) Key Contacts and Address:** Revd Mike Newbon, Mrs Christine Lomax and Mrs Elizabeth Beardmore, Churchwardens, C/o The Parish Office, St. Andrew's Church & Centre, 375 Weston Road, Weston Coyney, Stoke-on-Trent, ST3 6HB

**Parish Office:** Tel.: 01782 312570. Email: caverswall382@btinternet.com.

Web-site: www.allsaintsstandrewsstpeters.chessck.co.uk

**c) Current PCC Members:**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>
1	Revd Mike Newbon	Vicar (Ex officio)	
2	Elizabeth Beardmore	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
3	Christine Lomax	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
4	David Beardmore	Local Lay Minister (Permission to Officiate) Elected Lay Representative	
5	Terry Bagguley	Local Lay Minister (Permission to Officiate), Deanery Synod Representative (Ex-officio)	
6	Janette Wilkinson	Deanery Synod Representative (Ex-officio)	
7	Yvonne Bagguley	Elected Lay Representative, Treasurer, Standing Committee Member, Gift Aid Secretary	
8	Trevor Barnacle	Elected Lay Representative, Treasurer Assistant, Standing Committee Member	
9	Helen Cartlidge	Elected Lay Representative	
10	June Bunn	Elected Lay Representative	

11	Maureen Virgo	Deanery Synod Representative (Ex-Officio)	
12	Gillian Fullwood	Elected Lay Representative Safeguarding Coordinator	
13	Katrina Fitzpatrick	Elected Lay Representative	
14	Joy Hall	Elected Lay Representative Safeguarding Assistant	
15	Alan Hawkins	Elected Lay Representative	
16	Mary Hull	Elected Lay Representative	
17	Mike Lomax	Elected Lay Representative	
18	Josie Podmore	Local lay Minister and Ex-Officio	
19	Vanessa Collis	Elected Lay Representative PCC Secretary	

**d) Name and Address of Bankers & Independent Examiner:** Caverswall PCC holds its business current account with Lloyds Bank plc, Fountain Square, Hanley, Stoke-on-Trent. A holding business current account is also held with Natwest Bank, Market Street, Longton, Stoke-on-Trent, which is used for the receipt of wedding, funeral and burial fees, which are then allocated monthly to the relevant parties (Lichfield Diocesan Board of Finance, Caverswall PCC or Dilhorne PCC). Two investment accounts are also held with the Church of England Central Board of Finance (CBF). The Independent Examiner for Caverswall PCC is BK Plus Chartered Certified Accountants, Stoke-on-Trent.

**e) Name of Incumbent in Charge:** The Reverend Mike Newbon was licensed as Vicar in February 2022.

## 2. STRUCTURE, GOVERNANCE AND MANAGEMENT

**a) PCC's Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957.

**b) Public Benefit Statement:** Trustees (PCC Members) of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Caverswall, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities of public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

- c) **How trustees (PCC members) are appointed:** Trustees are elected or appointed, in accordance with the Church Representation Rules 2011.
- d) **How we induct and train new trustees:** New members are normally supported by the Vicar, Churchwardens and PCC members.
- e) **Sub-committees:** Two finance meetings took place in 2025, monthly management accounts were prepared and reviewed by members of the Finance Team throughout the year. The full PCC met 6 times during the year. The required Standing Committee, for emergency decisions, is in place and comprises of the Vicar, the two Churchwardens, and two other members from the PCC. This group did not meet but liaised 5 times in 2025.
- f) **Risk Management:** Risk Management is an item that is continually under review, and matters which are regularly considered and for which policies are in place, include:
- First Aid
  - Fire Safety and Evacuation (including fire drills)
  - Food Hygiene
  - Health and Safety
  - Lone Working
  - PAT Testing and Electrical Inspection
  - Quinquennial Inspection
  - Risk Assessment (for Church activities and events)
  - Safeguarding
  - Security
  - Condition of Hire for St Andrews Church Centre
  - Data Protection (GDPR)

The Parish of Caverswall is insured with Ecclesiastical Insurance Office PLC, which provides full cover for the two Churches.

In terms of the management of risk, a CCTV System is in place and maintained at St. Andrew's Church, and the building has annual inspections of fire extinguishers. A security alarm system is also in place.

St. Peter's Church also has annual inspections of fire extinguishers, and has a security alarm system, which includes an independent roof alarm.

Safeguarding is under constant review, and Confidential Declarations and Disclosure and Barring Service (DBS) applications were made for volunteers who required these as part of their role. Safeguarding training (to the appropriate level) is also required where necessary. Decisions on who should complete a Confidential Declaration, have a DBS check or undertake safeguarding training and at what level, are made in accordance with the Churches' Safeguarding Policy, which is based on guidelines issued by the Diocese of Lichfield. The Benefice Safeguarding Policy was reviewed

and updated in September 2019, and adopted across the Benefice. The PCC believe that they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

### 3. OBJECTIVES AND ACTIVITIES

- a) **Summary of the Objects of the Charity:** The PCC is committed to enabling as many people as possible to worship in our churches, and to become part of our parish communities in Caverswall and Weston Coyney. The PCC maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. In our services and worship, we aim to put faith into practice through prayer and scripture, music and sacrament, word and deed.
- b) **Vision Statement, Vision Aims & Mission Action Plan:** Vision Statement, Vision Aims & Mission Action Plan: The Vision Statement for the Benefice is 'Attracting the Community to Jesus', which we consider in the context of the diocesan (Lichfield) focus on the three themes of Discipleship, Vocation and Evangelism.
- c) **Employees:** A Parish Administrator Mrs Gemma Gwynne(15 hours/week) and a cleaner, Mrs Brenda Colclough (12 hours/week) are employed by the Parish.
- d) **Contribution of volunteers:** The Churches are served by a large team of volunteers who are vital to the mission and activities. These include:
  - Bereavement Friendship Group Leader
  - Bible Readers
  - Buildings Maintenance Team
  - Cards made by Pauline Powell and Gill Till, sales of which go to church funds
  - Cemetery Working Party
  - Churchwardens
  - Flower Arrangers
  - 'Foodbank' Team
  - Intercessors
  - Lay Eucharistic Ministers
  - Lay Service Leaders
  - Licensed Lay Readers
  - Life-group leaders
  - Musicians
  - 'Open Doors' Team
  - PCC Members, including Treasurer and Secretary
  - Prayer Team

- Refreshments Teams
- Service Facilitators
- Sidespersons
- St Peter's Church School Foundation Governors and volunteers
- Welcomers
- Voluntary Vergers

The Churches are also reliant upon the generosity of the Church community, in financially supporting the Churches and their activities.

#### 4. ACHIEVEMENTS AND PERFORMANCE

##### a) Regular Worship Services and Average Sunday Attendance:

The service pattern for the year is shown below:

1 <sup>st</sup> Sunday	9.30am St Peter's Holy Communion	11.00am St Andrew's Morning Praise
2 <sup>nd</sup> Sunday	9.30am All Saints Holy Communion	11.00am St Andrew's Morning Praise
3 <sup>rd</sup> Sunday	9.30am St Peter's Holy Communion	11.00am St Andrew's Morning Praise
4 <sup>th</sup> Sunday	9.30am All Saints Morning Praise	11.00am St Andrew's Holy Communion
5 <sup>th</sup> Sunday	Individual churches decide upon service/initiative	

There were also fortnightly Holy Communion services on Wednesdays at 10.00am alternating between St Peter's and All Saints.

<b>ST PETER'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2025</b>	32	2
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2025</b>	31	2

Services at both St Peter's and St Andrew's included Holy Communion and Service of the Word, with All-Age services at the latter.

<b>ST ANDREW'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2025</b>	55	10
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2025</b>	52	13

On Good Friday there was an Hour at the Cross at St Peter's, and on Easter Sunday, a 11.00am Easter Communion service at St Andrew's.

St Andrew's hosted a Remembrance Service which was incorporated into the 11.00am service.

Attendance at key seasonal services included:

<b>EASTER</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Easter Eve/Day Attendance</b>	46	77
<b>Easter Eve/Day Communicants</b>	43	69
<b>CHRISTMAS</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Christmas Eve/Day Attendance</b>	98	36
<b>Christmas Eve/Day Communicants</b>	93	0
<b>Carol Service Attendance</b>	162A 24C	54A 16C
<b>School Carol Service</b>	74A 158C	34A 352C

The St Peter's Carol Service was, as ever, very well received and children from St Peter's School, together with a large community choir, made it a joyous occasion. Mulled wine and mince pies were as welcome as ever!

On Christmas eve St Peter's held a midnight Holy Communion which was very well attended.

On Christmas day there was an 10.00am Christmas Praise service at St Andrew's. Both churches hosted School Carol Services which were very well received. St Andrew's hosted a lovely Christingle service.

- b) Life Events - Policies and Statistics:** The Occasional Offices (Baptisms, Marriages and Funerals) are a significant part of the ministry of the Churches, especially St Peter's, and they are an important way in which the Church serves its community. Our policies with regard to access to occasional offices are:

**Baptism:** We welcome baptism requests from parent's resident within the Ecclesiastical Parish, or who have a connection with St Peter's or St Andrew's Church, and adults who wish themselves to be baptised. All candidates (or their parents in the case of a child) are required to attend Baptism Preparation, which is usually one session. Dates for Thanksgiving (in the case of a child) and Baptism are offered during Preparation, and confirmed after completion. Child candidates are required to have at least two Godparents, who must themselves have been baptised. Adult candidates may wish to have a Sponsor. In the case of baptism for a child or young person under the age of 18, consent is required from all those with parental responsibility.

**Marriages:** In order to qualify for marriage by Banns in the Parish, and in accordance with the legal requirements for marriage in the Church of England, both bride and groom must be British or EEA citizens. In addition, at least one must have an existing connection with Caverswall (or Dilhorne Parish, combined due to its operating as a United Benefice with a Bishop's Instrument in place for the three Churches) under the Marriage Measures Act 2008. If the couple are not resident in the Parish, a certificate of banns reading will also be required from their local Parish Church. Further advice is sought from Church of England guidelines and the Diocese with regard to other legalities, for instance, where a common or special licence may be required. If either of the couple have been previously married, they must complete and return the Church of England's 'Marriage in Church after Divorce' document, for the Vicar's consideration.

**Funerals:** Funerals at the Churches, Crematorium or graveside are usually referred to the Parish by the Funeral Directors assisting the family, at which point the details regarding the deceased are confirmed with the Benefice Office.

At the heart of all of this was the need to support mourners at the most challenging of times, and the loving care of Reverend Mike Newbon and our Lay Ministers Terry Bagguley and David Beardmore.

**Burials:** The Parish has an open Churchyard in Caverswall, which also contains a Garden of Remembrance section. If a person lived outside the Parish at the date of death and is not on the Electoral Role, they can be buried into an existing family grave if there is space, but not into a new space in either the Churchyard or Garden of Remembrance. The only exception is if the person was resident in a care or nursing home outside of the Parish at the date of death, but immediately prior to moving there, they were resident in the Parish.

The Summary Statistics for Occasional Offices during 2025 were as follows:

2025 Statistics Summary	St. Peter's	St. Andrew's
Baptisms	11	2
Thanksgivings	0	0
Confirmations	0	0
Marriages	8	0
Funerals in Church	18	1
Full Funeral at Crematorium or Cemetery	2	0
Civic Service	0	0

c) Mission through community activities, groups and events:

**'Caverswall Bell Ringers' at St Peter's:** a weekly practice and fellowship group for bell ringers of all ages and abilities, from Caverswall and elsewhere; St. Peter's also usually hosts a number of Bell Ringing events and visitors during the year. Our very experienced member Bernie, is training our new ringers for which we are very grateful.

**'Foodbank Distribution Centre' at St. Andrew's:** the twelfth year of working with Stoke on Trent Foodbank, as a Distribution Centre operating on Friday afternoons throughout the year. The Distribution Centre normally feeds approximately 1300 people each year which equates to feeding 25 people each week. We currently have 18 active volunteers who work on a rota basis. While most of the volunteers are drawn from across the three churches in the United Benefice, some are non-church goers from the surrounding area.

**'Open Doors' at St Peter's:** Summer 2025 marked the twelfth season of Open Doors at St. Peter's. We had lots of wonderful comments from visitors. The cakes and refreshments were plentiful and delicious. We offered "proper" coffee from the coffee machine. It is impossible to count the number of visitors at these events, but they proved extremely popular. Visitors gave generously. The Christmas fayre was stunning and raised over £2000.

**'Bereavement Friendship Group':** Meets at St Andrew's on the first Monday of the month 10.30-12.00pm. A friendly and caring support group for those who have been bereaved.

**'Railway Club' at St Andrew's:** meeting Monday night's 7.30 - 9.30pm, a social group for train enthusiasts with two club layouts in 'n' and '00' gauge. Contact Phil Hull or the Church Wardens for further information. The annual open event was very successful, they also always help with any fair which takes place within St Andrew's Church when raising funds. Youngsters usually come earlier in the evening.

- d) **Courses, study groups etc.:** The Church has four 'Life Groups' in which members of the Church Community meet throughout the year in small groups in people's homes, or at St Andrew's Church. These fellowship groups, feature Bible study and prayer and are an encouragement to those who attend.

An Alpha Course started in the Autumn and attracted 25 plus people on some occasions.

- e) **School links:** There is a particularly strong link between the Parish of Caverswall, and St Peter's (CofE) Primary School, which is located in Caverswall Village. The Vicar, plus several members of the Church community are Foundation Governors at the school, and they hold a majority of votes on the Governing Body. Several other members of the Church community (from both St Peter's and St Andrew's) go into the school to help including listening to the children read. The pupils at the school enjoy leading special services at the church.

St Andrew's Church has good links with the four local primary schools in Weston Coyney (Parkhall Academy, Crescent Academy, Weston Coyney (Infant and Junior) Academy), who all visit St Andrew's for occasional end-of-term services, Special events and educational visits. Kemball School also visit.

Volunteers from all three Churches three churches, and others, visit local schools for Open the Book. The children enjoy drama, music and are actively involved in the worship.

- f) **Centre Lettings:** St Andrew's with St Peter's Pre-School use the building on weekdays during term time. Weight Watchers, Rainbows and the Model Railway Club continued to meet throughout the year. Parent & Toddler Group, run by Hazel Beardmore and Josie Podmore on behalf of St Andrew's on a Wednesday afternoon 1-2pm.

- g) **Other External Contacts**

The Parish Office maintains links with local funeral directors, and with memorial masons. The Caverswall Bell Ringers have strong links with the local and National Association of Change Ringers. Gemma is also Rector's Administrator for Forsbrook and Draycott Churches, working from Monday-Thursday from 1.00pm to 3.00pm in the office.

- h) **Communication:** Communication regarding the Churches and their events and services take place mainly through weekly notice sheets, monthly and periodic posters, and flyers which are displayed in and around the church Buildings. Notifications of upcoming services and events are also regularly Posted on our Church Facebook pages and on our newly updated website.

## 5. FINANCIAL REVIEW

The Treasury team (Yvonne Bagguley, Treasurer and Trevor Barnacle, Treasurer Assistant) ensure that the charity keeps proper accounts and they review its financial performance. They draw up and review budget and monthly management accounts to ensure robust and effective financial controls. They regularly report the state of financial matters to the Finance Committee and at PCC meetings, and liaise with the Independent Examiner in producing the End-of-Year Accounts.

### a) **Account Summary and Reference** The detailed results for the year are disclosed in the Statement of Financial Activities.

The total unrestricted Incoming resources for the year were £99,095 (2024: £95,746). Of this, income from planned giving was £40,733 (2024: £43,792).

Collections made at all services (open plate) totalled £8,679(2024: £6,924)

Various donations totalled £751 (2024: £1,909) There was no gift day appeal during 2025 or 2024. The gift aid tax recoverable on all applicable receipts totalled £10,302 (2024: £9,907). Fees retained by the parish from weddings and funerals amounted to £17,737 (2024: £16,350). Special events income £1,102 consists of Christmas greetings £110 and £992 receipts from the Andy Kidd concerts. The gross amount of income from centre lettings was £13,147 (2024: £10,293)

The total resources expended from Unrestricted Funds was £95,433 (2024: £94,548), of which the Diocesan Common Fund contribution amounted to £30,560 (2024: £29,962). The church property costs include the allocated expense of the centre which totalled £9,996 (2024: £9,043) The total of the Churchyard expenses was £9,606 (2024: £9,293)

The Parish's giving for the year to Christian Charitable Works amounted to £3,056 (2024: £2,996). In addition to this amount, £458 (2024: £995) was paid from special collections and appeals.

The net incoming funds for the year on Unrestricted Funds totalled £3,662 (2024: £1,198) increasing the balance carried forward at 31 December 2025 to £77,471 (2024: £73,809).

Restricted incoming resources totalled £11,103(2024: £8,877) and are analysed in the notes to the accounts, Note 2. Special Events income £3,940 (2024: £2,529) includes Christmas Fayre £2,195 Easter Fayre £328, Open Doors £1,173 and sale of Cards £244. Sundry Donations £385 include £75 from the Trussell Trust for the benefit of the Food Bank volunteers. The volunteers donated this amount to the purchase of goods for the benefit of the guests of the Food Bank sessions.

Restricted outgoing resources totalled £7,945 (2024: £13,292) and are analysed in the notes to the accounts, Note 3. The repairs and maintenance total £5,830 Includes - St Andrew's Flat roof repairs £4,650. Spiral staircase £900 (to replace the old loft ladder)

All restricted incoming and outgoing resources allocated to the various restricted funds are disclosed in the notes to the accounts, Note 8.

- b) Policy on Reserves:** The PCC wish to maintain a balance of unrestricted funds which equates to at least one month's unrestricted payments, or at least £10,000, to cover emergency situations that may arise from time to time.

It is the policy of the PCC to invest surplus funds as they see fit.

- c) Members' Responsibility for the Financial Statements:** Charity law requires members to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the PCC and of the surplus or deficit for that period. In preparing those financial statements, the members are required to:

- i. Select suitable accounting policies and apply them consistently;
- ii. Observe the methods and principles in the Charities Statement of Recommended Particulars (SORP);
- iii. Make judgements and estimates that are reasonable and prudent;
- iv. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- v. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **6. TRUSTEES DECLARATION**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees:**

**Mrs Christine Lomax  
Mrs Elizabeth Beardmore  
Churchwardens  
Dated: 26<sup>th</sup> April 2026**

**Independent Examiner's Report to the trustees of  
The PCC of the Ecclesiastical Parish of Caverswall**

I report to the trustees on my examination of the accounts of The PCC of the Ecclesiastical Parish of Caverswall (the Trust) for the year ended 31 December 2025, which are set out on pages 18 to 26.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 no concerns and 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.

K R Salt (FCCA)  
BK Plus Limited  
Chartered Certified Accountants  
Adventure Place  
Hanley  
Stoke on Trent  
ST1 3AF

Dated : 28th April 2026

**The PCC of the Ecclesiastical Parish of Caverswall  
Statement of Financial Activities  
for the year ended 31 December 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
<b>Incoming resources</b>					
Donations & Legacies	2a	60,465	5,623	66,088	67,135
Charitable Activities	2b	17,737	-	17,737	16,350
Other Trading Activities	2c	14,485	3,940	18,425	13,022
Income from Investments	2d	2,070	1,477	3,547	3,997
Other Income Resources	2e	4,338	63	4,401	4,119
<i>Total incoming resources</i>		<u>99,095</u>	<u>11,103</u>	<u>110,198</u>	<u>104,623</u>
<b>Resources expended</b>					
Fundraising Costs		900	267	1,167	200
Mission Giving & Donations		3,056	458	3,514	3,991
Church Activities	3a	33,330	-	33,330	33,788
Church Expenses	3b	39,966	6,919	46,885	51,783
Management & Administration	3c	18,181	301	18,482	16,542
Church Building Facility Improvements	3d	-	-	-	1,536
<i>Total resources expended</i>		<u>95,433</u>	<u>7,945</u>	<u>103,378</u>	<u>107,840</u>
<i>Net (outgoing) / incoming resources before transfers</i>		3,662	3,158	6,820	(3,217)
<b>Transfers</b>					
Gross transfers between funds	8	-	-	-	-
<i>Net movement in funds</i>		<u>3,662</u>	<u>3,158</u>	<u>6,820</u>	<u>(3,217)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		73,809	53,613	127,422	130,639
<i>Total funds carried forward</i>		<u><u>77,471</u></u>	<u><u>56,771</u></u>	<u><u>134,242</u></u>	<u><u>127,422</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 26 form part of these accounts.

**The PCC of the Ecclesiastical Parish of Caverswall  
Balance Sheet  
as at 31 December 2025**

	Notes	2025 £	2024 £
<b>Fixed assets for use by the charity</b>			
Tangible assets	5	1,570	1,826
<i>Total fixed assets</i>		<u>1,570</u>	<u>1,826</u>
<b>Current assets</b>			
Stock of goods for resale		-	-
Debtors and prepayments	6	5,902	5,322
Balance at bank		50,403	46,581
Balances at Central Board of Finance		84,321	80,671
Cash in hand		105	275
<i>Total current assets</i>		<u>140,731</u>	<u>132,849</u>
<b>Liabilities</b>			
Creditors: amounts falling due within one year	7	8,059	7,253
<i>Net current assets</i>		<u>132,672</u>	<u>125,596</u>
<i>Total assets less current liabilities</i>		<u>134,242</u>	<u>127,422</u>
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
<i>Net assets</i>		<u><u>134,242</u></u>	<u><u>127,422</u></u>
<b>The funds of the charity:</b>			
Restricted income funds	8	56,771	53,613
Unrestricted income funds			
General funds	9	77,471	73,809
<i>Total charity funds</i>		<u><u>134,242</u></u>	<u><u>127,422</u></u>

**The financial statements were approved by the Church Wardens on the date shown below and signed on their behalf by:**

Mrs C Lomax

Mrs E Beardmore

Date: 26th April 2026

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2025**

**1 Accounting policies**

***Basis of preparation of accounts***

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102

***Fund accounting***

Restricted funds comprise two elements:-

- a) Income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) Donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purpose.

***Incoming resources***

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

***Resources expended***

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2025**

***Tangible fixed assets***

Consecrated and benefice property of any kind is excluded from the accounts by S.10(2)(a)&(c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful life on a straight-line basis at the following rates.

Church Equipment	20% straight line basis
Office Equipment	20% straight line basis
Furniture & Fittings	15% straight line basis
Garden Equipment	15% straight line basis

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2025**

**2 Incoming resources**

<b>2a Donations and Legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Planned giving:				
Gift aid donations	29,478	2,910	32,388	32,666
Other planned giving	11,255	-	11,255	13,901
Collections (open plate) at all services	8,679	1,093	9,772	7,150
Sundry donations	751	385	1,136	2,762
Gift aid recoverable	10,302	765	11,067	10,473
Grants	-	-	-	-
Legacies	-	-	-	-
Other voluntary receipts including special appeals	-	470	470	183
	<u>60,465</u>	<u>5,623</u>	<u>66,088</u>	<u>67,135</u>
<b>2b Charitable Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fees received	20,593	-	20,593	18,471
Less: paid out	(2,856)	-	(2,856)	(2,121)
	<u>17,737</u>	<u>-</u>	<u>17,737</u>	<u>16,350</u>
Church course receipts	-	-	-	-
	<u>17,737</u>	<u>-</u>	<u>17,737</u>	<u>16,350</u>
<b>2c Other Trading Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Special events	1,102	3,940	5,042	2,659
Printing and photocopying	236	-	236	70
Centre lettings	13,147	-	13,147	10,293
	<u>14,485</u>	<u>3,940</u>	<u>18,425</u>	<u>13,022</u>
<b>2d Income from Investments</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
CBF interest	2,070	1,477	3,547	3,997
<b>2e Other incoming resources</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Contribution to parish expenses:				
All Saints Dilhorne	4,183	-	4,183	4,045
Miscellaneous	155	63	218	74
	<u>4,338</u>	<u>63</u>	<u>4,401</u>	<u>4,119</u>

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2025**

**3 Resources Expended**

<b>3a Church Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Diocesan common fund	30,560	-	30,560	29,962
Clergy expenses	2,770	-	2,770	3,370
Training	-	-	-	456
	<u>33,330</u>	<u>-</u>	<u>33,330</u>	<u>33,788</u>
<b>3b Church Expenses</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Youth & children's activities	-	620	620	172
Church celebration expenses	594	-	594	1,774
Church courses	-	204	204	196
Outreach & community expenses	-	265	265	233
Upkeep of services	269	-	269	282
Advertising	119	-	119	567
Church property costs:				
Insurances	4,501	-	4,501	4,377
Repairs and maintenance	5,884	5,830	11,714	18,515
Gas and electricity	7,711	-	7,711	5,744
Cleaning materials	2,038	-	2,038	2,268
Cleaner's wages	7,956	-	7,956	7,332
Sundries	710	-	710	517
Depreciation	578	-	578	513
Churchyard expenses	9,606	-	9,606	9,293
	<u>39,966</u>	<u>6,919</u>	<u>46,885</u>	<u>51,783</u>
<b>3c Management and Administration</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Secretarial salary and pension	10,860	-	10,860	10,090
Telephone and internet costs	1,309	-	1,309	1,061
Bank charges	596	-	596	482
Equipment leasing	1,123	-	1,123	1,051
Printing, stationery and postages	1,748	-	1,748	1,962
Payroll fees	254	-	254	232
Accountancy fees	1,135	-	1,135	1,098
Gifts	236	301	537	75
Sundries	259	-	259	28
Subscriptions	661	-	661	463
	<u>18,181</u>	<u>301</u>	<u>18,482</u>	<u>16,542</u>
<b>3d Church building facility improvements</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Disabled toilet	-	-	-	991
Food bank store room	-	-	-	545
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,536</u>

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2025**

**4 Staff Costs**

	<b>2025</b>	<b>2024</b>
Salaries:	£	£
Cleaner	7,956	7,332
Secretarial	10,681	9,978
Employers Pension Contributions	179	112

**5 Tangible fixed assets**

	<b>Church Equipment</b>	<b>Office Equipment</b>	<b>Furniture &amp; Fittings</b>	<b>Garden Equipment</b>	<b>Total</b>
	£	£	£	£	£
<b>Cost</b>					
As at 1 January 2025	41,841	13,059	3,705	465	59,070
Additions	149	173	-	-	322
Disposals	(115)	-	-	-	(115)
At 31 December 2025	<u>41,875</u>	<u>13,232</u>	<u>3,705</u>	<u>465</u>	<u>59,277</u>
<b>Accumulated depreciation</b>					
As at 1 January 2025	40,570	12,628	3,581	465	57,244
Disposals	(115)	-	-	-	(115)
Charge for the year	414	142	22	-	578
At 31 December 2025	<u>40,869</u>	<u>12,770</u>	<u>3,603</u>	<u>465</u>	<u>57,707</u>
<b>Net book value</b>					
At 31 December 2025	<u>1,006</u>	<u>462</u>	<u>102</u>	<u>-</u>	<u>1,570</u>
As at 1 January 2025	<u>1,271</u>	<u>431</u>	<u>124</u>	<u>-</u>	<u>1,826</u>

**6 Debtors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	£	£
Gift Aid - General Fund	1,914	1,797
Gift Aid - Restricted Funds	589	474
Lettings	500	468
LDBF Vicarage Decorating Account	1,870	1,558
Tax & National Insurance recoverable	-	-
CBF Interest Due	854	958
Other debtors	102	-
Prepayments	73	67
	<u>5,902</u>	<u>5,322</u>

**7 Creditors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	£	£
Parish expenses and accruals	7,546	6,073
Fees received in advance	433	1,100
Lettings received in advance	80	80
	<u>8,059</u>	<u>7,253</u>

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2025**

**8 Restricted funds**

The movements on the restricted funds of the charity were as follows:

	<b>2024 Balance £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>2025 Balance £</b>
Specific Donations	-	470	470	-	-
Lay Worker Fund	2,785	219	620	-	2,384
Building Fund - St.Andrew's Caverswall Parish Outreach & Community Fund	2,112	5,144	5,578	-	1,678
Restoration Fund - St.Peter's Clock Winder & Kitchen	4,070	104	469	-	3,705
Alterations Fund	30,377	820	252	-	30,945
Vicarage Fund	13,226	4,161	267	-	17,120
Food Bank Fund	634	81	-	-	715
	409	104	289	-	224
	<u>53,613</u>	<u>11,103</u>	<u>7,945</u>	<u>-</u>	<u>56,771</u>

**Transfers**

No transfers between funds were made during the year.

**9 Unrestricted funds**

	<b>2024 Balance £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>2025 Balance £</b>
<b>General fund</b>	73,809	99,095	95,433	-	77,471
<b>Total unrestricted funds</b>	<u>73,809</u>	<u>99,095</u>	<u>95,433</u>	<u>-</u>	<u>77,471</u>

All funds are considered adequate to meet their intended purposes.

**10 Analysis of net assets between funds**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
Fund balances as at 31 December 2025 are represented by:			
Tangible fixed assets	1,570	-	1,570
Stocks on hand	-	-	-
Debtors and prepayments	5,902	-	5,902
Bank Balances & CBF Deposits	77,953	56,771	134,724
Cash in Hand	105	-	105
Creditors:			
Amounts falling due within one year	(8,059)	-	(8,059)
Amounts falling due in more than one year	-	-	-
<b>Total net assets</b>	<u>77,471</u>	<u>56,771</u>	<u>134,242</u>

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2025**

**11 Commitments**

There were no commitments for capital expenditure at the year end.

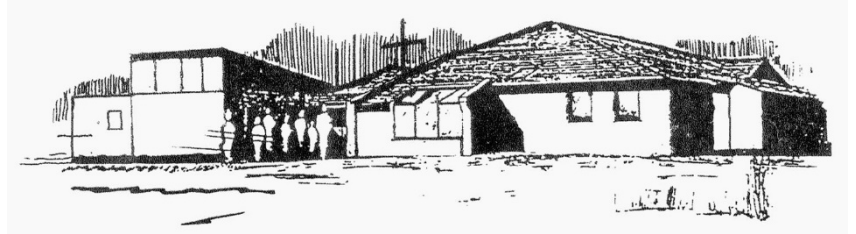
At the year end the charity was committed to making the following payment under non-cancellable operating leases in the year to 31 December 2025. The future minimum lease payments are as follows:

	<b>Plant &amp; Other</b>	
	<b>2025</b>	<b>2024</b>
	£	£
Not later than one year	1,195	1,051
Later than one year and not later than five years	4,482	1,577
Later than five years	-	-
	<u>5,677</u>	<u>2,628</u>

---

# Accounts

---



**TRUSTEES ANNUAL REPORT &  
FINANCIAL STATEMENTS**

**FOR**

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL  
PARISH OF CAVERSWALL  
STOKE-ON-TRENT**

Charity Reference Number 1142709

**FOR THE YEAR ENDED  
31<sup>ST</sup> DECEMBER 2024**

## **The PCC of the Ecclesiastical Parish of Caverswall**

<b>Contents</b>	<b>Page</b>
<b>Introduction and Report from the Vicar</b>	<b>2</b>
<b>Trustees Annual Report</b>	<b>4</b>
<b>Independent Examiner's Report</b>	<b>16</b>
<b>Statement of Financial Activities</b>	<b>17</b>
<b>Balance Sheet</b>	<b>18</b>
<b>Notes to the Financial Statements</b>	<b>19</b>

**INTRODUCTION:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall is responsible for the whole mission of its two Churches; St. Peter's and St. Andrew's.

St. Peter's Church is situated in the village of Caverswall in the Staffordshire Moorlands. It is a pretty, medieval Church building, enlarged and adapted over the centuries, with a written record of Incumbents dating back to 1230. It is popular for Weddings and Baptisms, seats approximately 160 people, and has a small kitchen and toilet area and a bell tower that was restored in 2008.

St. Andrew's Church is located in Weston Coyney, Stoke-on-Trent and was built and dedicated in 1984, with the aim of serving the communities there, within whose boundaries the Church is situated. It is a modern building, with a seating capacity of approximately 200 people. Within the building is also a Centre which comprises a hall, large kitchen, toilet facilities and a smaller kitchen, plus a number of smaller rooms and office space. The Parish Office is based there, and the Centre and small rooms are hired by local Community groups and are in almost constant use throughout the week.

St. Peter's have fortnightly services and St. Andrew's, weekly on Sunday mornings, but they operate closely as a Parish Community with many shared events, activities and administrative arrangements. They work together with All Saints Church (the Parish of Dilhorne) as a United Benefice, with one Incumbent for the three Churches. The Benefice is in the Cheadle Deanery, the Archdeaconry of Stoke-upon-Trent, and the Diocese of Lichfield (Church of England).

## **TAR Vicars' Report 2024**

In all of my ministry I have wanted to see growth in the Church in two forms... Firstly, growth for us as Church family in growing our faith and trust in God, and growth in our living for him as imperfectly as we will, but desiring to grow more like the Lord Jesus in our actions and our thinking. Then, secondly, to see growth in numbers in our Church family, where faith is again growing in new individuals and new families coming to share in the worship life of the church and in taking that growing faith out into the realness of life!

To achieve those things requires effort from *all* that are committed to our churches to prayerfully work together to see growth in themselves, and to put on events where we can 'rub shoulders' with community, family and show that Christianity is a living thing that drives our imaginations and actions in a thrilling way!

Sunday by Sunday, our worship in all three Churches has been powerfully led, with leaders and preachers helping us struggle with the Word, because living as Christians is not the easy option, but it is the BEST option for life! That worship has been helped awesomely by musicians and music groups across the two parishes, and I thank them for their talent and commitment in all they do! But behind the scenes there are so many people who commit to serving the different churches and helping them to happen each week.

When it come to new faith growing amongst us, we are seeing that happening. I thank God that families and individuals are giving our Churches a go, and finding, not only the warmest of welcomes, but finding God being honoured and struggled with Sunday by Sunday. So, we are seeing growth in numbers, but, of course, I want more!

When it comes to 'shoulder rubbing', we have had a number of great events over the last year or so. The 'Peace Dove Initiative' was powerful, and involved Church, schools, community art groups and individuals. The displays in each church were amazing and very moving, and Bishop Matthew, who came to all three Church displays, opened the open day with scripture and prayer planned separately for each church.

We have had a wonderful Ceilidh in Dilhorne led by our wonderful All Saints Worship Group. We've had 5th Sunday events like the Ketchup Events at All Saints, then Open Doors in the summer at St. Peter's. Different ways of showing and sharing the life of the Church family! Brilliant!

Cornerstone singers were at St. Andrew's for a concert at the beginning of November.

November 17<sup>th</sup> 2024 was celebrated with a service at St. Andrew's Church marking 40 years since it was built. It was great to see a number of people who had been involved with the church over the years.

There were two people with us who were involved with the planning and building, Robert Carter was our Curate and Andrew Capper was the Architect. Jim Carr was our Vicar at the time who with Robert guided us through the process.

A great time was had by all.

So what of the year ahead! Well, who knows! People are imagining and planning all sorts of different events, so that 'rubbing shoulders' will continue and we pray that all that we do together will grow our personal faith more, and we'll continue to see new faith growing in new members of our churches as well.

To the glory of God!

Revd Mike Newbon - VICAR

**Trustees' Annual Report  
For the Year ended 31<sup>st</sup> December 2024**

**The Parochial Church Council of the Ecclesiastical  
Parish of Caverswall, Stoke-on-Trent  
Charity Reference Number 1142709**

**1. REFERENCE AND ADMINISTRATION DETAILS**

**a) Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent, Charity Reference Number 1142709 (Registered July 2011).

**b) Key Contacts and Address:** Revd Mike Newbon, Mrs Christine Lomax and Mrs Elizabeth Beardmore, Churchwardens, C/o The Parish Office, St. Andrew's Church & Centre, 375 Weston Road, Weston Coyney, Stoke-on-Trent, ST3 6HB

**Parish Office:** Tel.: 01782 312570. Email: [caverswall382@btinternet.com](mailto:caverswall382@btinternet.com).

Web-site: [www.allsaintsstandrewsstpeters.chessck.co.uk](http://www.allsaintsstandrewsstpeters.chessck.co.uk)

**c) Current PCC Members:**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>
1	Revd Mike Newbon	Vicar (Ex officio)	
2	Elizabeth Beardmore	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
3	Christine Lomax	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
4	David Beardmore	Local Lay Minister (Permission to Officiate) Elected Lay Representative	
5	Terry Bagguley	Local Lay Minister (Permission to Officiate), Deanery Synod Representative (Ex-officio)	
6	Janette Wilkinson	Deanery Synod Representative (Ex-officio)	
7	Yvonne Bagguley	Elected Lay Representative, Treasurer, Standing Committee Member, Gift Aid Secretary	

8	Trevor Barnacle	Elected Lay Representative, Treasurer Assistant, Standing Committee Member	
9	Helen Cartlidge	Elected Lay Representative	
10	June Bunn	Elected Lay Representative	
11	Maureen Virgo	Deanery Synod Representative (Ex-Officio)	
12	Gillian Fullwood	Elected Lay Representative Safeguarding Coordinator	
13	Katrina Fitzpatrick	Elected Lay Representative	
14	Joy Hall	Elected Lay Representative Safeguarding Assistant	
15	Alan Hawkins	Elected Lay Representative	
16	Mary Hull	Elected Lay Representative	
17	Mike Lomax	Elected Lay Representative	
18	Josie Podmore	Local lay Minister and Ex-Officio	
19	Vanessa Collis	Elected Lay Representative PCC Secretary	

- d) Name and Address of Bankers & Independent Examiner:** Caverswall PCC holds its business current account with Lloyds Bank plc, Fountain Square, Hanley, Stoke-on-Trent. A holding business current account is also held with Natwest Bank, Market Street, Longton, Stoke-on-Trent, which is used for the receipt of wedding, funeral and burial fees, which are then allocated monthly to the relevant parties (Lichfield Diocesan Board of Finance, Caverswall PCC or Dilhorne PCC). Two investment accounts are also held with the Church of England Central Board of Finance (CBF). The Independent Examiner for Caverswall PCC is BK Plus Chartered Certified Accountants, Stoke-on-Trent.
- e) Name of Incumbent in Charge:** The Reverend Mike Newbon was licensed as Vicar in February 2022.

## 2. STRUCTURE, GOVERNANCE AND MANAGEMENT

- a) PCC's Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957.

- b) Public Benefit Statement:** Trustees (PCC Members) of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Caverswall, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:
- Providing facilities of public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
  - Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.
- c) How trustees (PCC members) are appointed:** Trustees are elected or appointed, in accordance with the Church Representation Rules 2011.
- d) How we induct and train new trustees:** New members are normally supported by the Vicar, Churchwardens and PCC members.
- e) Sub-committees:** Although no finance meetings took place in 2024, monthly management accounts were prepared and reviewed by members of the Finance Team throughout the year. The full PCC met 5 times during the year. The required Standing Committee, for emergency decisions, is in place and comprises of the Vicar, the two Churchwardens, and two other members from the PCC. This group did not meet but liaised 3 times in 2024.

**Risk Management:** Risk Management is an item that is continually under review, and matters which are regularly considered and for which policies are in place, include:

- First Aid
  - Fire Safety and Evacuation (including fire drills)
  - Food Hygiene
  - Health and Safety
  - Lone Working
  - PAT Testing and Electrical Inspection
  - Quinquennial Inspection
  - Risk Assessment (for Church activities and events)
  - Safeguarding
- f)**
- Security
  - Condition of Hire for St Andrews Church Centre
  - Data Protection (GDPR)

The Parish of Caverswall is insured with Ecclesiastical Insurance Office PLC, which provides full cover for the two Churches.

In terms of the management of risk, a CCTV System is in place and maintained at St. Andrew's Church, and the building has annual inspections of fire extinguishers. A security alarm system is also in place.

St. Peter's Church also has annual inspections of fire extinguishers, and has a security alarm system, which includes an independent roof alarm.

Safeguarding is under constant review, and Confidential Declarations and Disclosure and Barring Service (DBS) applications were made for volunteers who required these as part of their role. Safeguarding training (to the appropriate level) is also required where necessary. Decisions on who should complete a Confidential Declaration, have a DBS check or undertake safeguarding training and at what level, are made in accordance with the Churches' Safeguarding Policy, which is based on guidelines issued by the Diocese of Lichfield. The Benefice Safeguarding Policy was reviewed and updated in September 2019, and adopted across the Benefice. The PCC believe that they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

### 3. OBJECTIVES AND ACTIVITIES

- a) **Summary of the Objects of the Charity:** The PCC is committed to enabling as many people as possible to worship in our churches, and to become part of our parish communities in Caverswall and Weston Coyney. The PCC maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. In our services and worship, we aim to put faith into practice through prayer and scripture, music and sacrament, word and deed.
- b) **Vision Statement, Vision Aims & Mission Action Plan:** Vision Statement, Vision Aims & Mission Action Plan: The Vision Statement for the Benefice is 'Attracting the Community to Jesus', which we consider in the context of the diocesan (Lichfield) focus on the three themes of Discipleship, Vocation and Evangelism.
- c) **Employees:** A Parish Administrator Ms Gemma Hall (15 hours/week) and a cleaner, Mrs Brenda Colclough (12 hours/week) are employed by the Parish.

**d) Contribution of volunteers:** The Churches are served by a large team of volunteers who are vital to the mission and activities. These include:

- Bereavement Friendship Group Leader
- Bible Readers
- Buildings Maintenance Team
- Cards made by Pauline Powell and Gill Till, sales of which go to church funds
- Cemetery Working Party
- Churchwardens
- Flower Arrangers
- 'Foodbank' Team
- Intercessors
- Lay Eucharistic Ministers
- Lay Service Leaders
- Licensed Lay Readers
- Life-group leaders
- Musicians
- 'Open Doors' Team
- PCC Members, including Treasurer and Secretary
- Prayer Team
- Refreshments Teams
- Service Facilitators
- Sidespersons
- St Peter's Church School Foundation Governors and volunteers
- Welcomers
- Voluntary Vergers

The Churches are also reliant upon the generosity of the Church community, in financially supporting the Churches and their activities.

#### 4. ACHIEVEMENTS AND PERFORMANCE

##### a) Regular Worship Services and Average Sunday Attendance:

In September, following a trial period, and after conversations with Bishop Matthew and both PCCs, a new service pattern was adopted. The details are shown below:

1 <sup>st</sup> Sunday	9.30am St Peter's Holy Communion	11.00am St Andrew's Morning Praise
2 <sup>nd</sup> Sunday	9.30am All Saints Holy Communion	11.00am St Andrew's Morning Praise
3 <sup>rd</sup> Sunday	9.30am St Peter's Holy Communion	11.00am St Andrew's Morning Praise
4 <sup>th</sup> Sunday	9.30am All Saints Morning Praise	11.00am St Andrew's Holy Communion
5 <sup>th</sup> Sunday	Individual churches decide upon service/initiative	

There were also fortnightly Holy Communion services on Wednesdays at 10.00am alternating between St Peter's and All Saints.

Bishop Matthew preached at both Advent 1 services.

<b>ST PETER'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2024</b>	38	3
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2024</b>	42	4

Services at both St Peter's and St Andrew's included Holy Communion and Service of the Word, with All-Age services at the latter.

<b>ST ANDREW'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2024</b>	58	6
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2024</b>	65	7

On Good Friday there was an Hour at the Cross at St Peter's, and on Easter Sunday, a 10.00am Prayer and Praise service at St Andrew's, and Dove making with Afternoon Tea at St Peter's.

St Andrew's hosted a Remembrance Service which was incorporated into the 11.00am service.

Attendance at key seasonal services included:

<b>EASTER</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Easter Eve/Day Attendance</b>	0	86
<b>Easter Eve/Day Communicants</b>	0	71
<b>CHRISTMAS</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Christmas Eve/Day Attendance</b>	0	38
<b>Christmas Eve/Day Communicants</b>	0	0
<b>Carol Service Attendance</b>	135A 15C	47A 14C
<b>School Carol Service</b>	55A 115C	18A 222C

The St Peter's Carol Service was, as ever, very well received and children from St Peter's School, together with a community choir, made it a joyous occasion. Mulled wine and mince pies were as welcome as ever!

On Christmas day there was an 11.00am Christmas Praise service at St Andrew's.

Both churches hosted School Carol Services which were very well received.

**b) Life Events - Policies and Statistics:** The Occasional Offices (Baptisms, Marriages and Funerals) are a significant part of the ministry of the Churches, especially St Peter's, and they are an important way in which the Church serves its community. Our policies with regard to access to occasional offices are:

**Baptism:** We welcome baptism requests from parent's resident within the Ecclesiastical Parish, or who have a connection with St Peter's or St Andrew's Church, and adults who wish themselves to be baptised. All candidates (or their parents in the case of a child) are required to attend Baptism Preparation, which is usually one session. Dates for Thanksgiving (in the case of a child) and Baptism are offered during Preparation, and confirmed after completion. Child candidates are required to have at least two Godparents, who must themselves have been baptised. Adult candidates may wish to have a Sponsor. In the case of baptism for a child or young person under the age of 18, consent is required from all those with parental responsibility.

**Marriages:** In order to qualify for marriage by Banns in the Parish, and in accordance with the legal requirements for marriage in the Church of England, both bride and groom must be British or EEA citizens. In addition, at least one must have an existing connection with Caverswall (or Dilhorne Parish, combined due to its operating as a United Benefice with a Bishop's Instrument in place for the three Churches) under the Marriage Measures Act 2008. If the couple are not resident in the Parish, a certificate of banns reading will also be required from their local Parish Church. Further advice is sought from Church of England guidelines and the Diocese with regard to other legalities, for instance, where a common or special licence may be required. If either of the couple have been previously married, they must complete and return the Church of England's 'Marriage in Church after Divorce' document, for the Vicar's consideration.

**Funerals:** Funerals at the Churches, Crematorium or graveside are usually referred to the Parish by the Funeral Directors assisting the family, at which point the details regarding the deceased are confirmed with the Benefice Office.

At the heart of all of this was the need to support mourners at the most challenging of times, and the loving care of Reverend Mike Newbon and our Lay Ministers Terry Bagguley and David Beardmore.

**Burials:** The Parish has an open Churchyard in Caverswall, which also contains a Garden of Remembrance section. If a person lived outside the Parish at the date of death and is not on the Electoral Role, they can be buried into an existing family grave if there is space, but not into a new space in either the Churchyard or Garden of Remembrance. The only exception is if the person was resident in a care or nursing home outside of the Parish at the date of death, but immediately prior to moving there, they were resident in the Parish.

The Summary Statistics for Occasional Offices during 2024 were as follows:

<b>2024 Statistics Summary</b>	<b>St. Peter's</b>	<b>St. Andrew's</b>
<b>Baptisms</b>	12	3
<b>Thanksgivings</b>	0	0
<b>Confirmations</b>	0	0
<b>Marriages</b>	2	0
<b>Funerals in Church</b>	21	2
<b>Full Funeral at Crematorium or Cemetery</b>	4	0
<b>Civic Service</b>	0	0

c) Mission through community activities, groups and events:

**‘Caverswall Bell Ringers’ at St Peter’s:** a weekly practice and fellowship group for bell ringers of all ages and abilities, from Caverswall and elsewhere; St. Peter’s also usually hosts a number of Bell Ringing events and visitors during the year. Our very experienced member Bernie, is training our new ringers for which we are very grateful.

**‘Foodbank Distribution Centre’ at St. Andrew’s:** the eleventh year of working with Stoke on Trent Foodbank, as a Distribution Centre operating on Friday afternoons throughout the year. The Distribution Centre normally feeds approximately 1800 people each year which equates to feeding 35 people each week. We currently have 15 active volunteers who work on a rota basis. While most of the volunteers are drawn from across the three churches in the United Benefice, some are non-church goers from the surrounding area.

**‘Open Doors’ at St Peter’s:** Summer 2024 marked the eleventh season of Open Doors at St. Peter’s. We had lots of wonderful comments from visitors. The cakes and refreshments were plentiful and delicious. We offered “proper” coffee from the coffee machine. It is impossible to count the number of visitors at these events, but they proved extremely popular. Visitors gave generously.

**‘Bereavement Friendship Group’:** Meets at St Andrew’s on the first Monday of the month 10.30-12.00pm, in conjunction with the Beth Johnson Foundation. A friendly and caring support group for those who have been bereaved.

**‘Railway Club’ at St Andrew’s:** meeting Monday night’s 7.30 - 9.30pm, a social group for train enthusiasts with two club layouts in ‘n’ and ‘00’ gauge. Contact Phil Hull or the Church Wardens for further information. Railway club had their first Open Event which was a great success, they also always help with any fayre which takes place within St Andrew’s Church when raising funds.

d) **Courses, study groups etc.:** The Church has four ‘Life Groups’ in which members of the Church Community meet throughout the year in small groups in people’s homes, or at St Andrew’s Church. These fellowship groups, they feature Bible study and prayer and are an encouragement to those who attend.

An Alpha Course also started in the Autumn and attracted 40 plus people on some occasions

- e) School links:** There is a particularly strong link between the Parish of Caverswall, and St Peter's (CofE) Primary School, which is located in Caverswall Village. The Vicar, plus several members of the Church community are Foundation Governors at the school, and they hold a majority of votes on the Governing Body. Several other members of the Church community (from both St Peter's and St Andrew's) go into the school to help including listening to the children read. The pupils at the school enjoy leading special services at the church.

St Andrew's Church has good links with the four local primary schools in Weston Coyney (Parkhall Academy, Crescent Academy, Weston Coyney (Infant and Junior) Academy), who all visit St Andrew's for occasional end-of-term services, Special events and educational visits.

- f) Centre Lettings:** St Andrew's with St Peter's Pre-School use the building on weekdays during term time. Weight Watchers, Rainbows and the Model Railway Club continued to meet throughout the year. Parent & Toddler Group, run by Hazel Beardmore and Josie Podmore on behalf of St Andrew's on a Thursday afternoon 1-2pm.

**g) Other External Contacts**

The Parish Office maintains links with local funeral directors, and with memorial masons. The Caverswall Bell Ringers have strong links with the local and National Association of Change Ringers.

- h) Communication:** Communication regarding the Churches and their events and services take place mainly through weekly notice sheets, monthly and periodic posters, and flyers which are displayed in and around the church Buildings. Notifications of upcoming services and events are also regularly Posted on our Church Facebook pages and on our newly updated website.

**5. FINANCIAL REVIEW**

The Treasury team (Yvonne Bagguley, Treasurer and Trevor Barnacle, Treasurer Assistant) ensure that the charity keeps proper accounts and they review its financial performance. They draw up and review budget and monthly management accounts to ensure robust and effective financial controls. They regularly report the state of financial matters to the Finance Committee and at PCC meetings, and liaise with the Independent Examiner in producing the End-of-Year Accounts.

**a) Account Summary and Reference** The detailed results for the year are disclosed in the Statement of Financial Activities.

The total unrestricted Incoming resources for the year were £95,746 (2023: £94,070). Of this, income from planned giving was £43,792 (2023: £42,623).

Collections made at all services (open plate) totalled £6,924 (2023: £5,660)

Various donations totalled £1,909 (2023: £2,987) There was no gift day appeal during 2024 or 2023. The gift aid tax recoverable on all applicable receipts totalled £9,907 (2023: £9,735). Fees retained by the parish from weddings and funerals amounted to £16,350 (2023: £15,438). Special events income £130 was for Christmas greetings. The gross amount of income from centre lettings was £10,293 (2023: £11,253)

The total resources expended from Unrestricted Funds was £94,548 (2023: £76,766), of which the Diocesan Common Fund contribution amounted to £29,962 (2023: £29,374). The church property costs include the allocated expense of the centre which totalled £9,043 (2023: £8,361) The Churchyard expenses £9,293 (2023: £2,547) includes mowing costs £5,960 and £2,880 for removal of a tree that had partly blown down.

The Parish's giving for the year to Christian Charitable Works amounted to £2,996 (2023: £2,960). In addition to this amount, £995 (2023: £1,715) was paid from special collections and appeals.

The net incoming funds for the year on Unrestricted Funds totalled £1,198 (2023: £17,304) increasing the balance carried forward at 31 December 2024 to £73,809 (2023: £72,611).

Restricted incoming resources totalled £8,877 (2023: £25,757) and are analysed in the notes to the accounts, Note 2. Special Events income £2,529 (2023: £3,796) includes Christmas Fayre etc £1,277, Open Doors £902 and sale of Cards £350. Sundry Donations £853 include £229 from the Cornerstone Concert that was performed to raise funds for the Food Bank charity and £75 from the Trussell Trust for the benefit of the Food Bank volunteers.

Restricted outgoing resources totalled £13,292 (2023: £17,583) and are analysed in the notes to the accounts, Note 3. The repairs and maintenance total £10,482 Includes St Peter's heating pump £1,600, St Andrew's cladding and roof repairs £7,860. Repairs & painting the Cross on top of St Andrew's roof £588 Building & electrical inspections £770

All restricted incoming and outgoing resources allocated to the various restricted funds are disclosed in the notes to the accounts, Note 8.

- b) Policy on Reserves:** The PCC wish to maintain a balance of unrestricted funds which equates to at least one month's unrestricted payments, or at least £10,000, to cover emergency situations that may arise from time to time.

It is the policy of the PCC to invest surplus funds as they see fit.

- c) Members' Responsibility for the Financial Statements:** Charity law requires members to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the PCC and of the surplus or deficit for that period. In preparing those financial statements, the members are required to:

- i. Select suitable accounting policies and apply them consistently;
- ii. Observe the methods and principles in the Charities Statement of Recommended Particulars (SORP);
- iii. Make judgements and estimates that are reasonable and prudent;
- iv. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- v. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **6. TRUSTEES DECLARATION**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees:**

**Reverend Mike Newbon**

**Chair of Trustees**

**Dated: 11<sup>th</sup> April 2025**

**Independent Examiner's Report to the trustees of  
The PCC of the Ecclesiastical Parish of Caverswall**

I report to the trustees on my examination of the accounts of The PCC of the Ecclesiastical Parish of Caverswall (the Trust) for the year ended 31 December 2024, which are set out on pages 17 to 25.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 no concerns and 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.

K R Salt (FCCA)  
BK Plus Limited  
Chartered Certified Accountants  
Adventure Place  
Hanley  
Stoke on Trent  
ST1 3AF

Dated : 24th April 2025

**The PCC of the Ecclesiastical Parish of Caverswall  
Statement of Financial Activities  
for the year ended 31 December 2024**

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
<b>Incoming resources</b>					
Donations & Legacies	2a	62,532	4,603	67,135	81,421
Charitable Activities	2b	16,350	-	16,350	15,438
Other Trading Activities	2c	10,493	2,529	13,022	15,939
Income from Investments	2d	2,314	1,683	3,997	3,288
Other Income Resources	2e	4,057	62	4,119	3,741
<i>Total incoming resources</i>		<u>95,746</u>	<u>8,877</u>	<u>104,623</u>	<u>119,827</u>
<b>Resources expended</b>					
Fundraising Costs		-	200	200	439
Mission Giving & Donations		2,996	995	3,991	4,675
Church Activities	3a	33,788	-	33,788	32,394
Church Expenses	3b	40,700	11,083	51,783	32,602
Management & Administration	3c	16,542	-	16,542	15,202
Church Building Facility Improvements	3d	522	1,014	1,536	9,037
<i>Total resources expended</i>		<u>94,548</u>	<u>13,292</u>	<u>107,840</u>	<u>94,349</u>
<i>Net (outgoing) / incoming resources before transfers</i>		1,198	(4,415)	(3,217)	25,478
<b>Transfers</b>					
Gross transfers between funds	8	-	-	-	-
<i>Net movement in funds</i>		<u>1,198</u>	<u>(4,415)</u>	<u>(3,217)</u>	<u>25,478</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		72,611	58,028	130,639	105,161
<i>Total funds carried forward</i>		<u><u>73,809</u></u>	<u><u>53,613</u></u>	<u><u>127,422</u></u>	<u><u>130,639</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 19 to 25 form part of these accounts.

**The PCC of the Ecclesiastical Parish of Caverswall  
Balance Sheet  
as at 31 December 2024**

	Notes	2024 £	2023 £
<b>Fixed assets for use by the charity</b>			
Tangible assets	5	1,826	1,056
<i>Total fixed assets</i>		<u>1,826</u>	<u>1,056</u>
<b>Current assets</b>			
Stock of goods for resale		-	80
Debtors and prepayments	6	5,322	9,360
Balance at bank		46,581	47,880
Balances at Central Board of Finance		80,671	76,604
Cash in hand		275	1,747
<i>Total current assets</i>		<u>132,849</u>	<u>135,671</u>
<b>Liabilities</b>			
Creditors: amounts falling due within one year	7	7,253	6,088
<i>Net current assets</i>		<u>125,596</u>	<u>129,583</u>
<i>Total assets less current liabilities</i>		<u>127,422</u>	<u>130,639</u>
Creditors: amounts falling due after more than one year		-	-
<i>Net assets</i>		<u><u>127,422</u></u>	<u><u>130,639</u></u>
<b>The funds of the charity:</b>			
Restricted income funds	8	53,613	58,028
Unrestricted income funds			
General funds	9	73,809	72,611
<i>Total charity funds</i>		<u><u>127,422</u></u>	<u><u>130,639</u></u>

**The financial statements were approved by the trustees on the date shown below and signed on their behalf by:**

Rev. M. Newbon

Date:

17th April 2025

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2024**

**1 Accounting policies**

***Basis of preparation of accounts***

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102

***Fund accounting***

Restricted funds comprise two elements:-

a) Income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest

b) Donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purpose.

***Incoming resources***

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

***Resources expended***

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2024**

***Tangible fixed assets***

Consecrated and benefice property of any kind is excluded from the accounts by S.10(2)(a)&(c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful life on a straight-line basis at the following rates.

Church Equipment	20% straight line basis
Office Equipment	20% straight line basis
Furniture & Fittings	15% straight line basis
Garden Equipment	15% straight line basis

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2024**

**2 Incoming resources**

<b>2a Donations and Legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Planned giving:				
Gift aid donations	30,401	2,265	32,666	30,336
Other planned giving	13,391	510	13,901	14,575
Collections (open plate) at all services	6,924	226	7,150	5,660
Sundry donations	1,909	853	2,762	8,973
Gift aid recoverable	9,907	566	10,473	10,047
Grants	-	-	-	9,500
Legacies	-	-	-	-
Other voluntary receipts including special appeals	-	183	183	2,330
	<u>62,532</u>	<u>4,603</u>	<u>67,135</u>	<u>81,421</u>
<b>2b Charitable Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fees received	18,471	-	18,471	18,323
Less: paid out	(2,121)	-	(2,121)	(2,885)
	<u>16,350</u>	<u>-</u>	<u>16,350</u>	<u>15,438</u>
Church course receipts	-	-	-	-
	<u>16,350</u>	<u>-</u>	<u>16,350</u>	<u>15,438</u>
<b>2c Other Trading Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Special events	130	2,529	2,659	4,470
Printing and photocopying	70	-	70	216
Centre lettings	10,293	-	10,293	11,253
	<u>10,493</u>	<u>2,529</u>	<u>13,022</u>	<u>15,939</u>
<b>2d Income from Investments</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
CBF interest	<u>2,314</u>	<u>1,683</u>	<u>3,997</u>	<u>3,288</u>
<b>2e Other incoming resources</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Contribution to parish expenses:				
All Saints Dilhorne	4,045	-	4,045	3,666
Miscellaneous	12	62	74	75
	<u>4,057</u>	<u>62</u>	<u>4,119</u>	<u>3,741</u>

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2024**

**3 Resources Expended**

<b>3a Church Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Diocesan common fund	29,962	-	29,962	29,374
Clergy expenses	3,370	-	3,370	3,020
Training	456	-	456	-
	<u>33,788</u>	<u>-</u>	<u>33,788</u>	<u>32,394</u>

<b>3b Church Expenses</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Youth & children's activities	-	172	172	-
Church celebration expenses	1,774	-	1,774	725
Church courses	-	196	196	383
Outreach & community expenses	-	233	233	-
Upkeep of services	282	-	282	298
Advertising	567	-	567	96
Church property costs:				
Insurances	4,377	-	4,377	4,149
Repairs and maintenance	8,033	10,482	18,515	8,687
Gas and electricity	5,744	-	5,744	6,166
Cleaning materials	2,268	-	2,268	1,822
Cleaner's wages	7,332	-	7,332	6,708
Sundries	517	-	517	615
Depreciation	513	-	513	406
Churchyard expenses	9,293	-	9,293	2,547
	<u>40,700</u>	<u>11,083</u>	<u>51,783</u>	<u>32,602</u>

<b>3c Management and Administration</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Secretarial salary and pension	10,090	-	10,090	9,177
Telephone and internet costs	1,061	-	1,061	1,152
Bank charges	482	-	482	411
Equipment leasing	1,051	-	1,051	1,051
Printing, stationery and postages	1,962	-	1,962	1,530
Payroll fees	232	-	232	227
Accountancy fees	1,098	-	1,098	1,066
Gifts	75	-	75	123
Sundries	28	-	28	25
Subscriptions	463	-	463	440
	<u>16,542</u>	<u>-</u>	<u>16,542</u>	<u>15,202</u>

<b>3d Church building facility improvements</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Disabled toilet	522	469	991	9,037
Food bank store room	-	545	545	-
	<u>522</u>	<u>1,014</u>	<u>1,536</u>	<u>9,037</u>

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2024**

**4 Staff Costs**

	<b>2024</b>	<b>2023</b>
Salaries:	£	£
Cleaner	7,332	6,708
Secretarial	9,978	9,091
Employers Pension Contributions	112	86

**5 Tangible fixed assets**

	<b>Church Equipment</b>	<b>Office Equipment £</b>	<b>Furniture &amp; Fittings £</b>	<b>Garden Equipment £</b>	<b>Total £</b>
<b>Cost</b>					
As at 1 January 2024	41,242	12,520	3,560	465	57,787
Additions	599	539	145	-	1,283
Disposals	-	-	-	-	-
At 31 December 2024	<u>41,841</u>	<u>13,059</u>	<u>3,705</u>	<u>465</u>	<u>59,070</u>
<b>Accumulated depreciation</b>					
As at 1 January 2024	40,186	12,520	3,560	465	56,731
Disposals	-	-	-	-	-
Charge for the year	384	108	21	-	513
At 31 December 2024	<u>40,570</u>	<u>12,628</u>	<u>3,581</u>	<u>465</u>	<u>57,244</u>
<b>Net book value</b>					
At 31 December 2024	<u>1,271</u>	<u>431</u>	<u>124</u>	<u>-</u>	<u>1,826</u>
As at 1 January 2024	<u>1,056</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,056</u>

**6 Debtors: amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	£	£
Gift Aid - General Fund	1,797	5,661
Gift Aid - Restricted Funds	474	263
Lettings	468	1,054
LDBF Vicarage Decorating Account	1,558	1,245
Tax & National Insurance recoverable	-	35
CBF Interest Due	958	1,027
Prepayments	67	75
	<u>5,322</u>	<u>9,360</u>

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2024**

<b>7 Creditors: amounts falling due within one year</b>	<b>2024</b>	<b>2023</b>
	£	£
Parish expenses and accruals	6,073	5,153
Fees received in advance	1,100	855
Lettings received in advance	80	80
	<u>7,253</u>	<u>6,088</u>

**8 Restricted funds**

The movements on the restricted funds of the charity were as follows:

	<b>2023</b>	<b>Incoming</b>	<b>Resources</b>	<b>Transfers</b>	<b>2024</b>
	<b>Balance</b>	<b>resources</b>	<b>expended</b>	<b>£</b>	<b>Balance</b>
	£	£	£	£	£
Specific Donations	-	183	183	-	-
Lay Worker Fund	2,605	352	172	-	2,785
Building Fund - St.Andrew's	6,794	3,948	8,630	-	2,112
Disabled Toilet Fund	469	-	469	-	-
General Fund - St.Peter's	1,600	-	1,600	-	-
Caverswall Parish Outreach & Community Fund	4,906	138	974	-	4,070
Restoration Fund - St.Peter's Clock Winder & Kitchen	29,694	935	252	-	30,377
Alterations Fund	10,509	2,917	200	-	13,226
Vicarage Fund	554	80	-	-	634
Food Bank Fund	897	324	812	-	409
	<u>58,028</u>	<u>8,877</u>	<u>13,292</u>	<u>-</u>	<u>53,613</u>

**Transfers**

No transfers between funds were made during the year.

**9 Unrestricted funds**

	<b>2023</b>	<b>Incoming</b>	<b>Resources</b>	<b>Transfers</b>	<b>2024</b>
	<b>Balance</b>	<b>resources</b>	<b>expended</b>	<b>£</b>	<b>Balance</b>
	£	£	£	£	£
<b>General fund</b>	72,611	95,746	94,548	-	73,809
<b>Total unrestricted funds</b>	<u>72,611</u>	<u>95,746</u>	<u>94,548</u>	<u>-</u>	<u>73,809</u>

All funds are considered adequate to meet their intended purposes.

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2024**

**10 Analysis of net assets between funds**

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances as at 31 December 2024 are represented by:			
Tangible fixed assets	1,826	-	1,826
Stocks on hand	-	-	-
Debtors and prepayments	5,322	-	5,322
Bank Balances & CBF Deposits	73,639	53,613	127,252
Cash in Hand	275	-	275
Creditors:			
Amounts falling due within one year	(7,253)	-	(7,253)
Amounts falling due in more than one year	-	-	-
 Total net assets	 <u>73,809</u>	 <u>53,613</u>	 <u>127,422</u>

**11 Commitments**

There were no commitments for capital expenditure at the year end.

At the year end the charity was committed to making the following payment under non-cancellable operating leases in the year to 31 December 2024. The future minimum lease payments are as follows:

	Plant & Other	
	2024	2023
	£	£
Not later than one year	1,051	1,051
Later than one year and not later than five years	1,577	2,628
Later than five years	-	-
	<u>2,628</u>	<u>3,679</u>

---

# Accounts

---

Registered number  
1142709

The PCC of the Ecclesiastical Parish of Caverswall  
Stoke on Trent

Report and Financial Statements

For the Year Ended

31 December 2023

# The PCC of the Ecclesiastical Parish of Caverswall

## Contents

	<b>Page</b>
Trustees Annual Report	1
Independent Examiner's Report	16
Statement of Financial Activities	17
Balance Sheet	18
Notes to the Financial Statements	19



**DIOCESE OF  
LICHFIELD**

GOING FOR GROWTH



**TRUSTEES ANNUAL REPORT &  
FINANCIAL STATEMENTS**

**FOR  
THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL  
PARISH OF CAVERSWALL  
STOKE-ON-TRENT  
Charity Reference Number 1142709**

**FOR THE YEAR ENDED  
31<sup>ST</sup> DECEMBER 2023**

## **The PCC of the Ecclesiastical Parish of Caverswall**

<b>Contents</b>	<b>Page</b>
<b>Introduction and Report from the Vicar</b>	<b>2</b>
<b>Trustees Annual Report</b>	<b>5</b>
<b>Independent Examiner's Report</b>	<b>16</b>
<b>Statement of Financial Activities</b>	<b>17</b>
<b>Balance Sheet</b>	<b>18</b>
<b>Notes to the Financial Statements</b>	<b>19</b>

**INTRODUCTION:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall is responsible for the whole mission of its two Churches; St. Peter's and St. Andrew's.

St. Peter's Church is situated in the village of Caverswall in the Staffordshire Moorlands. It is a pretty, medieval Church building, enlarged and adapted over the centuries, with a written record of Incumbents dating back to 1230. It is popular for Weddings and Baptisms, seats approximately 160 people, and has a small kitchen and toilet area and a bell tower that was restored in 2008.

St. Andrew's Church is located in Weston Coyney, Stoke-on-Trent and was built and dedicated in 1984, with the aim of serving the communities there, within whose boundaries the Church is situated. It is a modern building, with a seating capacity of approximately 200 people. Within the building is also a Centre which comprises a hall, large kitchen, toilet facilities and a smaller kitchen, plus a number of smaller rooms and office space. The Parish Office is based there, and the Centre and small rooms are hired by local Community groups and are in almost constant use throughout the week.

St. Peter's and St. Andrew's Churches hold separate worship services most Sunday mornings, but they also operate closely as a Parish Community and have many shared events and activities, and administrative arrangements. They work together with All Saints Church (the Parish of Dilhorne) as a United Benefice, with one Incumbent for the three Churches. The Benefice is in the Cheadle Deanery, the Archdeaconry of Stoke-upon-Trent, and the Diocese of Lichfield (Church of England).

### **TAR Vicars' Report 2023**

It was with great sadness that we, alongside all other Churches in the country and around the world, had to announce the death of Her Majesty, Queen Elizabeth II in September 2022. We were able to gather to watch the funeral, and later, the Coronation of King Charles on a large projection screen at both St. Andrew's and at All Saints, Dilhorne. And, for those who were able to attend, it felt right to gather for these national moments which were primarily Christian services, and it made these significant events in the nation's life even more so by being together.

Funerals still seem to be a big feature of parish life here, with many more taking place than had been the yearly average before Covid. Sadly, we have had a number of much younger people to help family and friends say goodbye to, but I am especially grateful to all the church family who serve at all our funeral services who help those attending feel welcomed and cared for in the midst of such sadness. Whether Churchwardens or Vergers and musicians, and others, there is an atmosphere of real care for all those attending that has been frequently commented on. A new bereavement group is providing support and space to talk about loss and memories, which is proving important for those that attend.

There have been many happier gatherings, worship is still very much a living commitment of the majority of those who attend our Churches, and 5th Sundays especially, that step outside our more normal worship patterns, have seen testimonies and the 'divine miracles' of spontaneous contributions from people that have been so obviously Spirit driven, that the hairs on the back of my neck have stood up for pretty well all of the worship. I hope that that freedom in worship will grow in the years ahead!

In last years' TAR report, I had said about the target I had set myself to see at least four new families come to join the Church. I'm pretty certain that target has been met, because new families and a number of individuals have grown to love what Church is about, and attend regularly, but I/we cannot be complacent, as getting new people to grow in that commitment is still an ongoing challenge here.

### **Other Highlights included...**

**The Vinesong Concert and Ministry Event...** The team from Vinesong, who are internationally recognised for their performances, and more importantly their leading of Spirit filled worship and ministry came to St. Andrew's. The evening was a real blessing to all who came from across the town. We hope that there will be opportunities for a return visit soon.

**Uttoxeter Brass Band Concert...** One of the great gatherings this year was a concert with the Uttoxeter Brass Band, helping to raise money for our part of the Food Bank system in Stoke. It was a great evening of Film theme tunes, and raised considerable funds to help us top up supplies for specific needs at the Food Bank, and the team do not need to worry about getting all they need. We are hoping the Band will come to lead an evening of Carol Singing towards Christmas in 2024, but I'm sure it will be an ongoing relationship with this wonderful group of musicians.

**Worship Album...** I had brought with me lots of worship song recordings that I had recorded for Covid Lockdown services in my last parish. With the help of a good number of the Church family here, and over a number of recording opportunities, we created an album of contemporary worship songs given away for donations to the St. Peter's Clock Repair Fund. It is a good album, and will have a life beyond the clock repairs!

**Film Night...** Just before Christmas we had a big screen showing of the Muppets, Christmas Carol... Again a great success for all ages, putting us in the mood for Christmas!

**Open Doors Events at St. Peter's...** A number of events through the summer, and a one-off running up to Christmas were full of community members as well as Church members. So much joy filled energy goes into making these the success they are and I am so grateful to the teams and individuals that make them happen.

**Morning Coffee...** Continue to be an ongoing success. A good number of people are now regulars from both within the Church family, and from the broader community. I still thrill at the number of people committed to making these gatherings a success, and especially the cake makers who make sure there is plenty of choice.

**Catch-up Baptisms...** We had hoped that once we had worked through the waiting list, utilising these group baptism events, we would then see families come to the family service for individual baptisms. But the waiting list, if anything, has increased again, and we have had to plan more Sunday afternoon baptisms through into the year ahead.

**Sermon Series...** Again I am immensely thrilled with the effort our three Readers put into preparing to lead services, and especially to preach. We work for most of the year with sermon series, but cut back into the Lectionary Readings for Lent and Advent. We have had series looking at the Psalms, a series looking at where Jesus confronts the world, and a series looking at the work of the Holy Spirit. The Church family here respond so powerfully to sermons, and that encourages us as preachers to struggle with the Word to give a prayerful, and hopefully inspired, message.

**Alpha Course...** The second Alpha Course in my time as Vicar has again been a real success both numerically, but more importantly through peoples' response to the course material! We had people who had attended the previous year's Alpha, and a good number of new people as well, and it leads to a great interaction of debate and conversation.

**School Assemblies...** A number of schools have again been into St. Andrew's for curriculum visits and assemblies. And I have been into several schools within the parish to conduct assemblies and speak on various requested themes. These contacts continues to grow. We also had requests from the two Church schools to run communion services for the school family, which we did. We provided crusty bread and grapes for the children, and bread and wine for staff and adults who came to share. I had not been asked to do such a service before, but they were wonderful, and had the real sense of sharing the feast at the Lord 's Table. We already have dates for the year ahead which I look forward to.

My ongoing prayer is that all three churches in my care presently grow to have a sustainable future, but that can only come through having a working commitment from the whole Church family to look for, and work for growth; to see discipleship grow in us as the existing Church family, and to see a growth in new disciples who come to see our Churches as the place they worship and grow in the Gospel. That is still a big ask, because working for growth, and for new members of a Church, sometimes requires sacrifice over what we are 'comfortable with' if Church were just for us.

**Trustees' Annual Report  
For the Year ended 31<sup>st</sup> December 2023**

**The Parochial Church Council of the Ecclesiastical  
Parish of Caverswall, Stoke-on-Trent  
Charity Reference Number 1142709**

**1. REFERENCE AND ADMINISTRATION DETAILS**

**a) Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent, Charity Reference Number 1142709 (Registered July 2011).

**b) Key Contacts and Address:** Revd Mike Newbon, Mrs Christine Lomax and Mrs Elizabeth Beardmore, Churchwardens, C/o The Parish Office, St. Andrew's Church & Centre, 375 Weston Road, Weston Coyney, Stoke-on-Trent, ST3 6HB

**Parish Office:** Tel.: 01782 312570. Email: caverswall382@btinternet.com.  
Web-site: [www.allsaintsstandrewsstpeters.chessck.co.uk](http://www.allsaintsstandrewsstpeters.chessck.co.uk)

**c) Current PCC Members:**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>
1	Revd Mike Newbon	Vicar (Ex officio)	
2	Elizabeth Beardmore	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
3	Christine Lomax	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
4	David Beardmore	Local Lay Minister (Permission to Officiate) Elected Lay Representative	
5	Terry Bagguley	Local Lay Minister (Permission to Officiate), Deanery Synod Representative (Ex-officio)	
6	Janette Wilkinson	Deanery Synod Representative (Ex-officio)	
7	Yvonne Bagguley	Elected Lay Representative, Treasurer, Standing Committee Member, Gift Aid Secretary	
8	Trevor Barnacle	Elected Lay Representative, Treasurer Assistant, Standing Committee Member	
9	Helen Cartlidge	Elected Lay Representative	
10	June Bunn	Elected Lay Representative	
11	Maureen Virgo	Deanery Synod Representative (Ex-Officio)	

12	Gillian Fullwood	Elected Lay Representative Safeguarding Coordinator	
13	Katrina Fitzpatrick	Elected Lay Representative	Resigned in 2023
14	Joy Hall	Elected Lay Representative Safeguarding Assistant	
15	Alan Hawkins	Elected Lay Representative	
16	Mary Hull	Elected Lay Representative	
17	Mike Lomax	Elected Lay Representative	
18	Josie Podmore	Local lay Minister and Ex-Officio	
19	Vanessa Collis	Elected Lay Representative PCC Secretary	

- d) **Name and Address of Bankers & Independent Examiner:** Caverswall PCC holds its business current account with Lloyds Bank plc, Fountain Square, Hanley, Stoke-on-Trent. A holding business current account is also held with Natwest Bank, Market Street, Longton, Stoke-on-Trent, which is used for the receipt of wedding, funeral and burial fees, which are then allocated monthly to the relevant parties (Lichfield Diocesan Board of Finance, Caverswall PCC or Dilhorne PCC). Two investment accounts are also held with the Church of England Central Board of Finance (CBF). The Independent Examiner for Caverswall PCC is BK Plus Chartered Certified Accountants, Stoke-on-Trent.
- e) **Name of Incumbent in Charge:** The Reverend Mike Newbon was licensed as Vicar in February 2022.

## 2. STRUCTURE, GOVERNANCE AND MANAGEMENT

- a) **PCC's Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957.
- b) **Public Benefit Statement:** Trustees (PCC Members) of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Caverswall, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:
- Providing facilities of public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
  - Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

- c) **How trustees (PCC members) are appointed:** Trustees are elected or appointed, in accordance with the Church Representation Rules 2011.
- d) **How we induct and train new trustees:** New members are normally supported by the Vicar, Churchwardens and PCC members.
- e) **Sub-committees:** Although no finance meetings took place in 2023, monthly management accounts were prepared and reviewed by members of the Finance Team throughout the year. The full PCC met 4 times during the year. The required Standing Committee, for emergency decisions, is in place and comprises of the Vicar, the two Churchwardens, and two other members from the PCC. This group did not meet but liaised 3 times in 2023.

**Risk Management:** Risk Management is an item that is continually under review, and matters which are regularly considered and for which policies are in place, include:

- First Aid
- Fire Safety and Evacuation (including fire drills)
- Food Hygiene
- Health and Safety
- Lone Working
- PAT Testing and Electrical Inspection
- f) • Quinquennial Inspection
- Risk Assessment (for Church activities and events)
- Safeguarding
- Security
- Condition of Hire for St Andrews Church Centre
- Data Protection (GDPR)

The Parish of Caverswall is insured with Ecclesiastical Insurance Office PLC, which provides full cover for the two Churches.

In terms of the management of risk, a CCTV System is in place and maintained at St. Andrew's Church, and the building has annual inspections of fire extinguishers. A security alarm system is also in place.

St. Peter's Church also has annual inspections of fire extinguishers, and has a security alarm system, which includes an independent roof alarm.

Safeguarding is under constant review, and Confidential Declarations and Disclosure and Barring Service (DBS) applications were made for volunteers who required these as part of their role. Safeguarding training (to the appropriate level) is also required where necessary. Decisions on who should complete a Confidential Declaration, have a DBS check or undertake safeguarding training and at what level, are made in accordance with the Churches' Safeguarding Policy, which is based on guidelines issued by the Diocese of Lichfield. The Benefice Safeguarding Policy was reviewed and updated in September 2019, and adopted across the Benefice. The PCC believe that they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016

(duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

### 3. OBJECTIVES AND ACTIVITIES

- a) **Summary of the Objects of the Charity:** The PCC is committed to enabling as many people as possible to worship in our churches, and to become part of our parish communities in Caverswall and Weston Coyney. The PCC maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. In our services and worship, we aim to put faith into practice through prayer and scripture, music and sacrament, word and deed.
- b) **Vision Statement, Vision Aims & Mission Action Plan:** Vision Statement, Vision Aims & Mission Action Plan: The Vision Statement for the Benefice is 'Attracting the Community to Jesus', which we consider in the context of the diocesan (Lichfield) focus on the three themes of Discipleship, Vocation and Evangelism.
- c) **Employees:** A Parish Administrator Ms Gemma Hall (15 hours/week) and a cleaner, Mrs Brenda Colclough (12 hours/week) are employed by the Parish.
- d) **Contribution of volunteers:** The Churches are served by a large team of volunteers who are vital to the mission and activities. These include:
- Bible Readers
  - Buildings Maintenance Team
  - Cards made by Pauline Powell and Gill Till, sales of which go to church funds
  - Cemetery Working Party
  - Churchwardens
  - Flower Arrangers
  - 'Foodbank' Team
  - Intercessors
  - 'Ladies Fellowship' leaders
  - Lay Eucharistic Ministers
  - Lay Service Leaders
  - Local lay ministers
  - Licensed Lay Reader
  - Life-group leaders
  - Musicians
  - 'Open Doors' Team
  - PCC Members, including Treasurer and Secretary
  - Prayer Team
  - Refreshments Teams
  - Service Facilitators
  - Sidespersons
  - St Peter's Church School Foundation Governors and volunteers
  - Welcomers

- Voluntary Vergers

The Churches are also reliant upon the generosity of the Church community, in financially supporting the Churches and their activities.

#### 4. ACHIEVEMENTS AND PERFORMANCE

##### a) Regular Worship Services and Average Sunday Attendance:

The Benefice commenced the year with a four-week pattern as shown below, with the fifth week services available for special community initiatives. For advent the 10-o clock services took place at St Andrew's Church on each Sunday. There was an 8.00am BCP Service AT St Andrew's Church, on Good Friday there was An Hour at The Cross for St Peter's Church and the Agape Supper took place at St Andrew's Church at 6.30pm for Maundy Thursday.

1 <sup>st</sup> Sunday	St Peter's	
2 <sup>nd</sup> Sunday	St Andrew's	All age worship
3 <sup>rd</sup> Sunday	All Saints	
4 <sup>th</sup> Sunday	St Andrew's	
5 <sup>th</sup> Sunday		Individual churches to decide upon a service/activity

ST PETER'S CHURCH	Adult	Child Under 16
Average Sunday Attendance 2023	47	2
	Adult	Child Under 16
Worshipping Community 2023	65	5

Services at both St Peter's and St Andrew's included Holy Communion and Service of the Word, with All-Age services at the latter.

ST ANDREW'S CHURCH	Adult	Child Under 16
Average Sunday Attendance 2023	60	4
	Adult	Child Under 16
Worshipping Community 2023	69	5

St Peter's hosted a Remembrance service which was incorporated into a 10.00 am Sunday service.

Attendance at key seasonal services included:

EASTER	St Peter's	St Andrew's
Easter Eve/Day Attendance	0	30
Easter Eve/Day Communicants	0	30

CHRISTMAS	St Peter's	St Andrew's
Christmas Eve/Day Attendance	76	49
Christmas Eve/Day Communicants	57	47
Carol Service Attendance	112A 10C	75A 36C
School Carol Service	65A 170C	50A 472C

Easter Day saw an 8.00am Book of Common Prayer Holy Communion at St Andrew's.

The St. Peter's Carol Service was very well received and children from St Peter's school, together with a community choir, made it a joyous occasion. Mulled wine and mince pies were as welcome as ever!

St Peter's hosted an 11.30pm Christmas Eve communion service. The Christingle Service/ Carol Service at St Andrew's on Christmas Eve was a very happy event and well attended.

Both churches hosted School Carol Services, St Andrew's attendances being particularly high because three different schools were involved.

- b) Life Events - Policies and Statistics:** The Occasional Offices (Baptisms, Marriages and Funerals) are a significant part of the ministry of the Churches, especially St Peter's, and they are an important way in which the Church serves its community. Our policies with regard to access to occasional offices are:

**Baptism:** We welcome baptism requests from parent's resident within the Ecclesiastical Parish, or who have a connection with St Peter's or St Andrew's Church, and adults who wish themselves to be baptised. All candidates (or their parents in the case of a child) are required to attend Baptism Preparation, which is usually two sessions over two weekday evenings. Dates for Thanksgiving (in the case of a child) and Baptism are offered during Preparation, and confirmed after completion. Child candidates are required to have at least two Godparents, who must themselves have been baptised. Adult candidates may wish to have a Sponsor. In the case of baptism for a child or young person under the age of 18, consent is required from all those with parental responsibility.

**Marriages:** In order to qualify for marriage by Banns in the Parish, and in accordance with the legal requirements for marriage in the Church of England, both bride and groom must be British or EEA citizens. In addition, at least one must have an existing connection with Caverswall (or Dilhorne Parish, combined due to its operating as a United Benefice with a Bishop's Instrument in place for the three Churches) under the Marriage Measures Act 2008. If the couple are not resident in the Parish, a certificate of banns reading will also be required from their local Parish Church. Further advice is sought from Church of England guidelines and the Diocese with regard to other legalities, for instance,

where a common or special licence may be required. If either of the couple have been previously married, they must complete and return the Church of England's 'Marriage in Church after Divorce' document, for the Vicar's consideration.

**Funerals:** Funerals at the Churches, Crematorium or graveside are usually referred to the Parish by the Funeral Directors assisting the family, at which point the details regarding the deceased are confirmed with the Benefice Office. At the heart of all of this was the need to support mourners at the most challenging of times, and the loving care of Reverend Mike Newbon and our Lay Ministers Terry Bagguley and David Beardmore.

**Burials:** The Parish has an open Churchyard in Caverswall, which also contains a Garden of Remembrance section. If a person lived outside the Parish at the date of death and is not on the Electoral Role, they can be buried into an existing family grave if there is space, but not into a new space in either the Churchyard or Garden of Remembrance. The only exception is if the person was resident in a care or nursing home outside of the Parish at the date of death, but immediately prior to moving there, they were resident in the Parish.

The Summary Statistics for Occasional Offices during 2023 were as follows:

2023 Statistics Summary	St. Peter's	St. Andrew's
Baptisms	13	3
Thanksgivings	0	0
Confirmations	0	1
Marriages	7	0
Funerals in Church	22	1
Full Funeral at Crematorium or Cemetery	5	0
Civic Service	0	0

c) Mission through community activities, groups and events:

**'Caverswall Bell Ringers' at St Peter's:** a weekly practice and fellowship group for bell ringers of all ages and abilities, from Caverswall and elsewhere; St. Peter's also usually hosts a number of Bell Ringing events and visitors during the year. Our new very experienced member Bernie, is training our new ringers for which we are very grateful.

**'Foodbank Distribution Centre' at St. Andrew's:** the tenth year of working with Stoke on Trent Foodbank, as a Distribution Centre operating on Friday afternoons throughout the year. The Distribution Centre normally feeds approximately 1800 people each year which equates to feeding 35 people each week. We currently have 17 active volunteers who work on a rota basis. While most of the volunteers are drawn from across the three churches in the United Benefice, some are non-church goers from the surrounding area.

**'Open Doors' at St Peter's:** Summer 2023 marked the tenth season of Open Doors at St. Peter's. We had lots of wonderful comments from visitors. The cakes and refreshments were plentiful and delicious, and this year, courtesy of Mike and Ali Newbon, we offered "proper" coffee from their coffee machine. It is impossible to count the number of visitors at these events, but they proved extremely popular. We welcomed Olcote Animal Sanctuary who brought along their Miniature Shetland Ponies and sheep. They proved very popular with adults and children alike.

**'Bereavement Friendship Group':** Meets at St Andrew's on the first Monday of the month 10.30-12.00pm, in conjunction with the Beth Johnson Foundation. A friendly and caring support group for those who have been bereaved.

**'Railway Club' at St Andrew's:** meeting Monday night's 7.30 - 9.30pm, a social group for train enthusiasts with two club layouts in 'n' and '00' gauge. Contact Phil Hull or the Church Wardens for further information. Railway club had their first Open Event which was a great success, they also always help with any fayre which takes place within St Andrew's Church when raising funds.

- d) **Courses, study groups etc.:** The Church has three 'Life Groups' in which members of the Church Community meet throughout the year in small groups in people's homes, or at St Andrew's Church and via zoom. Very much fellowship groups, they feature Bible study and prayer and are an encouragement to those who attend.

An Alpha Course also started in the Autumn and attracted 40 plus people on some occasions

- e) **School links:** There is a particularly strong link between the Parish of Caverswall, and St Peter's (CofE) Primary School, which is located in Caverswall Village. The Vicar, plus several members of the Church community are Foundation Governors at the school, and they hold a majority of votes on the Governing Body. Several other members of the Church community (from both St Peter's and St Andrew's) go into the school to help including listening to the children read. The pupils at the school enjoy leading special services at the church.

St Andrew's Church has good links with the four local primary schools in Weston Coyney (Parkhall Academy, Crescent Academy, Weston Coyney (Infant and Junior) Academy), who all visit St Andrew's for occasional end-of-term services, Special events and educational visits.

- f) **Centre Lettings:** St Andrew's with St Peter's Pre-School use the building on weekdays during term time. Weight Watchers, Rainbows and the Model Railway Club continued to meet throughout the year. Parent & Toddler Group, run by Hazel Beardmore and Josie Podmore on behalf St Andrew's on a Thursday afternoon 1-2pm.

**g) Other External Contacts**

The Parish Office maintains links with local funeral directors, and with memorial masons. The Caverswall Bell Ringers have strong links with the local and National Association of Change Ringers.

**h) Communication:** : Communication regarding the Churches and their events and services take place mainly through weekly notice sheets, monthly and periodic posters, and flyers which are displayed in and around the church Buildings. Notifications of upcoming services and events are also regularly Posted on our Church Facebook pages and on our newly updated website.

**5. FINANCIAL REVIEW**

The Treasury team (Yvonne Bagguley, Treasurer and Trevor Barnacle, Treasurer Assistant) ensure that the charity keeps proper accounts and they review its financial performance. They draw up and review budget and monthly management accounts to ensure robust and effective financial controls. They regularly report the state of financial matters to the Finance Committee and at PCC meetings, and liaise with the Independent Examiner in producing the End-of-Year Accounts.

**a) Account Summary and Reference** The detailed results for the year are disclosed in the Statement of Financial Activities.

The total unrestricted Incoming resources for the year were £94,070 (2022: £95,952). Of this, income from planned giving was £42,623 (2022: £44,761). Collections made at all services (open plate) totalled £5,660 (2022: £5,728) Various donations totalled £2,987 (2022: £2,599) There was no gift day appeal during 2023 or 2022. The gift aid tax recoverable on all applicable receipts totalled £9,735 (2022: £10,400). Fees retained by the parish from weddings and funerals amounted to £15,438 (2022: £14,583). Special events income £674 (2022: £790) includes receipts from Christmas greetings £150, CD's £115 and Morning Coffee £409. The gross amount of income from centre lettings was £11,253 (2022: £11,891)

The total resources expended from Unrestricted Funds was £76,766 (2022: £84,439), of which the Diocesan Common Fund contribution amounted to £29,374 (2022: £40,090). The church property costs include the allocated expense of the centre which totalled £8,361 (2022: £7,222)

The Parish's giving for the year to Christian Charitable Works amounted to £2,960 (2022: £2,301). In addition to this amount, £1,715 (2022: £1,222) was paid from special collections and appeals.

The net incoming funds for the year on Unrestricted Funds totalled £17,304 (2022: £11,513) increasing the balance carried forward at 31 December 2023 to £72,611 (2022: £55,307).

Restricted incoming resources totalled £25,757 (2022: £11,475) and are analysed in the notes to the accounts, Note 2. Included in donations is the amount of £4,838 which has been given by the family of the late Beryl Ball for Parish Community and Outreach. The grant receipt of £9,500 was for the disabled toilet project. Special events income £3,796 (2022: £1,312) includes Christmas Fayre etc £2,279, Open Doors £1,094 and sale of Cards £423

Restricted outgoing resources totalled £17,583 (2022: £6,447) and are analysed in the notes to the accounts, Note 3. The repairs and maintenance total £6,231 Includes St Peter's replacements lights £3,491, St Andrew's painting, cladding and roof repairs £1,770.

The expenditure on the Disabled Toilet project at the 31<sup>st</sup> December was £9,037 All restricted incoming and outgoing resources allocated to the various restricted funds are disclosed in the notes to the accounts, Note 8.

- b) Policy on Reserves:** The PCC wish to maintain a balance of unrestricted funds which equates to at least one month's unrestricted payments, or no less than £10,000, to cover emergency situations that may arise from time to time. It is the policy of the PCC to invest surplus funds as they see fit.
- c) Members' Responsibility for the Financial Statements:** Charity law requires members to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the PCC and of the surplus or deficit for that period. In preparing those financial statements, the members are required to:
- i. Select suitable accounting policies and apply them consistently;
  - ii. Observe the methods and principles in the Charities Statement of Recommended Particulars (SORP);
  - iii. Make judgements and estimates that are reasonable and prudent;
  - iv. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
  - v. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**6. TRUSTEES DECLARATION**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees:**

**Reverend Mike Newbon  
Chair of Trustees  
Dated: 31 March 2024**

**Independent Examiner's Report to the trustees of  
The PCC of the Ecclesiastical Parish of Caverswall**

I report to the trustees on my examination of the accounts of The PCC of the Ecclesiastical Parish of Caverswall (the Trust) for the year ended 31 December 2023, which are set out on pages 17 to 25.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 no concerns and 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.

K R Salt (FCCA)  
BK Plus Limited  
Chartered Certified Accountants  
Adventure Place  
Hanley  
Stoke on Trent  
ST1 3AF

Dated : 8th April 2024

**The PCC of the Ecclesiastical Parish of Caverswall  
Statement of Financial Activities  
for the year ended 31 December 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
<b>Incoming resources</b>					
Donations & Legacies	2a	61,005	20,416	81,421	70,608
Charitable Activities	2b	15,438	-	15,438	14,723
Other Trading Activities	2c	12,143	3,796	15,939	14,324
Income from Investments	2d	1,805	1,483	3,288	705
Other Income Resources	2e	3,679	62	3,741	7,067
<i>Total incoming resources</i>		<u>94,070</u>	<u>25,757</u>	<u>119,827</u>	<u>107,427</u>
<b>Resources expended</b>					
Fundraising Costs		172	267	439	181
Mission Giving & Donations		2,960	1,715	4,675	3,523
Church Activities	3a	32,394	-	32,394	44,522
Church Expenses	3b	26,038	6,564	32,602	27,899
Management & Administration	3c	15,202	-	15,202	14,761
Church Building Facility Improvements	3d	-	9,037	9,037	-
<i>Total resources expended</i>		<u>76,766</u>	<u>17,583</u>	<u>94,349</u>	<u>90,886</u>
<i>Net (outgoing) / incoming resources before transfers</i>		17,304	8,174	25,478	16,541
<b>Transfers</b>					
Gross transfers between funds	8	-	-	-	-
<i>Net movement in funds</i>		<u>17,304</u>	<u>8,174</u>	<u>25,478</u>	<u>16,541</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		55,307	49,854	105,161	88,620
<i>Total funds carried forward</i>		<u>72,611</u>	<u>58,028</u>	<u>130,639</u>	<u>105,161</u>

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 19 to 25 form part of these accounts.

**The PCC of the Ecclesiastical Parish of Caverswall  
Balance Sheet  
as at 31 December 2023**

	Notes	2023 £	2022 £
<b>Fixed assets for use by the charity</b>			
Tangible assets	5	1,056	142
<i>Total fixed assets</i>		<u>1,056</u>	<u>142</u>
<b>Current assets</b>			
Stock of goods for resale		80	102
Debtors and prepayments	6	9,360	6,765
Balance at bank		47,880	48,214
Balances at Central Board of Finance		76,604	54,344
Cash in hand		1,747	662
<i>Total current assets</i>		<u>135,671</u>	<u>110,087</u>
<b>Liabilities</b>			
Creditors: amounts falling due within one year	7	6,088	5,068
<i>Net current assets</i>		<u>129,583</u>	<u>105,019</u>
<i>Total assets less current liabilities</i>		<u>130,639</u>	<u>105,161</u>
Creditors: amounts falling due after more than one year		-	-
<i>Net assets</i>		<u><u>130,639</u></u>	<u><u>105,161</u></u>
<b>The funds of the charity:</b>			
Restricted income funds	8	58,028	49,854
Unrestricted income funds			
General funds	9	72,611	55,307
<i>Total charity funds</i>		<u><u>130,639</u></u>	<u><u>105,161</u></u>

**The financial statements were approved by the trustees on the date shown below and signed on their behalf by:**

Rev. M. Newbon

Date: 31st March 2024

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2023**

**1 Accounting policies**

***Basis of preparation of accounts***

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102

***Fund accounting***

Restricted funds comprise two elements:-

a) Income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest

b) Donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purpose.

***Incoming resources***

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

***Resources expended***

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2023**

***Tangible fixed assets***

Consecrated and benefice property of any kind is excluded from the accounts by S.10(2)(a)&(c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful life on a straight-line basis at the following rates.

Church Equipment	20% straight line basis
Office Equipment	20% straight line basis
Furniture & Fittings	15% straight line basis
Garden Equipment	15% straight line basis

The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2023

2 Incoming resources

2a Donations and Legacies	Unrestricted £	Restricted £	2023 £	2022 £
Planned giving:				
Gift aid donations	29,368	968	30,336	31,828
Other planned giving	13,255	1,320	14,575	13,053
Collections (open plate) at all services	5,660	-	5,660	5,728
Sundry donations	2,987	5,986	8,973	3,347
Gift aid recoverable	9,735	312	10,047	10,430
Grants	-	9,500	9,500	-
Legacies	-	-	-	5,000
Other voluntary receipts including special appeals	-	2,330	2,330	1,222
	<u>61,005</u>	<u>20,416</u>	<u>81,421</u>	<u>70,608</u>
<b>2b Charitable Activities</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2023 £</b>	<b>2022 £</b>
Fees received	18,323	-	18,323	17,653
Less: paid out	(2,885)	-	(2,885)	(3,070)
	<u>15,438</u>	<u>-</u>	<u>15,438</u>	<u>14,583</u>
Church course receipts	-	-	-	140
	<u>15,438</u>	<u>-</u>	<u>15,438</u>	<u>14,723</u>
<b>2c Other Trading Activities</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2023 £</b>	<b>2022 £</b>
Special events	674	3,796	4,470	2,102
Printing and photocopying	216	-	216	331
Centre lettings	11,253	-	11,253	11,891
	<u>12,143</u>	<u>3,796</u>	<u>15,939</u>	<u>14,324</u>
<b>2d Income from Investments</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2023 £</b>	<b>2022 £</b>
CBF interest	1,805	1,483	3,288	705
	<u>1,805</u>	<u>1,483</u>	<u>3,288</u>	<u>705</u>
<b>2e Other incoming resources</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2023 £</b>	<b>2022 £</b>
Contribution to parish expenses:				
All Saints Dilhorne	3,666	-	3,666	3,029
Miscellaneous	13	62	75	1,463
Vicarage decorating scheme claim	-	-	-	1,960
Insurance claim	-	-	-	615
	<u>3,679</u>	<u>62</u>	<u>3,741</u>	<u>7,067</u>

The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2023

**3 Resources Expended**

<b>3a Church Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Diocesan common fund	29,374	-	29,374	40,090
Clergy expenses	3,020	-	3,020	1,531
Vicarage upkeep	-	-	-	2,901
	<u>32,394</u>	<u>-</u>	<u>32,394</u>	<u>44,522</u>
<b>3b Church Expenses</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Church celebration expenses	392	333	725	1,225
Church courses	383	-	383	356
Upkeep of services	298	-	298	166
Advertising	96	-	96	82
Church property costs:				
Insurances	4,149	-	4,149	3,819
Repairs and maintenance	2,456	6,231	8,687	3,992
Gas and electricity	6,166	-	6,166	5,526
Cleaning materials	1,822	-	1,822	1,787
Cleaner's wages	6,708	-	6,708	6,140
Sundries	615	-	615	900
Depreciation	406	-	406	229
Churchyard expenses	2,547	-	2,547	3,677
	<u>26,038</u>	<u>6,564</u>	<u>32,602</u>	<u>27,899</u>
<b>3c Management and Administration</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Secretarial salary and pension	9,177	-	9,177	8,134
Telephone and internet costs	1,152	-	1,152	1,190
Bank charges	411	-	411	438
Equipment leasing	1,051	-	1,051	1,132
Printing, stationery and postages	1,530	-	1,530	1,827
Payroll fees	227	-	227	204
Accountancy fees	1,066	-	1,066	960
Gifts	123	-	123	343
Sundries	25	-	25	111
Subscriptions	440	-	440	422
	<u>15,202</u>	<u>-</u>	<u>15,202</u>	<u>14,761</u>
<b>3d Church building facility improvements</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Disabled toilet	-	9,037	9,037	-
	<u>-</u>	<u>9,037</u>	<u>9,037</u>	<u>-</u>

The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2023

4 Staff Costs

	2023	2022
Salaries:	£	£
Cleaner	6,708	6,140
Secretarial	9,091	8,079
Employers Pension Contributions	86	55

5 Tangible fixed assets

	Church Equipment	Office Equipment £	Furniture & Fittings £	Garden Equipment £	Total £
<b>Cost</b>					
As at 1 January 2022	39,922	12,520	3,560	465	56,467
Additions	1,320	-	-	-	1,320
Disposals	-	-	-	-	-
At 31 December 2022	<u>41,242</u>	<u>12,520</u>	<u>3,560</u>	<u>465</u>	<u>57,787</u>
<b>Accumulated depreciation</b>					
As at 1 January 2022	39,885	12,505	3,470	465	56,325
Disposals	-	-	-	-	-
Charge for the year	301	15	90	-	406
At 31 December 2022	<u>40,186</u>	<u>12,520</u>	<u>3,560</u>	<u>465</u>	<u>56,731</u>
<b>Net book value</b>					
At 31 December 2022	<u>1,056</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,056</u>
As at 1 January 2022	<u>37</u>	<u>15</u>	<u>90</u>	<u>-</u>	<u>142</u>

6 Debtors: amounts falling due within one year

	2023	2022
	£	£
Gift Aid - General Fund	5,661	5,461
Gift Aid - Restricted Funds	263	23
Lettings	1,054	243
LDBF Vicarage Decorating Account	1,245	933
Tax & National Insurance recoverable	35	35
CBF Interest Due	1,027	-
Prepayments	75	70
	<u>9,360</u>	<u>6,765</u>

The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2023

7 Creditors: amounts falling due within one year	2023 £	2022 £
Parish expenses and accruals	5,153	4,018
Fees received in advance	855	970
Lettings received in advance	80	80
	<u>6,088</u>	<u>5,068</u>

8 Restricted funds

The movements on the restricted funds of the charity were as follows:

	2022 Balance £	Incoming resources £	Resources expended £	Transfers £	2023 Balance £
Specific Donations	-	1,614	1,614	-	-
Community fund - St Andrew's	212	121	333	-	-
Lay Worker Fund	2,386	219	-	-	2,605
Building Fund - St.Andrew's	6,009	3,079	2,294	-	6,794
Disabled Toilet Fund	-	9,506	9,037	-	469
General Fund - St.Peter's	5,000	91	3,491	-	1,600
Caverswall Parish Outreach & Community Fund	-	4,906	-	-	4,906
Restoration Fund - St.Peter's	35,768	5,148	713	-	40,203
Vicarage Fund	479	75	-	-	554
Food Bank Fund	-	998	101	-	897
	<u>49,854</u>	<u>25,757</u>	<u>17,583</u>	<u>-</u>	<u>58,028</u>

**Transfers**

No transfers between funds were made during the year.

9 Unrestricted funds

	2022 Balance £	Incoming resources £	Resources expended £	Transfers £	2023 Balance £
General fund	55,307	94,070	76,766	-	72,611
<b>Total unrestricted funds</b>	<u>55,307</u>	<u>94,070</u>	<u>76,766</u>	<u>-</u>	<u>72,611</u>

All funds are considered adequate to meet their intended purposes.

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2023**

<b>10 Analysis of net assets between funds</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
Fund balances as at 31 December 2023 are represented by:			
Tangible fixed assets	1,056	-	1,056
Stocks on hand	80	-	80
Debtors and prepayments	9,360	-	9,360
Bank Balances & CBF Deposits	66,456	58,028	124,484
Cash in Hand	1,747	-	1,747
Creditors:	-	-	-
Amounts falling due within one year	(6,088)	-	(6,088)
Amounts falling due in more than one year	-	-	-
<b>Total net assets</b>	<u><u>72,611</u></u>	<u><u>58,028</u></u>	<u><u>130,639</u></u>

**11 Commitments**

There were no commitments for capital expenditure at the year end.

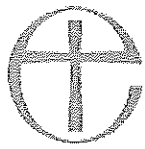
At the year end the charity was committed to making the following payment under non-cancellable operating leases in the year to 31 December 2023. The future minimum lease payments are as follows:

	<b>Plant &amp; Other</b>	
	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Not later than one year	1,051	1,051
Later than one year and not later than five years	2,628	3,679
Later than five years	-	-
	<u><u>3,679</u></u>	<u><u>4,730</u></u>

---

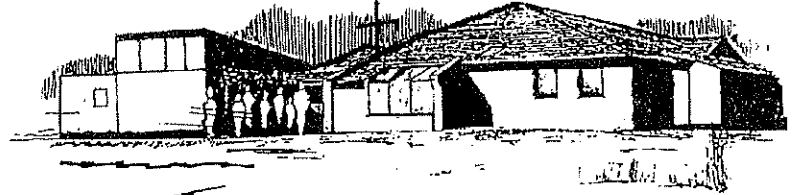
# Accounts

---



**DIOCESE OF  
LICHFIELD**

GOING FOR GROWTH



**TRUSTEES ANNUAL REPORT &  
FINANCIAL STATEMENTS**

**FOR  
THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL  
PARISH OF CAVERSWALL  
STOKE-ON-TRENT**

**Charity Reference Number 1142709**

**FOR THE YEAR ENDED  
31<sup>ST</sup> DECEMBER 2022**

## **The PCC of the Ecclesiastical Parish of Caverswall**

<b>Contents</b>	<b>Page</b>
<b>Introduction and Report from the Vicar</b>	<b>2</b>
<b>Trustees Annual Report</b>	<b>5</b>
<b>Independent Examiner's Report</b>	<b>16</b>
<b>Statement of Financial Activities</b>	<b>17</b>
<b>Balance Sheet</b>	<b>18</b>
<b>Notes to the Financial Statements</b>	<b>19</b>

**INTRODUCTION:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall is responsible for the whole mission of its two Churches; St. Peter's and St. Andrew's.

St. Peter's Church is situated in the village of Caverswall in the Staffordshire Moorlands. It is a pretty, medieval Church building, enlarged and adapted over the centuries, with a written record of Incumbents dating back to 1230. It is popular for Weddings and Baptisms, seats approximately 160 people, and has a small kitchen and toilet area and a bell tower that was restored in 2008.

St. Andrew's Church is located in Weston Coyney, Stoke-on-Trent and was built and dedicated in 1984, with the aim of serving the communities there, within whose boundaries the Church is situated. It is a modern building, with a seating capacity of approximately 200 people. Within the building is also a Centre which comprises a hall, large kitchen, toilet facilities and a smaller kitchen, plus a number of smaller rooms and office space. The Parish Office is based there, and the Centre and small rooms are hired by local Community groups and are in almost constant use throughout the week.

St. Peter's and St. Andrew's Churches hold separate worship services most Sunday mornings, but they also operate closely as a Parish Community and have many shared events and activities, and administrative arrangements. They work together with All Saints Church (the Parish of Dilhorne) as a United Benefice, with one Incumbent for the three Churches. The Benefice is in the Cheadle Deanery, the Archdeaconry of Stoke-upon-Trent, and the Diocese of Lichfield (Church of England).

## **TAR Vicars' Report 2022**

Like all of Church life, 2022 has been a year of challenge and a year of blessing. As a church family, we have been aware that the local area is not clear of the danger of Covid, but also wanting to get on with opening up the church to more community contact and worship opportunities. When it comes to planning the Sunday worship, we have had two church meetings to get a consensus from the whole Church of what we would like Sunday by Sunday, what we have the people resources to consistently maintain quality, whilst keeping people resources available for weekday activities, and what I call 'rubbing shoulder' moments with people outside the regular Church family. Currently, we are running a monthly service rota covering a four week cycle, rather than a three week rota!

The first Sunday is at St. Peter's, Caverswall. Second Sunday is at St. Andrew's, and is an all-age service, with action and activities where possible. Third Sunday's will be at All Saint's, Dilhorne, and the forth Sunday's are back at St. Andrew's. At the

Church meeting, it was suggested that fifth Sunday's could step outside the morning worship pattern, and be events to cover the two parishes

At a recent PCC, we looked back at all the benefice activities through this last year, looking especially at the things that had been re-started, or conceived and commenced during 2022.

Some of the highlights are as follows:

**Morning Coffee...** Cakes and hot drinks at St. Andrew's.

This has been immensely successful, with 50+ at each morning.

**Vicar's Visits...** I created a slip for people to fill in if there were folk that needed a visit from me. Over the year, there have been about 20 visits generated this way.

**Catch-up Baptisms...** We had a considerable waiting list for baptisms after the Covid years. So the only way to get through that list was to conduct regular group baptism events with normally 2 or more families together. We have offered these Catch up events at each of the three Churches, as families like to return to either local churches, or the church where they were married. Services have gone down well, and often generate additional baptisms from amongst family and friends.

**Nursing Home Visits...** We have been able to restart visits to nursing homes to visit individuals, and group communions and carol singing.

**Lent Course 2022...** Restarted after the Covid years.

**Maundy Thursday Agape Supper...** I brought with me a very different model of an Agape Supper, with Soup, Cheese and Rolls, ending with a shortened 'first Communion'. In the past I have used this with someone sharing an understanding of Passover, rather than first Communion, and we may do that again soon.

**Sermon Series...** During regular meetings with the Readers, we plan together the regular worship and create a rota of who does what and when. I am immensely thrilled with the effort our three Reader's put into preparing to lead services, and especially to preach. We work for most of the year with sermon series, but cut back into the Lectionary Readings for Lent and Advent.

**Alpha Course...** We invited people to join us for an Alpha Course starting in November. Again, we had over 50 people regularly attending including those who serve puddings as the 'meal option' for this course! The groups were immensely stable, and the people who started for the first Tuesday stayed the course!

**School Assemblies...** A number of schools have been into St. Andrew's for curriculum visits and assemblies. I have been into several schools within the parish to conduct assemblies and speak on various requested themes. This contact continues to grow.

**Wednesday Communions...** Again sharing these out around each church, we have started a monthly informal communion service on a Wednesday Morning.

One of my priorities for the year ahead is that we would see at least four new families coming along to join our Sunday worship on a regular basis. Certainly, we have seen new people coming along and getting involved, this is especially true at the two services at St. Andrew's, where we have been able to develop the core of a second music group with a keyboard player and a drummer now regularly contributing to the life of the worship. But still I would like to see more younger people coming to share what we offer, and also help change what we offer Sunday by Sunday, so that our churches have a more secure future.

**Trustees' Annual Report  
For the Year ended 31<sup>st</sup> December 2022**

**The Parochial Church Council of the Ecclesiastical  
Parish of Caverswall, Stoke-on-Trent  
Charity Reference Number 1142709**

**1. REFERENCE AND ADMINISTRATION DETAILS**

**a) Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent, Charity Reference Number 1142709 (Registered July 2011).

**b) Key Contacts and Address:** Revd Mike Newbon, Mrs Christine Lomax and Mrs Elizabeth Beardmore, Churchwardens, C/o The Parish Office, St. Andrew's Church & Centre, 375 Weston Road, Weston Coyney, Stoke-on-Trent, ST3 6HB

**Parish Office:** Tel.: 01782 312570. Email: caverswall382@btinternet.com.  
Web-site: www.allsaintsstandrewsstpeters.chessck.co.uk

**c) Current PCC Members:**

	Trustee name	Office (if any)	Dates acted if not for whole year
1	Revd Mike Newbon	Vicar (Ex officio)	From February 2022
2	Elizabeth Beardmore	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
3	Christine Lomax	Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
4	David Beardmore	Local Lay Minister (Permission to Officiate) Elected Lay Representative	
5	Terry Bagguley	Local Lay Minister (Permission to Officiate), Deanery Synod Representative (Ex-officio)	
6	Janette Wilkinson	Deanery Synod Representative (Ex-officio)	
7	Yvonne Bagguley	Elected Lay Representative, Treasurer, Standing Committee Member, Gift Aid Secretary	
8	Trevor Barnacle	Elected Lay Representative, Treasurer Assistant, Standing Committee Member	
9	Helen Cartlidge	Elected Lay Representative	
10	June Bunn	Elected Lay Representative	

11	Maureen Virgo	Deanery Synod Representative (Ex-Officio)	
12	Gillian Fullwood	Elected Lay Representative Safeguarding Coordinator	
13	Katrina Fitzpatrick	Elected Lay Representative	
14	Joy Hall	Elected Lay Representative Safeguarding Assistant	
15	Alan Hawkins	Elected Lay Representative	
16	Mary Hull	Elected Lay Representative	
17	Mike Lomax	Elected Lay Representative	
18	Josie Podmore	Local lay Minister and Ex-Officio	
19	Vanessa Collis	Elected Lay Representative PCC Secretary	

- d) Name and Address of Bankers & Independent Examiner:** Caverswall PCC holds its business current account with Lloyds Bank plc, Fountain Square, Hanley, Stoke-on-Trent. A holding business current account is also held with Natwest Bank, Market Street, Longton, Stoke-on-Trent, which is used for the receipt of wedding, funeral and burial fees, which are then allocated monthly to the relevant parties (Lichfield Diocesan Board of Finance, Caverswall PCC or Dilhorne PCC). Two investment accounts are also held with the Church of England Central Board of Finance (CBF). The Independent Examiner for Caverswall PCC is Walleys Chartered Certified Accountants, Stoke-on-Trent.
- e) Name of Incumbent in Charge:** The Reverend Mike Newbon was licensed as Vicar in February 2022.

## 2. STRUCTURE, GOVERNANCE AND MANAGEMENT

- a) PCC's Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957.
- b) Public Benefit Statement:** Trustees (PCC Members) of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Caverswall, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities of public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

**c) How trustees (PCC members) are appointed:** Trustees are elected or appointed, in accordance with the Church Representation Rules 2011.

**d) How we induct and train new trustees:** New members are normally supported by the Vicar, Churchwardens and PCC members. In 2021, the Churchwardens supported individuals new to their roles

**e) Sub-committees:** Although only one finance meeting took place in 2022, monthly management accounts were prepared and reviewed by members of the Finance Team throughout the year. The full PCC met 6 times during the year. The required Standing Committee, for emergency decisions, is in place and comprises of the Vicar, the two Churchwardens, and two other members from the PCC. This group did not meet in 2022.

In November there was also an informal Benefice Meeting of PCC and church members to decide upon the pattern of services for the following months. The consensus was to keep one Benefice service per week at 10.00am. This later evolved into the following pattern to commence early 2023.

1 <sup>st</sup> Sunday	St Peter's	
2 <sup>nd</sup> Sunday	St Andrew's	All age worship
3 <sup>rd</sup> Sunday	All Saints	
4 <sup>th</sup> Sunday	St Andrew's	
5 <sup>th</sup> Sunday		Individual churches to decide upon a service/activity

**f) Risk Management:** Risk Management is an item that is continually under review, and matters which are regularly considered and for which policies are in place, include:

- First Aid
- Fire Safety and Evacuation (including fire drills)
- Food Hygiene
- Health and Safety
- Lone Working
- PAT Testing and Electrical Inspection
- Quinquennial Inspection
- Risk Assessment (for Church activities and events)
- Safeguarding
- Security
- Condition of Hire for St Andrews Church Centre
- Data Protection (GDPR)

The Parish of Caverswall is insured with Ecclesiastical Insurance Office PLC, which provides full cover for the two Churches.

In terms of the management of risk, a CCTV System is in place and maintained at St. Andrew's Church, and the building has annual inspections of fire extinguishers. A security alarm system is also in place.

St. Peter's Church also has annual inspections of fire extinguishers, and has a security alarm system, which includes an independent roof alarm.

Safeguarding is under constant review, and Confidential Declarations and Disclosure and Barring Service (DBS) applications were made for volunteers who required these as part of their role. Safeguarding training (to the appropriate level) is also required where necessary. Decisions on who should complete a Confidential Declaration, have a DBS check or undertake safeguarding training and at what level, are made in accordance with the Churches' Safeguarding Policy, which is based on guidelines issued by the Diocese of Lichfield. The Benefice Safeguarding Policy was reviewed and updated in September 2019, and adopted across the Benefice. The PCC believe that they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

### 3. OBJECTIVES AND ACTIVITIES

- a) **Summary of the Objects of the Charity:** The PCC is committed to enabling as many people as possible to worship in our churches, and to become part of our parish communities in Caverswall and Weston Coyney. The PCC maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. In our services and worship, we aim to put faith into practice through prayer and scripture, music and sacrament, word and deed.
- b) **Vision Statement, Vision Aims & Mission Action Plan:** Vision Statement, Vision Aims & Mission Action Plan: The Vision Statement for the Benefice is 'Attracting the Community to Jesus', which we consider in the context of the diocesan (Lichfield) focus on the three themes of Discipleship, Vocation and Evangelism.
- c) **Employees:** A Parish Administrator Ms Gemma Hall (15 hours/week) and a cleaner, Mrs Brenda Colclough (12 hours/week) are employed by the Parish.
- d) **Contribution of volunteers:** The Churches are served by a large team of volunteers who are vital to the mission and activities. These include:
  - Bible Readers
  - Buildings Maintenance Team
  - Cards made by Pauline Powell, sales of which go to church funds

- Cemetery Working Party
- Churchwardens
- Flower Arrangers
- 'Foodbank' Team
- Intercessors
- 'Ladies Fellowship' leaders
- Lay Eucharistic Ministers
- Lay Service Leaders
- Licensed Lay Readers
- Life-group leaders
- Musicians
- 'Open Doors' Team
- PCC Members, including Treasurer and Secretary
- Prayer Team
- Refreshments Teams
- Service Facilitators
- Sidespersons
- St Peter's Church School Foundation Governors and volunteers
- Welcomers
- Voluntary Vergers

The Churches are also reliant upon the generosity of the Church community, in financially supporting the Churches and their activities.

#### 4. **ACHIEVEMENTS AND PERFORMANCE**

##### a) **Regular Worship Services and Average Sunday Attendance:**

At the start of 2022 the Benefice continued a pattern of one service per week at 10.00am rotating between the three churches, with some changes at Easter and Christmas. Services were led by our Lay Readers and visiting, largely retired, clergy. The licensing of Revd. Mike Newbon in February was eagerly awaited, and for the rest of the year this three-week rota was continued with our Lay Readers assisting our new Incumbent.

Later in the year Mike initiated discussion with the PCCs and church members to decide upon a new pattern of services. A four-week pattern was chosen, with any fifth week service available for special community initiatives, the new pattern to commence in 2023.

<b>ST PETER'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2022</b>	51	3
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2022</b>	68	3

Services at both St Peter's and St Andrew's included Holy Communion and Service of the Word, with All-Age services at the latter.

<b>ST ANDREW'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2022</b>	53	4
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2022</b>	85	9

With the relaxation of Covid rules, it was very encouraging to see the return of special services at both St. Peter's and St. Andrew's churches especially over the Christmas and Easter periods. St Peter's hosted a Remembrance service which was incorporated into a 10.00 am Sunday service, and the annual Memorial Service made a welcome return at St Andrew's: mourners during the previous Covid years were invited to attend.

Attendance at key seasonal services included:

<b>EASTER</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Easter Eve/Day Attendance</b>	28	67
<b>Easter Eve/Day Communicants</b>	28	56
<b>CHRISTMAS</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Christmas Eve/Day Attendance</b>	19	27
<b>Christmas Eve/Day Communicants</b>	15	0
<b>Carol Service Attendance</b>	121A 22C	55A 13C
<b>School Carol Service</b>	65A 181C	41A 486C

Easter Day saw an 8.00am Book of Common Prayer at St Peter's, and a 10.00am Holy Communion at St Andrew's.

The St. Peter's Carol Service was very well received and children from St Peter's school, together with a community choir, made it a joyous occasion. Mulled wine and mince pies were as welcome as ever!

St Peter's hosted an 8.00am Christmas morning communion service: a morning worship service followed at St Andrew's at 10.00am. The Christingle Service/ Carol Service at St Andrew's was a very happy event.

Both churches hosted School Carol Services, St Andrew's attendances being particularly high because three different schools were involved this year.

**b) Life Events - Policies and Statistics:** The Occasional Offices (Baptisms, Marriages and Funerals) are a significant part of the ministry of the Churches, especially St Peter's, and they are an important way in which the Church serves its community. Our policies with regard to access to occasional offices are:

**Baptism:** We welcome baptism requests from parent's resident within the Ecclesiastical Parish, or who have a connection with St Peter's or St Andrew's Church, and adults who wish themselves to be baptised. All candidates (or their parents in the case of a child) are required to attend Baptism Preparation, which is usually two sessions over two weekday evenings. Dates for Thanksgiving (in the case of a child) and Baptism are offered during Preparation, and confirmed after completion. Child candidates are required to have at least two Godparents, who must themselves have been baptised. Adult candidates may wish to have a Sponsor. In the case of baptism for a child or young person under the age of 18, consent is required from all those with parental responsibility.

Now Covid restrictions have been relaxed Baptisms have now been taking place between St Andrew's Church and St Peter's Church.

**Marriages:** In order to qualify for marriage by Banns in the Parish, and in accordance with the legal requirements for marriage in the Church of England, both bride and groom must be British or EEA citizens. In addition, at least one must have an existing connection with Caverswall (or Dilhorne Parish, combined due to its operating as a United Benefice with a Bishop's Instrument in place for the three Churches) under the Marriage Measures Act 2008. If the couple are not resident in the Parish, a certificate of banns reading will also be required from their local Parish Church. Further advice is sought from Church of England guidelines and the Diocese with regard to other legalities, for instance, where a common or special licence may be required. If either of the couple have been previously married, they must complete and return the Church of England's 'Marriage in Church after Divorce' document, for the Vicar's consideration.

**Funerals:** Funerals at the Churches, Crematorium or graveside are usually referred to the Parish by the Funeral Directors assisting the family, at which point the details regarding the deceased are confirmed with the Benefice Office. At the heart of all of this was the need to support mourners at the most challenging of times, and the loving care of our Lay Ministers Terry Bagguley and David Beardmore, and several visiting clergy, has been greatly appreciated.

**Burials:** The Parish has an open Churchyard in Caverswall, which also contains a Garden of Remembrance section. If a person lived outside the Parish at the date of death and is not on the Electoral Role, they can be buried into an existing family grave if there is space, but not into a new space in either the

Churchyard or Garden of Remembrance. The only exception is if the person was resident in a care or nursing home outside of the Parish at the date of death, but immediately prior to moving there, they were resident in the Parish.

The Summary Statistics for Occasional Offices during 2022 were as follows:

<b>2022 Statistics Summary</b>	<b>St. Peter's</b>	<b>St. Andrew's</b>
<b>Baptisms</b>	6	5
<b>Thanksgivings</b>	0	0
<b>Confirmations</b>	0	0
<b>Marriages</b>	9	0
<b>Funerals in Church</b>	26	3
<b>Full Funeral at Crematorium or Cemetery</b>	12	0
<b>Civic Service</b>	0	1

**c) Mission through community activities, groups and events:**

**'Caverswall Bell Ringers'** at St Peter's: a weekly practice and fellowship group for bell ringers of all ages and abilities, from Caverswall and elsewhere; St. Peter's also usually hosts a number of Bell Ringing events and visitors during the year.

**'Foodbank Distribution Centre'** at St. Andrew's: the ninth year of working with Stoke on Trent Foodbank, as a Distribution Centre operating on Friday afternoons throughout the year. The Distribution Centre normally feeds approximately 1000 people each year however we've seen an increase in the need and on average currently feed 35 people each week, which is around a 50% increase on last year. We currently have 15 active volunteers who work on a rota basis. While most of the volunteers are drawn from across the three churches in the United Benefice, some are non-church goers from the surrounding area.

**'Ladies Fellowship'** at St Andrew's: a monthly fellowship group of mainly Christian ladies, but open to others who wish to attend; as well as meeting together, they also arrange days out and raise money for various local charities: No meetings took place in 2022 but they hope to resume in the near future.

**'Open Doors'** at St Peter's: Summer 2022 marked the ninth season of Open Doors at St. Peter's after two years of closure because of Covid. It was wonderful to be back, we had lots of wonderful comments from visitors. The cakes and refreshments were plentiful and delicious, and this year, courtesy of Mike and Ali Newbon, we offered "proper" coffee from their coffee machine. It

is impossible to count the number of visitors at these events, but they proved extremely popular.

'**Railway Club**' at St Andrew's: meeting Monday night's 7.30 - 9.30pm, a social group for train enthusiasts with two club layouts in 'n' and '00' gauge. Contact Phil Hull or the Church Wardens for further information.

- d) **Courses, study groups etc.:** The Church has two 'Life Groups' in which members of the Church Community meet throughout the year in small groups in people's homes, or at St Andrew's Church, or via zoom. Very much fellowship groups, they feature Bible study and prayer and are an encouragement to those who attend.

There was also a 2022 Lent Group which studied "Life on the Frontline"

An Alpha Course also started in the Autumn and attracted 40 plus people on some occasions

- e) **School links:** : There is a particularly strong link between the Parish of Caverswall, and St Peter's (CofE) Primary School, which is located in Caverswall Village. The Vicar, plus several members of the Church community are Foundation Governors at the school, and they hold a majority of votes on the Governing Body. Several other members of the Church community (from both St Peter's and St Andrew's) go into the school to help including listening to the children read. The pupils at the school enjoy leading special services at the church.

St Andrew's Church has good links with the four local primary schools in Weston Coyney (Parkhall Academy, Crescent Academy, Weston Coyney (Infant and Junior) Academy), who all visit St Andrew's for occasional end-of-term services, special events and educational visits. In 2022 these were slowly starting to be re-introduced again.

- f) **Centre Lettings:** St Andrew's with St Peter's Pre-School use the building on weekdays during term time. Weight Watchers, Rainbows and the Model Railway Club continued to meet throughout the year. Caverswall Guides disbanded in the summer of 2022. Monday morning Parent & Toddler Group, run by St Andrew's with St Peter's Pre-School, has now moved to Thursday afternoon. 1-2pm.

g) **Other External Contacts**

The Parish Office maintains links with local funeral directors, and with memorial masons. The Caverswall Bell Ringers have strong links with the local and National Association of Change Ringers.

- h) **Communication:** : Communication regarding the Churches and their events and services take place mainly through weekly notice sheets, monthly and periodic posters, and flyers which are displayed in and around the church

buildings. Notifications of upcoming services and events are also regularly Posted on our Church Facebook pages and on our newly updated website.

## 5. FINANCIAL REVIEW

The Treasury team (Yvonne Bagguley, Treasurer and Trevor Barnacle, Treasurer Assistant) ensure that the charity keeps proper accounts and they review its financial performance. They draw up and review budget and monthly management accounts to ensure robust and effective financial controls. They regularly report the state of financial matters to the Finance Committee and at PCC meetings, and liaise with the Independent Examiner in producing the End-of-Year Accounts.

### a) **Account Summary and Reference:** The detailed results for the year are disclosed in the Statement of Financial Activities.

The total unrestricted Incoming resources for the year were £95,952 (2021: £88,865). Of this, income from planned giving was £44,761 (2021: £44,256). Collections made at all services (open plate) totalled £5,728 (2021: £2,131) Various donations totalled £2,599 (2021: £2,901) There was no gift day appeal during 2022 (2021: one Gift Day £3,391). The gift aid tax recoverable on all applicable receipts totalled £10,400 (2021: £9,992). Fees retained by the parish from weddings and funerals amounted to £14,583 (2021: £12,388). Sundry income from the sale of cook books, Christmas greetings, and coffee mornings totalled £790 (2021: £1,446) The gross amount of income from centre lettings was £11,891 (2021: £9,019)

The total resources expended from Unrestricted Funds was £84,439 (2021: £83,401), of which the Diocesan Common Fund amounted to £40,090 (Parish Share 2021: £45,750). The Common Fund amount consisted of the minimum contribution £36,418 and an additional contribution of £3,672 which was used to support 3 parishes in the Cheadle Deanery who were struggling to pay their Common Fund assessment. The church property costs include the allocated expense of the centre which totalled £7,222 (2021: £7,295)

The Parish's giving for the year to Christian Charitable Works amounted to £2,301 (2021: £100). In addition to this amount, £1,222 (2021: £729) was paid from special collections and appeals.

The net incoming funds for the year on Unrestricted Funds totalled £11,513 (2021: £5,464) increasing the balance carried forward at 31 December 2022 to £55,307 (2021: £43,794).

Restricted incoming resources totalled £11,475 (2021: £6,429) and are analysed in the notes to the accounts, Note 2. The receipt of £5,000 for the General Fund – St Peter's was a legacy from the estate of the late Beryl Ball.

Restricted outgoing resources totalled £6,447 (2021: £5,971) and are analysed in the notes to the accounts, Note 3. The repairs and maintenance cost £1,677 relates to St Peter's £742 and St Andrew's £935

All restricted incoming and outgoing resources allocated to the various restricted funds are disclosed in the notes to the accounts, Note 8. All amounts allocated to the Vicarage Fund relate to the carpeting of the vicarage.

- b) Policy on Reserves:** The PCC wish to maintain a balance of unrestricted funds which equates to at least one month's unrestricted payments, being approximately £10,000, to cover emergency situations that may arise from time to time.

It is the policy of the PCC to invest surplus funds as they see fit.

- c) Members' Responsibility for the Financial Statements:** Charity law requires members to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the PCC and of the surplus or deficit for that period. In preparing those financial statements, the members are required to:

- i. Select suitable accounting policies and apply them consistently;
- ii. Observe the methods and principles in the Charities Statement of Recommended Particulars (SORP);
- iii. Make judgements and estimates that are reasonable and prudent;
- iv. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- v. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **6. TRUSTEES DECLARATION**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees:**

**Mrs C Lomax  
Vice-Chair of Trustees  
Church Warden**

**12 April 2023**

**Independent Examiner's Report to the trustees of  
The PCC of the Ecclesiastical Parish of Caverswall**

I report to the trustees on my examination of the accounts of The PCC of the Ecclesiastical Parish of Caverswall (the Trust) for the year ended 31 December 2022, which are set out on pages 17 to 25.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 no concerns and 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.

K R Salt (FCCA)  
Walletts Chartered Certified Accountants  
Adventure Place  
Hanley  
Stoke on Trent  
ST1 3AF

Dated : 18 April 2023

**The PCC of the Ecclesiastical Parish of Caverswall  
Statement of Financial Activities  
for the year ended 31 December 2022**

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
<b>Incoming resources</b>					
Donations & Legacies	2a	63,488	7,120	70,608	63,967
Charitable Activities	2b	14,723	-	14,723	12,388
Other Trading Activities	2c	13,012	1,312	14,324	10,851
Income from Investments	2d	705	-	705	28
Other Income Resources	2e	4,024	3,043	7,067	8,060
<i>Total incoming resources</i>		<u>95,952</u>	<u>11,475</u>	<u>107,427</u>	<u>95,294</u>
<b>Resources expended</b>					
Fundraising Costs		154	27	181	535
Mission Giving & Donations		2,301	1,222	3,523	829
Church Activities	3a	41,621	2,901	44,522	50,785
Church Expenses	3b	25,602	2,297	27,899	23,313
Management & Administration	3c	14,761	-	14,761	13,910
Major Capital Expenditure	3d	-	-	-	-
<i>Total resources expended</i>		<u>84,439</u>	<u>6,447</u>	<u>90,886</u>	<u>89,372</u>
<i>Net (outgoing) / incoming resources before transfers</i>		11,513	5,028	16,541	5,922
<b>Transfers</b>					
Gross transfers between funds	8	-	-	-	-
<i>Net movement in funds</i>		<u>11,513</u>	<u>5,028</u>	<u>16,541</u>	<u>5,922</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		43,794	44,826	88,620	82,698
<i>Total funds carried forward</i>		<u>55,307</u>	<u>49,854</u>	<u>105,161</u>	<u>88,620</u>

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 19 to 25 form part of these accounts.

**The PCC of the Ecclesiastical Parish of Caverswall  
Balance Sheet  
as at 31 December 2022**

	Notes	2022 £	2021 £
<b>Fixed assets for use by the charity</b>			
Tangible assets	5	142	371
		142	371
<b>Current assets</b>			
Stock of goods for resale		102	126
Debtors and prepayments	6	6,765	7,906
Balance at bank		48,214	32,913
Balances at Central Board of Finance		54,344	53,638
Cash in hand		662	1,575
		110,087	96,158
<b>Liabilities</b>			
Creditors: amounts falling due within one year	7	5,068	7,909
		105,019	88,249
<b>Net current assets</b>			
		105,161	88,620
<b>Total assets less current liabilities</b>			
		105,161	88,620
Creditors: amounts falling due after more than one year		-	-
<b>Net assets</b>			
		105,161	88,620
<b>The funds of the charity:</b>			
Restricted income funds	8	49,854	44,826
Unrestricted income funds			
General funds	9	55,307	43,794
		105,161	88,620
<b>Total charity funds</b>			
		105,161	88,620

**The financial statements were approved by the trustees on the date shown below and signed on their behalf by:**

Rev. M. Newbon

Date: 18 April 2023

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2022**

**1 Accounting policies**

***Basis of preparation of accounts***

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102

***Fund accounting***

Restricted funds comprise two elements:-

- a) Income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) Donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purpose.

***Incoming resources***

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

***Resources expended***

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2022**

***Tangible fixed assets***

Consecrated and benefice property of any kind is excluded from the accounts by S.10(2)(a)&(c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful life on a straight-line basis at the following rates.

Church Equipment	20% straight line basis
Office Equipment	20% straight line basis
Furniture & Fittings	15% straight line basis
Garden Equipment	15% straight line basis

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2022**

**2 Incoming resources**

<b>2a Donations and Legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Planned giving:				
Gift aid donations	31,708	120	31,828	33,060
Other planned giving	13,053	-	13,053	11,316
Collections (open plate) at all services	5,728	-	5,728	2,131
Sundry donations	2,599	748	3,347	3,001
Gift days	-	-	-	3,441
Gift aid recoverable	10,400	30	10,430	10,034
Legacies	-	5,000	5,000	-
Other voluntary receipts including special appeals	-	1,222	1,222	984
	<u>63,488</u>	<u>7,120</u>	<u>70,608</u>	<u>63,967</u>
<b>2b Charitable Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fees received	17,653	-	17,653	14,990
Less: paid out	(3,070)	-	(3,070)	(2,602)
	<u>14,583</u>	<u>-</u>	<u>14,583</u>	<u>12,388</u>
Church course receipts	140	-	140	-
	<u>14,723</u>	<u>-</u>	<u>14,723</u>	<u>12,388</u>
<b>2c Other Trading Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Special events	790	1,312	2,102	1,446
Printing and photocopying	331	-	331	386
Centre lettings	11,891	-	11,891	9,019
	<u>13,012</u>	<u>1,312</u>	<u>14,324</u>	<u>10,851</u>
<b>2d Income from Investments</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
CBF interest	705	-	705	28
	<u>705</u>	<u>-</u>	<u>705</u>	<u>28</u>
<b>2e Other incoming resources</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Contribution to parish expenses:				
All Saints Dilhorne	2,779	250	3,029	4,814
Miscellaneous	1,245	218	1,463	13
Vicarage decorating scheme claim	-	1,960	1,960	3,233
Insurance claim	-	615	615	-
	<u>4,024</u>	<u>3,043</u>	<u>7,067</u>	<u>8,060</u>

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2022**

**3 Resources Expended**

<b>3a Church Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Diocesan common fund	40,090	-	40,090	45,750
Clergy expenses	1,531	-	1,531	579
Vicarage upkeep	-	2,901	2,901	4,456
	<u>41,621</u>	<u>2,901</u>	<u>44,522</u>	<u>50,785</u>
<b>3b Church Expenses</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Young at Heart	-	-	-	15
Church celebration expenses	1,225	-	1,225	276
Church courses	356	-	356	-
Upkeep of services	166	-	166	160
Advertising	82	-	82	250
Church property costs:				
Insurances	3,819	-	3,819	3,764
Repairs and maintenance	2,315	1,677	3,992	1,588
Gas and electricity	5,026	500	5,526	6,437
Cleaning materials	1,787	-	1,787	1,654
Cleaner's wages	6,140	-	6,140	6,025
Sundries	780	120	900	62
Depreciation	229	-	229	706
Churchyard expenses	3,677	-	3,677	2,376
	<u>25,602</u>	<u>2,297</u>	<u>27,899</u>	<u>23,313</u>
<b>3c Management and Administration</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Secretarial salary and pension	8,134	-	8,134	7,715
Telephone and internet costs	1,190	-	1,190	763
Bank charges	438	-	438	403
Equipment leasing	1,132	-	1,132	1,195
Printing, stationery and postages	1,827	-	1,827	1,192
Office equipment maintenance	-	-	-	47
Payroll fees	204	-	204	204
Accountancy fees	960	-	960	960
Gifts	343	-	343	499
Sundries	111	-	111	195
Subscriptions	422	-	422	737
	<u>14,761</u>	<u>-</u>	<u>14,761</u>	<u>13,910</u>
<b>3d Major repair expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
No major repairs incurred	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2022**

**4 Staff Costs**

	<b>2022</b>	<b>2021</b>
Salaries:	<b>£</b>	<b>£</b>
Cleaner	6,140	6,025
Secretarial	8,079	7,672
Employers Pension Contributions	55	43

**5 Tangible fixed assets**

	<b>Church Equipment</b>	<b>Office Equipment £</b>	<b>Furniture &amp; Fittings £</b>	<b>Garden Equipment £</b>	<b>Total £</b>
<b>Cost</b>					
As at 1 January 2022	39,922	12,520	3,560	465	56,467
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2022	<u>39,922</u>	<u>12,520</u>	<u>3,560</u>	<u>465</u>	<u>56,467</u>
<b>Accumulated depreciation</b>					
As at 1 January 2022	39,825	12,472	3,334	465	56,096
Disposals	-	-	-	-	-
Charge for the year	60	33	136	-	229
At 31 December 2022	<u>39,885</u>	<u>12,505</u>	<u>3,470</u>	<u>465</u>	<u>56,325</u>
<b>Net book value</b>					
At 31 December 2022	<u>37</u>	<u>15</u>	<u>90</u>	<u>-</u>	<u>142</u>
As at 1 January 2022	<u>97</u>	<u>48</u>	<u>226</u>	<u>-</u>	<u>371</u>

**6 Debtors: amounts falling due within one year**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Gift Aid - General Fund	5,461	7,234
Gift Aid - Restricted Funds	23	65
Lettings	243	495
LDBF Vicarage decorating account	933	-
Tax & National Insurance recoverable	35	46
Prepayments	70	66
	<u>6,765</u>	<u>7,906</u>

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2022**

<b>7 Creditors: amounts falling due within one year</b>	<b>2022</b>	<b>2021</b>
	£	£
Parish expenses and accruals	4,018	5,172
Fees received in advance	970	2,321
Lettings received in advance	80	416
	<u>5,068</u>	<u>7,909</u>

**8 Restricted funds**

The movements on the restricted funds of the charity were as follows:

	<b>2021</b>	<b>Incoming</b>	<b>Resources</b>		<b>2022</b>
	<b>Balance</b>	<b>resources</b>	<b>expended</b>	<b>Transfers</b>	<b>Balance</b>
	£	£	£	£	£
Specific Donations	-	1,222	1,222	-	-
Community fund - St Andrew's	212	-	-	-	212
Lay Worker Fund	2,236	150	-	-	2,386
Building Fund - St.Andrew's	6,022	1,422	1,435	-	6,009
General Fund - St.Peter's	-	5,000	-	-	5,000
Community fund - St Peter's	-	120	120	-	-
Restoration Fund - St.Peter's	35,404	1,133	769	-	35,768
Vicarage Fund	952	2,428	2,901	-	479
	<u>44,826</u>	<u>11,475</u>	<u>6,447</u>	<u>-</u>	<u>49,854</u>

**Transfers**

No transfers between funds were made during the year.

**9 Unrestricted funds**

	<b>2021</b>	<b>Incoming</b>	<b>Resources</b>		<b>2022</b>
	<b>Balance</b>	<b>resources</b>	<b>expended</b>	<b>Transfers</b>	<b>Balance</b>
	£	£	£	£	£
<b>General fund</b>	43,794	95,952	84,439	-	55,307
<b>Total unrestricted funds</b>	<u>43,794</u>	<u>95,952</u>	<u>84,439</u>	<u>-</u>	<u>55,307</u>

All funds are considered adequate to meet their intended purposes.

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2022**

<b>10 Analysis of net assets between funds</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
Fund balances as at 31 December 2022 are represented by:			
Tangible fixed assets	142	-	142
Stocks on hand	102	-	102
Debtors and prepayments	6,765	-	6,765
Bank Balances & CBF Deposits	52,704	49,854	102,558
Cash in Hand	662	-	662
Creditors:	-	-	-
Amounts falling due within one year	(5,068)	-	(5,068)
Amounts falling due in more than one year	-	-	-
 Total net assets	 <u>55,307</u>	 <u>49,854</u>	 <u>105,161</u>

**11 Commitments**

There were no commitments for capital expenditure at the year end.

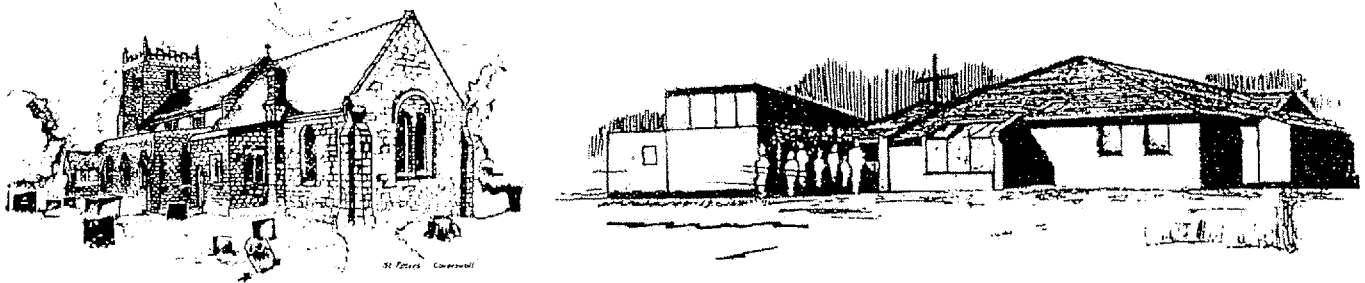
At the year end the charity was committed to making the following payment under non-cancellable operating leases in the year to 31 December 2022. The future minimum lease payments are as follows:

	<b>Plant &amp; Other</b>	
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Not later than one year	1,051	1,195
Later than one year and not later than five years	3,679	1,195
Later than five years	-	-
	<u>4,730</u>	<u>2,390</u>

---

# Accounts

---



**TRUSTEES ANNUAL REPORT &  
FINANCIAL STATEMENTS**

**FOR**

**THE PAROCHIAL CHURCH COUNCIL  
OF THE ECCLESIASTICAL  
PARISH OF CAVERSWALL  
STOKE-ON-TRENT**

Charity Reference Number 1142709

**FOR THE YEAR ENDED  
31<sup>ST</sup> DECEMBER 2021**

## **The PCC of the Ecclesiastical Parish of Caverswall**

<b>Contents</b>	<b>Page</b>
<b>Introduction and Report from the Churchwardens</b>	<b>2</b>
<b>Trustees Annual Report</b>	<b>5</b>
<b>Independent Examiner's Report</b>	<b>18</b>
<b>Statement of Financial Activities</b>	<b>19</b>
<b>Balance Sheet</b>	<b>20</b>
<b>Notes to the Financial Statements</b>	<b>21</b>

**INTRODUCTION:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall is responsible for the whole mission of its two Churches; St. Peter's and St. Andrew's.

St. Peter's Church is situated in the village of Caverswall in the Staffordshire Moorlands. It is a pretty, medieval Church building, enlarged and adapted over the centuries, with a written record of Incumbents dating back to 1230. It is popular for Weddings and Baptisms, seats approximately 160 people, and has a small kitchen and toilet area and a bell tower that was restored in 2008.

St. Andrew's Church is located in Weston Coyney, Stoke-on-Trent and was built and dedicated in 1984, with the aim of serving the communities there, within whose boundaries the Church is situated. It is a modern building, with a seating capacity of approximately 200 people. Within the building is also a Centre which comprises a hall, large kitchen, toilet facilities and a smaller kitchen, plus a number of smaller rooms and office space. The Parish Office is based there, and the Centre and small rooms are hired by local Community groups and are in almost constant use throughout the week.

St. Peter's and St. Andrew's Churches hold separate worship services most Sunday mornings, but they also operate closely as a Parish Community and have many shared events and activities, and administrative arrangements. They work together with All Saints Church (the Parish of Dilhorne) as a United Benefice, with one Incumbent (Priest in Charge) for the three Churches. The Benefice is in the Cheadle Deanery, the Archdeaconry of Stoke-upon-Trent, and the Diocese of Lichfield (Church of England).

## **TAR Churchwardens' Report 2021**

2021 was another year of challenges, but also of opportunities and blessings! January witnessed a national rise in Covid infection and all churches in the Diocese had to review their Risk Assessments. Zoom services and meetings kept us going in every sense. Working closely and collaboratively with Dilhorne, it was decided to continue the one-service per week model, sharing services between the three churches. We were fortunate to engage local retired clergy including Brian Whittaker, Maureen Tideswell, Rob Ellis and Ven. John Hall which allowed us many more Holy Communion services than in 2020; their support and encouragement was greatly appreciated.

But January also saw the start of the recruitment process. The joint PCC Pre-Section 11 meeting, chaired by Associate Archdeacon Terry Bloor, started the legal process. The PCCs decided that, given the changes in leadership during previous years, we needed to first identify our priorities for mission; this was against a background of the Diocesan initiative *Shaping for Mission*, and the need for clarity for the Parish Profile. Revd Harry Steele led an inspirational Zoom session where we were encouraged to consider how churches can grow; everyone agreed that prayer was the key!

Our joint Section 11 meeting then identified the Parish Representatives who would interview candidates, and the team who would oversee the crucial Parish Profile. This document involved an immense amount of work; communication was often via Zoom which proved challenging. Grateful thanks are owed to Susie Craig, Helen Thurstan and Audrey Salt (All Saints); Kate Fitzpatrick, Vanessa Collis and Mary Hull (St Peter's); Chris Lomax, Helen Cartlidge and Trevor Barnacle (St Andrew's).

Meanwhile the churches hoped and prayed! And in October after a Covid-aware interview process, Revd Mike Newbon was appointed as Vicar. We are thrilled and excited about welcoming Mike and his wife Ali and their family as they leave North Devon for the wonders of land-locked North Staffordshire! We should also record our thanks to Ven. Terry Bloor, and Bishop Matthew for their support and encouragement during the recruitment process.

A major challenge has been the Vicarage. The Vicarage was in a poor state and a great deal of work has been required to bring it up to standard. The two PCCS agreed that Mike and Chris Lomax should lead this project from the Benefice side, and they have worked tirelessly to oversee the improvements. They are our link with the Diocese and have discussed and debated many works for both inside and outside. Electrics were improved, a new gas boiler fitted upstairs, kitchen units were refurbished. Some door frames required repair. The utility room was re-fitted. Outside, the patio area was rebuilt, and trees were trimmed.

Parishes pay annually into a decorating fund. This largely covered the cost of decoration but Dilhorne PCC made more funds available allowing extra initiatives including the sanding/finishing of the parquet hall floor, provision of new carpets (all remaining carpets had to be removed), skip hire, and the making-good of damage caused by contractors. The Diocese also found some extra funding. Volunteers had already removed debris, cleaned, and tidied the garden. The work of these volunteers from both parishes is much appreciated and it has saved a lot of money. Thank you to all involved.

Although much improved, work remaining includes repairing the new boiler, the laying of new carpets, and the fitting of new curtain rails (cost will be covered by a donation), the hanging of several pairs of curtains, and a final clean; there are still problems with some radiators, the kitchen floor, and a security light. We are again very grateful to Ven. Terry Bloor who visited the Vicarage and prayed for the work there at a time when the task seemed overwhelming.

In the meantime, the work of the parish has continued. Thirteen funerals have taken place, inside St Peter's, largely overseen by our Readers David and Terry and we thank them for their ministry to grieving families. Each funeral has required a seating plan reflecting frequent changes to Covid regulations, and the services of often three vergers per funeral to ensure best practice. This has been a major task. Thanks are owed to David Walklett, Gill and David Till, Mary Hull and Yvonne Bagguley.

2021 witnessed nine weddings at St Peter's and one renewal of vows at St Andrew's. It was lovely to have weddings again, but we were totally dependant on the services of Deanery clergy, and logistical challenges followed the changing Covid regulations.

Baptisms have been challenging for all churches during Covid. With thanks to the Revd Maureen Tideswell, two baptisms occurred; the first coincided with heavy snow and Maureen was fetched from Cheddleton in Mary Hull's 4x4!

There is no doubting the impact of Covid on our church life. The number of services has been reduced; on Easter Sunday Bishop Matthew led Holy Communion at St Andrew's and All Saints. It has proved difficult to book clergy for key festivals, so his decision to lead the Christmas Eve Holy Communion was gratefully received. However, a positive test in his family made this impossible, Terry Bagguley leading a Service of the Word at short notice. With concern about overcrowding, St Peter's Carol Service went "on-the-road" around the village and over sixty people (including baby Dottie Hull) gathered at venues including The Auctioneer's Arms, St Peter's School and Caverswall Castle: it concluded with mulled wine and mince pies outside the church. It was a blessed evening and the weather was kind. There was also a Civic Service at St Peter's where our local Cllr Paul Roberts was dedicated as Chair of the Moorlands District Councils.

We are, as ever, very grateful to our Lay Readers for their ministries, and it was a great encouragement to have Josie Podmore licensed in September.

We can now look forward to 2022 knowing that the long search for our next Incumbent is completed. Hopefully Covid will have less effect on our activities so that we can be better seen in our communities, and better able to worship together.

Liz Beardmore and Chris Lomax  
Churchwardens

**Trustees' Annual Report  
For the Year ended 31<sup>st</sup> December 2021**

**The Parochial Church Council of the Ecclesiastical  
Parish of Caverswall, Stoke-on-Trent  
Charity Reference Number 1142709**

**1. REFERENCE AND ADMINISTRATION DETAILS**

**a) Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent, Charity Reference Number 1142709 (Registered July 2011).

**b) Key Contacts and Address:** Mrs Christine Lomax and Mrs Elizabeth Beardmore, Churchwardens, C/o The Parish Office, St. Andrew's Church & Centre, 375 Weston Road, Weston Coyney, Stoke-on-Trent, ST3 6HB

**Parish Office:** Tel.: 01782 312570. Email: caverswall382@btinternet.com.  
Web-site: www.allsaintsstandrewsstpeters.btck.co.uk

**c) Current PCC Members:**

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>
1	Elizabeth Beardmore	Acting Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
2	Christine Lomax	Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative	
3	David Beardmore	Local Lay Minister (Ex-officio)	
4	Terry Bagguley	Local Lay Minister (Permission to Officiate), Deanery Synod Representative (Ex-officio)	
5	Janette Wilkinson	Deanery Synod Representative (Ex-officio)	
6	Yvonne Bagguley	Elected Lay Representative, Treasurer, Standing Committee Member, Gift Aid Secretary	
7	Trevor Barnacle	Elected Lay Representative, Treasurer Assistant, Standing Committee Member	
9	Helen Cartlidge	Elected Lay Representative	
10	June Bunn	Elected Lay Representative	
11	Marty Day	Elected Lay Representative	

12	Gillian Fullwood	Elected Lay Representative Safeguarding Coordinator	
13	Katrina Fitzpatrick	Elected Lay Representative	
14	Joy Hall	Elected Lay Representative Safeguarding Assistant	
15	Alan Hawkins	Elected Lay Representative	
16	Mary Hull	Elected Lay Representative	
17	Mike Lomax	Elected Lay Representative	
18	Hazel Miles	Elected Lay Representative	
19	Josie Podmore	Co-opted Lay Representative, then Local lay Minister and Ex-Officio	From September 2021
20	Vanessa Collis	Co-opted Lay Representative PCC Secretary	

d) **Name and Address of Bankers & Independent Examiner:** Caverswall PCC holds its business current account with Lloyds Bank plc, Fountain Square, Hanley, Stoke-on-Trent. A holding business current account is also held with Natwest Bank, Market Street, Longton, Stoke-on-Trent, which is used for the receipt of wedding, funeral and burial fees, which are then allocated monthly to the relevant parties (Lichfield Diocesan Board of Finance, Caverswall PCC or Dilhorne PCC). Two investment accounts are also held with the Church of England Central Board of Finance (CBF). The Independent Examiner for Caverswall PCC is Walleys Chartered Certified Accountants, Stoke-on-Trent.

e) **Name of Priest in Charge:** The Benefice was in Interregnum.

## 2. STRUCTURE, GOVERNANCE AND MANAGEMENT

a) **PCC's Constitution:** The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957.

b) **Public Benefit Statement:** Trustees (PCC Members) of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Caverswall, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities of public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and

- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.
- c) **How trustees (PCC members) are appointed:** Trustees are elected or appointed, in accordance with the Church Representation Rules 2011.
- d) **How we induct and train new trustees:** New members are normally supported by the Vicar, Churchwardens and PCC members. In 2021, the Churchwardens supported individuals new to their roles. The focus on training in 2021 were the legal processes of advertising the post of Vicar, and the selection procedure. (e.g. The Pre-Section 11, and Section 11 meetings.)
- e) **Sub-committees:** Although only two finance meetings took place in 2021, monthly management accounts were prepared and reviewed by members of the Finance Team throughout the year. The full PCC met five times during the year, but in addition there was a Benefice Pre-Section 11 meeting, a Benefice Section 11 meeting, and a Benefice PCC training meeting led by Revd Harry Steele representing LYCIG. There was also an informal Benefice Meeting of PCC members and others regarding Vicarage improvements. The required Standing Committee, for emergency decisions, is in place and comprises of the Vicar, the two Churchwardens, and two other members from the PCC. This group met once in September 2021 to discuss business related to the forthcoming interview process. Sub-committees for 'Buildings & Churchyards' and 'Fellowship Community & Outreach' are also in place, and usually met once each term, but these did not meet in 2021. The sub-committee for Legalities (which includes Safeguarding) meet when required. Some PCC and Vacancy meetings were held by ZOOM.
- f) **Risk Management:** Risk Management is an item that is continually under review, and matters which are regularly considered and for which policies are in place, include:
- First Aid
  - Fire Safety and Evacuation (including fire drills)
  - Food Hygiene
  - Health and Safety
  - Lone Working
  - PAT Testing and Electrical Inspection
  - Quinquennial Inspection
  - Risk Assessment (for Church activities and events)
  - Safeguarding
  - Security
  - Condition of Hire for St Andrews Church Centre
  - Data Protection (GDPR)

The Parish of Caverswall is insured with Ecclesiastical Insurance Office PLC, which provides full cover for the two Churches.

In terms of the management of risk, a CCTV System is in place and maintained at St. Andrew's Church, and the building has annual inspections of fire extinguishers. A security alarm system is also in place.

St. Peter's Church also has annual inspections of fire extinguishers, and has a security alarm system, which includes an independent roof alarm.

Safeguarding is under constant review, and Confidential Declarations and Disclosure and Barring Service (DBS) applications were made for volunteers who required these as part of their role. Safeguarding training (to the appropriate level) is also required where necessary. Decisions on who should complete a Confidential Declaration, have a DBS check or undertake safeguarding training and at what level, are made in accordance with the Churches' Safeguarding Policy, which is based on guidelines issued by the Diocese of Lichfield. The Benefice Safeguarding Policy was reviewed and updated in September 2019, and adopted across the Benefice. The PCC believe that they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Changes during 2021 in Covid regulations and guidance by the Government and Church of England necessitated regular review of Risk Assessments for services, funerals and weddings. A Risk Assessment for an outdoor Carol Service in Caverswall was approved by EIG.

### 3. OBJECTIVES AND ACTIVITIES

- a) **Summary of the Objects of the Charity:** The PCC is committed to enabling as many people as possible to worship in our churches, and to become part of our parish communities in Caverswall and Weston Coyney. The PCC maintains an overview of worship throughout the Parish and makes suggestions on how our services can involve the many groups that live within our Parish. In our services and worship, we aim to put faith into practice through prayer and scripture, music and sacrament, word and deed.
- b) **Vision Statement, Vision Aims & Mission Action Plan:** Vision Statement, Vision Aims & Mission Action Plan: The Vision Statement for the Benefice is 'Attracting the Community to Jesus', which we consider in the context of the diocesan (Lichfield) focus on the three themes of Discipleship, Vocation and Evangelism. We developed a new Mission Action Plan in 2019, in which we set goals for one year and five years into the future in each of the three themed areas. This is normally reviewed annually against the targets set, with a review set for July 2020. However, because of Covid restrictions in meeting, and the Interregnum this has been put back until July 2022.
- c) **Employees:** A Parish Administrator Ms Gemma Hall (15 hours/week) and a cleaner, Mrs Brenda Colclough (12 hours/week) are employed by the Parish.

**d) Contribution of volunteers:** The Churches are served by a large team of volunteers who are vital to the mission and activities. These include:

- Bible Readers
- Buildings Maintenance Team
- Churchwardens
- Churchyard Working Group
- 'Cuppa and Comfort' leaders
- Flower Arrangers
- 'Foodbank' Team
- Intercessors
- 'Ladies Fellowship' leaders
- Lay Eucharistic Ministers
- Lay Service Leaders
- Licensed Lay Readers
- Life-group leaders
- Musicians
- 'Open Doors' Team
- Pastoral Care Team
- PCC Members, including Treasurer and Secretary
- Prayer Team
- Refreshments Teams
- Service Facilitators
- Sidespersons
- St Peter's Church School Foundation Governors and volunteers
- Table-tennis Club Leaders
- Welcomers
- Voluntary Vergers
- 'Young at Heart' Team

The Churches are also reliant upon the generosity of the Church community, in financially supporting the Churches and their activities.

#### **4. ACHIEVEMENTS AND PERFORMANCE**

**a) Regular Worship Services and Average Sunday Attendance:**

Before Lockdown in March 2020, normal service times were 9.30am each Sunday at St Peter's and 11am each Sunday at St Andrew's. St Peter's Church usually followed a pattern of Common Worship Holy Communion on the first Sunday of each month, Common Worship Service of the Word on second and fourth Sundays, and Book of Common Prayer (BCP) traditional Holy Communion service on third Sundays, often followed by an informal Open Doors service in the afternoon. Baptisms, outside of main services, were usually on Sunday afternoons at 12.30pm. During the Covid pandemic, the Benefice adopted a pattern of one service per week rotating between the three churches; there were some changes to this at Christmas and Easter. Average Sunday

attendance, and the figures for the wider Worshipping Community (which includes those who would attend if they were able to but are prevented from doing so due to illness) were as follows:

<b>ST PETER'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2021</b>	34	2
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2021</b>	55	1

Services at St Andrew's Church has usually followed a pattern of Common Worship Service of the Word on first Sundays of each month, Common Worship Holy Communion on second and fourth Sundays, and a Common Worship Service of the Word with Messy Activities on third Sundays. This family-friendly service has often included Thanksgiving for the life of a child, or occasionally, baptism or some other themed service (for instance, Christingle). As at St Peter's, there was usually one 10.00am service every three weeks.

Average Sunday attendance, and the figures for the wider Worshipping Community (which includes midweek services, Life Groups and those who would attend if they were able to but are prevented from doing so due to illness) were as follows:

<b>ST ANDREW'S CHURCH</b>	<b>Adult</b>	<b>Child Under 16</b>
<b>Average Sunday Attendance 2021</b>	35	2
	<b>Adult</b>	<b>Child Under 16</b>
<b>Worshipping Community 2021</b>	67	3

Many special services usually take place in both St Peter's and St Andrew's Churches, especially over the Easter and Christmas period. These include end-of-term and seasonal services for schools, and the 'Young at Heart' Easter and Christmas services. St Peter's hold their annual Memorial and Remembrance Services, in October and on 11<sup>th</sup> November respectively, However, Covid 19 restrictions meant that such services could not take place. A small Remembrance event did take place in Caverswall Square on 11<sup>th</sup> November at 11.00am; it was led by Lay Minister David Beardmore. Being the largest church in the Benefice, Christmas and Easter services were held here, affording safer seating during Covid.

Attendance at key seasonal services included:

<b>EASTER</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Easter Eve/Day Attendance</b>	0	41
<b>Easter Eve/Day Communicants</b>	0	41
<b>CHRISTMAS</b>	<b>St Peter's</b>	<b>St Andrew's</b>
<b>Christmas Eve/Day Attendance</b>	0	37
<b>Christmas Eve/Day Communicants</b>	0	0
<b>Carol Service Attendance</b>	59A 6C	0
<b>School Carol Service</b>	21A 167C	0
<b>Young at Heart Christmas Service</b>	0	0

- b) **Life Events - Policies and Statistics:** The Occasional Offices (Baptisms, Marriages and Funerals) are a significant part of the ministry of the Churches, especially St Peter's, and they are an important way in which the Church serves its community. Our policies with regard to access to occasional offices are:

**Baptism:** We welcome baptism requests from parents resident within the Ecclesiastical Parish, or who have a connection with St Peter's or St Andrew's Church, and adults who wish themselves to be baptised. All candidates (or their parents in the case of a child) are required to attend Baptism Preparation, which is usually two sessions over two weekday evenings. Dates for Thanksgiving (in the case of a child) and Baptism are offered during Preparation, and confirmed after completion. Child candidates are required to have at least two Godparents, who must themselves have been baptised. Adult candidates may wish to have a Sponsor. In the case of baptism for a child or young person under the age of 18, consent is required from all those with parental responsibility.

Covid restrictions, and the absence of our own ordained minister severely limited the number of baptisms in 2021.

**Marriages:** In order to qualify for marriage by Banns in the Parish, and in accordance with the legal requirements for marriage in the Church of England, both bride and groom must be British or EEA citizens. In addition, at least one must have an existing connection with Caverswall (or Dilhorne Parish, combined due to its operating as a United Benefice with a Bishop's Instrument in place for the three Churches) under the Marriage Measures Act 2008. If the couple are not resident in the Parish, a certificate of banns reading will also be required from their local Parish Church. Further advice is sought from Church of England guidelines and the Diocese with regard to other legalities, for instance, where a common or special licence may be required. If either of the couple have been previously married, they must complete and return the Church of

England's 'Marriage in Church after Divorce' document, for the Vicar's consideration.

In 2021 the Parish was dependant on the support of Ordained Clergy from the Deanery.

**Funerals:** Funerals at the Churches, Crematorium or graveside are usually referred to the Parish by the Funeral Directors assisting the family, at which point the details regarding the deceased are confirmed with the Benefice Office. Changing Covid regulations since March 2020 have proved challenging in the overseeing of funerals, and the Churchwardens and Benefice Administrator have had to work sensitively with Funeral Directors and families. Numbers who attended were restricted at various times, and track-and-trace information was essential. The pews were repositioned to ensure maximum space between mourners and staff. Seating plans were made for each funeral, and at least three vergers were always on duty. At the heart of all of this was the need to support mourners at the most challenging of times, and the loving care of our Lay Ministers Terry Bagguley and David Beardmore, and several visiting clergy, has been greatly appreciated.

**Burials:** The Parish has an open Churchyard in Caverswall, which also contains a Garden of Remembrance section. If a person lived outside the Parish at the date of death and is not on the Electoral Role, they can be buried into an existing family grave if there is space, but not into a new space in either the Churchyard or Garden of Remembrance. The only exception is if the person was resident in a care or nursing home outside of the Parish at the date of death, but immediately prior to moving there, they were resident in the Parish.

The Summary Statistics for Occasional Offices during 2021 were as follows:

2021 Statistics Summary	St. Peter's	St. Andrew's
Baptisms	1	1
Thanksgivings	0	0
Confirmations	0	0
Marriages	9	1 Renewal
Funerals in Church	13	0
Full Funeral at Crematorium or Cemetery	2	0
Civic Service	1	0

c) **Mission through community activities, groups and events:**

**'Caverswall Bell Ringers'** at St Peter's: a weekly practice and fellowship group for bell ringers of all ages and abilities, from Caverswall and elsewhere; St. Peter's also usually hosts a number of Bell Ringing events and visitors during the year. Covid restrictions meant that in 2021 ringing was limited. However, there was socially distanced practises from the spring onwards using masks and anti-viral gloves. Visitors were not allowed to ring, except for two trainers from Stoke Minster.

**'Cuppa and Comfort'** at St Andrew's: a monthly social, fellowship and support group for people who have been bereaved, attended by members of the Church and others from the wider community. Invitations to this group are given to family members following a bereavement, both as part of the follow-up from funerals and also at the annual Memorial Service. Sadly no meetings could be held in 2021.

**'Foodbank Distribution Centre'** at St. Andrew's: an eighth year of working with Stoke on Trent Foodbank, as a Distribution Centre operating on Friday afternoons throughout the year. The Distribution Centre normally feeds approximately 1000 people each year, and currently has 12 active volunteers out of a total of 18. While most of the volunteers are drawn from across the three churches in the United Benefice, some are nonchurchgoers from the surrounding area. Despite Covid challenges, Foodbank continued through 2021 but with increased health and safety measures.

**'Ladies Fellowship'** at St Andrew's: a monthly fellowship group of mainly Christian ladies, but open to others who wish to attend; as well as meeting together, they also arrange days out and raise money for various local charities: they hope to resume in 2022.

**'Open Doors'** at St Peter's: 2020 marked the eighth year of very successful Open Church Afternoons. With home-made cakes and refreshments, it normally began in February following a short service of worship, continuing in the summer months on Thursday afternoons. The Sunday afternoon Open Church includes a short act of worship and a prayer station with the opportunity to light a candle, and is regarded as a Fresh Expression of Church. However Open Doors was cancelled from March 2020, including the programme in 2021.

**'Railway Club'** at St Andrew's: a weekly social group who are also train enthusiasts. Fortunately, group meetings resumed later in 2021, although with smaller numbers allowed at each session. It is hoped that meetings will return to the their usual robust numbers in 2022.

**'Table Tennis Club'** Before Covid restrictions this met at St Peter's (CofE) Primary School: a weekly Social and fellowship group for men and women who like to play table tennis. Sadly, this was cancelled from March 2020 onwards.

**'Young at Heart'** at St. Andrew's: a monthly luncheon club for the elderly and infirm, who are collected from their own homes and brought to church, given refreshments, and allowed to enjoy some quality time with others, then safely returned back to their homes; this group has been running for thirty years, and many of the volunteers are themselves getting on in years, but their dedication and commitment to this ministry remains strong. Very sadly, in 2021, Covid restrictions made it impossible for this group to meet.

- d) **Courses, study groups etc.:** The Church has two 'Life Groups' in which members of the Church Community meet throughout the year in small groups in people's homes, or at St Andrew's Church, for Bible study and prayer. These continued during 2021 using Zoom.
- e) **School links:** : There is a particularly strong link between the Parish of Caverswall, and St Peter's (CofE) Primary School, which is located in Caverswall Village. The Vicar, plus several members of the Church community are Foundation Governors at the school, and they hold a majority of votes on the Governing Body. Several other members of the Church community (from both St Peter's and St Andrew's) go into the school to help including listening to the children read.

Covid measures meant that David Beardmore (Licensed Lay Reader) was unable to lead a weekly act of worship in the school. In addition, the regular school end-of-term services and activities at St Peter's Church were again curtailed. The absence of a Vicar during 2021 meant that the termly, informal Holy Communion service could not take place. However, a Christmas service led by the children did take place in church and this was much appreciated. As is the custom, all children received a small Christmas gift.

It is hoped that the 'Sanctuary' Club will be able to resume in the near future; this offers the children the opportunity to reflect and pray, and enjoy a variety of craft activities whilst listening to a mixture of traditional and contemporary Christian music. Despite restrictions from Covid, Foundation Governors had Zoom meetings; in-person meetings began later in the year.

St Andrew's Church has good links with the four local primary schools in Weston Coyney (Parkhall Academy, Crescent Academy, Weston Coyney (Infant and Junior) Academy), who all visit St Andrew's for occasional end-of-term services, special events and educational visits. In 2021 these were restricted because of Covid regulations.

- f) **Centre Lettings:** Groups that would have regularly hired the Centre at St. Andrew's during 2021 (usually on a weekly basis during term-time) but were restricted because of Covid regulations. St. Andrew's with St. Peter's Pre-School who use the building on weekdays during term resumed early in the year. Weight watchers resumed in the summer followed by Caverswall Guides and Rainbows. The Model Railway Club returned in October. The Monday morning Parent & Toddler group run by St. Andrew's with St. Peter's Pre-School has not yet been able to resume. Covid restrictions meant that we could not

make the Centre available for wedding receptions and children's birthday parties but the Centre was used by Stoke-on-Trent City Council for one Local Government Election.

- g) Other External Contacts:** The Church maintains links with a number of external community groups including Caverswall and Cookshill Women's Institute, and Weston Coyney Flower Club. The Parish Office maintains links with local funeral directors, and with memorial masons. The Caverswall Bell Ringers have strong links with the local and National Association of Change Ringers.
- h) Communication:** : Communication regarding the Churches and their events and services take place mainly through weekly notice sheets, monthly and periodic posters, and flyers which are displayed in and around the church buildings. Notifications of upcoming services and events are also regularly posted on our Church Facebook pages. Electronic communication continued to be very significant during 2021, with Zoom services and meetings becoming vital in church life and ministry.

## 5. FINANCIAL REVIEW

The Treasury team (Yvonne Bagguley, Treasurer and Trevor Barnacle, Treasurer Assistant) ensure that the charity keeps proper accounts and they review its financial performance, draw up and review budget and spending schedules and ensure robust and effective financial controls. They regularly report the state of financial matters at Finance Committee and PCC meetings, and liaise with the Independent Examiner in producing the End-of-Year Accounts.

- a) Account Summary and Reference:** The detailed results for the year are disclosed in the Statement of Financial Activities.

The total unrestricted Incoming resources for the year were £88,865 (2020: £85,724). Of this, income from planned giving was £44,256 (2020: £45,877). Collections made at all services (open plate) totalled £2,131 (2020: £712). This increase was due to covid restrictions being eased slightly so that more services were able to be held. There was one gift day appeal for the year with £3,391 being donated. (There was no gift day in 2020). The gift aid tax recoverable on all applicable receipts totalled £9,992 (2020: £11,101). Fees retained by the parish from weddings and funerals amounted to £12,388 (2020: £7,101). Sundry income from the sale of cook books, Christmas and other cards, pens and Harris Tweed garments raised £1,446 (2020: £188) The gross amount of income from centre lettings was £9,019 (2020: £5,448) No financial aid grants were claimable by the charity for the year (2020: 2 grants totalling £10,667).

The total resources expended from Unrestricted Funds was £83,401 (2020: £89,123), of which the reduced Diocesan Parish Share for 2021 amounted to £45,750 (2020: £41,892). The church property costs include the allocated expense of the centre which totalled £7,295 (2020: £7,695)

The Parish's giving for the year to Christian Charitable Works amounted to £100 (2020: £5,298). In addition to this amount, £729 (2020: £1,197) was paid from special collections and appeals.

The net incoming funds for the year on Unrestricted Funds totalled £5,464 (2020: outgoing £3,399) increasing the balance carried forward at 31 December 2021 to £43,794 (2020: £38,330).

The totals of Incoming resources and resources expended for the various Restricted Funds are disclosed in the Notes to the accounts, Note 8.

The Building Fund expenditure £316 is for radiator work at St Andrew's.

The Restoration Fund expenditure comprises of plumbing repairs totalling £238 and bells serviced £252.

During the year a Vicarage Fund was started. £3,233 was received from the Diocese Decorating Scheme and £1,900 from All Saints Dilhorne PCC. The expenditure for the year comprised of decorating costs £4,001 and parquet floor cleaning £180

- b) **Policy on Reserves:** The PCC wish to maintain a balance of unrestricted funds which equates to at least one month's unrestricted payments, being approximately £10,000, to cover emergency situations that may arise from time to time.

It is the policy of the PCC to invest surplus funds as they see fit.

- c) **Members' Responsibility for the Financial Statements:** Charity law requires members to prepare financial statements for each financial period, which give a true and fair view of the state of affairs of the PCC and of the surplus or deficit for that period. In preparing those financial statements, the members are required to:

- i. Select suitable accounting policies and apply them consistently;
- ii. Observe the methods and principles in the Charities Statement of Recommended Particulars (SORP);
- iii. Make judgements and estimates that are reasonable and prudent;
- iv. State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- v. Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.

The members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with

the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**6. TRUSTEES DECLARATION**

**The trustees declare that they have approved the trustees' report above.**

**Signed on behalf of the charity's trustees:**

**E Beardmore (Mrs)  
Chair of Trustees**

**Dated: 1<sup>st</sup> March 2022**

**Independent Examiner's Report to the trustees of  
The PCC of the Ecclesiastical Parish of Caverswall**

I report to the trustees on my examination of the accounts of The PCC of the Ecclesiastical Parish of Caverswall (the Trust) for the year ended 31 December 2021, which are set out on pages 19 to 27.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 no concerns and 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.

D. Fox (FCCA)  
Walletts Chartered Certified Accountants  
Adventure Place  
Hanley  
Stoke on Trent  
ST1 3AF

Dated : 31 March 2022

**The PCC of the Ecclesiastical Parish of Caverswall  
Statement of Financial Activities  
for the year ended 31 December 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total £	2020 Total £
<b>Incoming resources</b>					
Donations & Legacies	2a	62,671	1,296	63,967	68,497
Charitable Activities	2b	12,388	-	12,388	7,101
Other Trading Activities	2c	10,851	-	10,851	5,706
Income from Investments	2d	28	-	28	227
Other Income Resources	2e	2,927	5,133	8,060	12,265
<i>Total incoming resources</i>		<u>88,865</u>	<u>6,429</u>	<u>95,294</u>	<u>93,796</u>
<b>Resources expended</b>					
Fundraising Costs		535	-	535	49
Mission Giving & Donations		100	729	829	6,495
Church Activities	3a	46,604	4,181	50,785	44,131
Church Expenses	3b	22,507	806	23,313	27,030
Management & Administration	3c	13,655	255	13,910	15,002
Major Capital Expenditure	3d	-	-	-	-
<i>Total resources expended</i>		<u>83,401</u>	<u>5,971</u>	<u>89,372</u>	<u>92,707</u>
<i>Net (outgoing) / incoming resources before transfers</i>		5,464	458	5,922	1,089
<b>Transfers</b>					
Gross transfers between funds	8	-	-	-	-
<i>Net movement in funds</i>		<u>5,464</u>	<u>458</u>	<u>5,922</u>	<u>1,089</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		38,330	44,368	82,698	81,609
<i>Total funds carried forward</i>		<u>43,794</u>	<u>44,826</u>	<u>88,620</u>	<u>82,698</u>

The statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 21 to 27 form part of these accounts.

**The PCC of the Ecclesiastical Parish of Caverswall  
Balance Sheet  
as at 31 December 2021**

	Notes	2021 £	2020 £
<b>Fixed assets for use by the charity</b>			
Tangible assets	5	371	1,077
<i>Total fixed assets</i>		<u>371</u>	<u>1,077</u>
<b>Current assets</b>			
Stock of goods for resale		126	161
Debtors and prepayments	6	7,906	2,862
Balance at bank		32,913	33,729
Balances at Central Board of Finance		53,638	53,610
Cash in hand		1,575	23
<i>Total current assets</i>		<u>96,158</u>	<u>90,385</u>
<b>Liabilities</b>			
Creditors: amounts falling due within one year	7	7,909	8,764
<i>Net current assets</i>		<u>88,249</u>	<u>81,621</u>
<i>Total assets less current liabilities</i>		<u>88,620</u>	<u>82,698</u>
Creditors: amounts falling due after more than one year		-	-
<i>Net assets</i>		<u><u>88,620</u></u>	<u><u>82,698</u></u>
<b>The funds of the charity:</b>			
Restricted income funds	8	44,826	44,368
Unrestricted income funds			
General funds	9	43,794	38,330
<i>Total charity funds</i>		<u><u>88,620</u></u>	<u><u>82,698</u></u>

**The financial statements were approved by the trustees on the date shown below and signed on their behalf by:**

Mrs E Beardmore

Date: 25th March 2022

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2021**

**1 Accounting policies**

***Basis of preparation of accounts***

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The trust constitutes a public benefit entity as defined by FRS 102

***Fund accounting***

Restricted funds comprise two elements:-

- a) Income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest
- b) Donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purpose.

***Incoming resources***

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

***Resources expended***

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

**The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2021**

***Tangible fixed assets***

Consecrated and benefice property of any kind is excluded from the accounts by S.10(2)(a)&(c) of the Charities Act 2011.

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful life on a straight-line basis at the following rates.

Church Equipment	20% straight line basis
Office Equipment	20% straight line basis
Furniture & Fittings	15% straight line basis
Garden Equipment	15% straight line basis

The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2021

2 Incoming resources

2a Donations and Legacies	Unrestricted £	Restricted £	2021 £	2020 £
Planned giving:				
Gift aid donations	32,940	120	33,060	34,640
Other planned giving	11,316	-	11,316	11,357
Collections (open plate) at all services	2,131	-	2,131	937
Sundry donations	2,901	100	3,001	2,835
Gift days	3,391	50	3,441	-
Gift aid recoverable	9,992	42	10,034	11,131
Legacies	-	-	-	6,400
Other voluntary receipts including special appeals	-	984	984	1,197
	<u>62,671</u>	<u>1,296</u>	<u>63,967</u>	<u>68,497</u>
<b>2b Charitable Activities</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
Fees received	14,990	-	14,990	7,321
Less: paid out	(2,602)	-	(2,602)	(220)
	<u>12,388</u>	<u>-</u>	<u>12,388</u>	<u>7,101</u>
Magazines, books etc.	-	-	-	-
Young at Heart	-	-	-	-
	<u>12,388</u>	<u>-</u>	<u>12,388</u>	<u>7,101</u>
<b>2c Other Trading Activities</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
Special events	1,446	-	1,446	188
Printing and photocopying	386	-	386	50
Coffee money	-	-	-	20
Centre lettings	9,019	-	9,019	5,448
	<u>10,851</u>	<u>-</u>	<u>10,851</u>	<u>5,706</u>
<b>2d Income from Investments</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
CBF interest	28	-	28	227
<b>2e Other incoming resources</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
Contribution to parish expenses:				
All Saints Dilhorne	2,914	1,900	4,814	1,585
Miscellaneous	13	-	13	13
Grants	-	-	-	10,667
Vicarage decorating scheme claim	-	3,233	3,233	-
	<u>2,927</u>	<u>5,133</u>	<u>8,060</u>	<u>12,265</u>

The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2021

3 Resources Expended

3a Church Activities	Unrestricted £	Restricted £	2021 £	2020 £
Diocesan parish share	45,750	-	45,750	41,892
Clergy expenses	579	-	579	999
Vicarage upkeep	275	4,181	4,456	250
Training	-	-	-	990
	<u>46,604</u>	<u>4,181</u>	<u>50,785</u>	<u>44,131</u>
<b>3b Church Expenses</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
Youth & children's activities	-	-	-	4
Young at Heart	15	-	15	81
Church celebration services	276	-	276	125
Church courses	-	-	-	63
Upkeep of services	160	-	160	775
Advertising	250	-	250	-
Church property costs:				
Insurances	3,764	-	3,764	3,862
Repairs and maintenance	782	806	1,588	3,585
Gas and electricity	6,437	-	6,437	6,170
Cleaning materials	1,654	-	1,654	1,858
Cleaner's wages	6,025	-	6,025	6,446
Sundries	62	-	62	251
Depreciation	706	-	706	726
Churchyard expenses	2,376	-	2,376	3,084
	<u>22,507</u>	<u>806</u>	<u>23,313</u>	<u>27,030</u>
<b>3c Management and Administration</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
Secretarial salary and pension	7,715	-	7,715	7,284
Telephone and internet costs	763	-	763	937
Bank charges	403	-	403	301
Equipment leasing	1,195	-	1,195	1,195
Printing, stationery and postages	1,192	-	1,192	2,484
Office equipment maintenance	47	-	47	-
Payroll fees	204	-	204	419
Accountancy fees	960	-	960	990
Gifts	244	255	499	497
Sundries	195	-	195	365
Subscriptions	737	-	737	530
	<u>13,655</u>	<u>255</u>	<u>13,910</u>	<u>15,002</u>
<b>3d Major repair expenditure</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
No major repairs incurred	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The PCC of the Ecclesiastical Parish of Caverswall  
Notes to the Financial Statements  
for the year ended 31 December 2021

4 Staff Costs

	2021	2020
Salaries:	£	£
Cleaner	6,025	6,446
Secretarial	7,672	7,268
Employers Pension Contributions	43	16

5 Tangible fixed assets

	Church Equipment	Office Equipment £	Furniture & Fittings £	Garden Equipment £	Total £
<b>Cost</b>					
As at 1 January 2021	39,922	12,520	3,560	465	56,467
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2021	<u>39,922</u>	<u>12,520</u>	<u>3,560</u>	<u>465</u>	<u>56,467</u>
<b>Accumulated depreciation</b>					
As at 1 January 2021	39,318	12,439	3,170	463	55,390
Disposals	-	-	-	-	-
Charge for the year	507	33	164	2	706
At 31 December 2021	<u>39,825</u>	<u>12,472</u>	<u>3,334</u>	<u>465</u>	<u>56,096</u>
<b>Net book value</b>					
At 31 December 2021	<u>97</u>	<u>48</u>	<u>226</u>	<u>-</u>	<u>371</u>
As at 1 January 2021	<u>604</u>	<u>81</u>	<u>390</u>	<u>2</u>	<u>1,077</u>

6 Debtors: amounts falling due within one year

	2021 £	2020 £
Gift Aid - General Fund	7,234	2,381
Gift Aid - Restricted Funds	65	193
Lettings	495	30
Fees etc.	-	-
Tax & National Insurance recoverable	46	192
Prepayments	66	66
	<u>7,906</u>	<u>2,862</u>

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2021**

<b>7 Creditors: amounts falling due within one year</b>	<b>2021</b>	<b>2020</b>
	£	£
Parish expenses and accruals	3,595	2,693
Fees received in advance	3,898	5,595
Lettings received in advance	416	476
	<u>7,909</u>	<u>8,764</u>

**8 Restricted funds**

The movements on the restricted funds of the charity were as follows:

	2020 Balance £	Incoming resources £	Resources expended £	Transfers £	2021 Balance £
Specific Donations	-	984	984	-	-
Community fund - St Andrew's	212	-	-	-	212
Lay Worker Fund	2,086	150	-	-	2,236
Building Fund - St.Andrews	6,176	162	316	-	6,022
Restoration Fund - St.Peters	35,894	-	490	-	35,404
Vicarage Fund	-	5,133	4,181	-	952
	<u>44,368</u>	<u>6,429</u>	<u>5,971</u>	<u>-</u>	<u>44,826</u>

**Transfers**

No transfers between funds were made during the year.

**9 Unrestricted funds**

	2020 Balance £	Incoming resources £	Resources expended £	Transfers £	2021 Balance £
<b>Designated funds:</b>					
Missionary fund	3,932	-	-	(3,932)	-
<b>General fund</b>	34,398	88,865	83,401	3,932	43,794
<b>Total unrestricted funds</b>	<u>38,330</u>	<u>88,865</u>	<u>83,401</u>	<u>-</u>	<u>43,794</u>

The Missionary designated fund and charity giving has been reviewed by the PCC and the separate designated fund is no longer required.

All funds are considered adequate to meet their intended purposes.

**The PCC of the Ecclesiastical Parish of Caverswall**  
**Notes to the Financial Statements**  
**for the year ended 31 December 2021**

<b>10 Analysis of net assets between funds</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
Fund balances as at 31 December 2021 are represented by:			
Tangible fixed assets	371	-	371
Stocks on hand	126	-	126
Debtors and prepayments	7,906	-	7,906
Bank Balances & CBF Deposits	41,725	44,826	86,551
Cash in Hand	1,575	-	1,575
Creditors:	-	-	-
Amounts falling due within one year	(7,909)	-	(7,909)
Amounts falling due in more than one year	-	-	-
<b>Total net assets</b>	<b><u>43,794</u></b>	<b><u>44,826</u></b>	<b><u>88,620</u></b>

**11 Commitments**

There were no commitments for capital expenditure at the year end.

At the year end the charity was committed to making the following payment under non-cancellable operating leases in the year to 31 December 2021. The future minimum lease payments are as follows:

	<b>Plant &amp; Other</b>	
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Not later than one year	1,195	1,195
Later than one year and not later than five years	1,195	2,390
Later than five years	-	-
	<b><u>2,390</u></b>	<b><u>3,585</u></b>