



**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**

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**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](http://www.allsaintsstandrewsstpeters.btck.co.uk)

**c) Current PCC Members:**

	Trustee name	Office (if any)	Dates acted if not for whole year
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 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	<b>2a</b>	62,671	1,296	63,967	68,497
Charitable Activities	<b>2b</b>	12,388	-	12,388	7,101
Other Trading Activities	<b>2c</b>	10,851	-	10,851	5,706
Income from Investments	<b>2d</b>	28	-	28	227
Other Income Resources	<b>2e</b>	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	<b>3a</b>	46,604	4,181	50,785	44,131
Church Expenses	<b>3b</b>	22,507	806	23,313	27,030
Management & Administration	<b>3c</b>	13,655	255	13,910	15,002
Major Capital Expenditure	<b>3d</b>	-	-	-	-
<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	<b>8</b>	-	-	-	-
<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		<u>-</u>	<u>-</u>
<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**

<b>2a Donations and Legacies</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>2021 £</b>	<b>2020 £</b>
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**

<b>3a Church Activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</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>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</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>
	<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 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>
	<b>£</b>	<b>£</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:

	<b>2020</b>	<b>Incoming</b>	<b>Resources</b>	<b>Transfers</b>	<b>2021</b>
	<b>Balance</b>	<b>resources</b>	<b>expended</b>		<b>Balance</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
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**

	<b>2020</b>	<b>Incoming</b>	<b>Resources</b>	<b>Transfers</b>	<b>2021</b>
	<b>Balance</b>	<b>resources</b>	<b>expended</b>		<b>Balance</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<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>
	<b>£</b>	<b>£</b>	<b>£</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	-	-	-
Total net assets	<u>43,794</u>	<u>44,826</u>	<u>88,620</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 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	-	-
	<u>2,390</u>	<u>3,585</u>