



**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
31ST DECEMBER 2022**

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 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 31st 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 st Sunday	St Peter's	
2 nd Sunday	St Andrew's	All age worship
3 rd Sunday	All Saints	
4 th Sunday	St Andrew's	
5 th 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.

ST PETER'S CHURCH	Adult	Child Under 16
Average Sunday Attendance 2022	51	3
	Adult	Child Under 16
Worshipping Community 2022	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.

ST ANDREW'S CHURCH	Adult	Child Under 16
Average Sunday Attendance 2022	53	4
	Adult	Child Under 16
Worshipping Community 2022	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:

EASTER	St Peter's	St Andrew's
Easter Eve/Day Attendance	28	67
Easter Eve/Day Communicants	28	56
CHRISTMAS	St Peter's	St Andrew's
Christmas Eve/Day Attendance	19	27
Christmas Eve/Day Communicants	15	0
Carol Service Attendance	121A 22C	55A 13C
School Carol Service	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:

2022 Statistics Summary	St. Peter's	St. Andrew's
Baptisms	6	5
Thanksgivings	0	0
Confirmations	0	0
Marriages	9	0
Funerals in Church	26	3
Full Funeral at Crematorium or Cemetery	12	0
Civic Service	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)
Willetts 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 £
Incoming resources					
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>
Resources expended					
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
Transfers					
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>
Reconciliation of funds					
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 £
Fixed assets for use by the charity			
Tangible assets	5	142	371
<i>Total fixed assets</i>		<u>142</u>	<u>371</u>
Current assets			
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
<i>Total current assets</i>		<u>110,087</u>	<u>96,158</u>
Liabilities			
Creditors: amounts falling due within one year	7	5,068	7,909
<i>Net current assets</i>		<u>105,019</u>	<u>88,249</u>
<i>Total assets less current liabilities</i>		<u>105,161</u>	<u>88,620</u>
Creditors: amounts falling due after more than one year		<u>-</u>	<u>-</u>
<i>Net assets</i>		<u><u>105,161</u></u>	<u><u>88,620</u></u>
The funds of the charity:			
Restricted income funds	8	49,854	44,826
Unrestricted income funds			
General funds	9	55,307	43,794
<i>Total charity funds</i>		<u><u>105,161</u></u>	<u><u>88,620</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: 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

2a Donations and Legacies	Unrestricted £	Restricted £	2022 £	2021 £
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>
2b Charitable Activities	Unrestricted £	Restricted £	2022 £	2021 £
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>
2c Other Trading Activities	Unrestricted £	Restricted £	2022 £	2021 £
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>
2d Income from Investments	Unrestricted £	Restricted £	2022 £	2021 £
CBF interest	<u>705</u>	<u>-</u>	<u>705</u>	<u>28</u>
2e Other incoming resources	Unrestricted £	Restricted £	2022 £	2021 £
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

3a Church Activities	Unrestricted	Restricted	2022	2021
	£	£	£	£
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>

3b Church Expenses	Unrestricted	Restricted	2022	2021
	£	£	£	£
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>

3c Management and Administration	Unrestricted	Restricted	2022	2021
	£	£	£	£
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>

3d Major repair expenditure	Unrestricted	Restricted	2022	2021
	£	£	£	£
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

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

5 Tangible fixed assets

	Church Equipment	Office Equipment £	Furniture & Fittings £	Garden Equipment £	Total £
Cost					
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>
Accumulated depreciation					
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>
Net book value					
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

	2022	2021
	£	£
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

7 Creditors: amounts falling due within one year	2022	2021
	£	£
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:

	2021	Incoming	Resources		2022
	Balance	resources	expended	Transfers	Balance
	£	£	£	£	£
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

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

10 Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
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:

	Plant & Other 2022 £	2021 £
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>