



**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 2024**

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

TAR Vicars' Report 2024

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

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

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

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

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

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

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

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

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

A great time was had by all.

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

To the glory of God!

Revd Mike Newbon - VICAR

Trustees' Annual Report
For the Year ended 31st December 2024

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

1. REFERENCE AND ADMINISTRATION DETAILS

- a) Charity Name:** The Parochial Church Council of the Ecclesiastical Parish of Caverswall, Stoke-on-Trent, Charity Reference Number 1142709 (Registered July 2011).
- b) Key Contacts and Address:** Revd Mike Newbon, Mrs Christine Lomax and Mrs Elizabeth Beardmore, Churchwardens, C/o The Parish Office, St. Andrew's Church & Centre, 375 Weston Road, Weston Coyney, Stoke-on-Trent, ST3 6HB

Parish Office: Tel.: 01782 312570. Email: caverswall382@btinternet.com.
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) | |
| 2 | Elizabeth Beardmore | Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative | |
| 3 | Christine Lomax | Co-Vice-Chair, Churchwarden, Standing Committee Member, also Elected Lay Representative | |
| 4 | David Beardmore | Local Lay Minister (Permission to Officiate) Elected Lay Representative | |
| 5 | Terry Bagguley | Local Lay Minister (Permission to Officiate), Deanery Synod Representative (Ex-officio) | |
| 6 | Janette Wilkinson | Deanery Synod Representative (Ex-officio) | |
| 7 | Yvonne Bagguley | Elected Lay Representative, Treasurer, Standing Committee Member, Gift Aid Secretary | |

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

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

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

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

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

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

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

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

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

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

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

3. OBJECTIVES AND ACTIVITIES

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

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

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

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

4. ACHIEVEMENTS AND PERFORMANCE

a) Regular Worship Services and Average Sunday Attendance:

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

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

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

Bishop Matthew preached at both Advent 1 services.

| ST PETER'S CHURCH | Adult | Child Under 16 |
|--------------------------------|-------|----------------|
| Average Sunday Attendance 2024 | 38 | 3 |
| | Adult | Child Under 16 |
| Worshipping Community 2024 | 42 | 4 |

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

| ST ANDREW'S CHURCH | Adult | Child Under 16 |
|--------------------------------|-------|----------------|
| Average Sunday Attendance 2024 | 58 | 6 |
| | Adult | Child Under 16 |
| Worshipping Community 2024 | 65 | 7 |

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

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

Attendance at key seasonal services included:

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

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

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

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

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

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

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

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

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

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

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

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

c) Mission through community activities, groups and events:

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

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

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

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

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

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

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

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

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

- f) Centre Lettings:** St Andrew's with St Peter's Pre-School use the building on weekdays during term time. Weight Watchers, Rainbows and the Model Railway Club continued to meet throughout the year. Parent & Toddler Group, run by Hazel Beardmore and Josie Podmore on behalf of St Andrew's on a Thursday afternoon 1-2pm.
- g) Other External Contacts**
The Parish Office maintains links with local funeral directors, and with memorial masons. The Caverswall Bell Ringers have strong links with the local and National Association of Change Ringers.
- h) Communication:** Communication regarding the Churches and their events and services take place mainly through weekly notice sheets, monthly and periodic posters, and flyers which are displayed in and around the church Buildings. Notifications of upcoming services and events are also regularly Posted on our Church Facebook pages and on our newly updated website.

5. FINANCIAL REVIEW

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. TRUSTEES DECLARATION

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

Signed on behalf of the charity's trustees:

Reverend Mike Newbon

Chair of Trustees

Dated: 11th April 2025

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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

Dated : 24th April 2025

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

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

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

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

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

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

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

Rev. M. Newbon

Date: 17th April 2025

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

1 Accounting policies

Basis of preparation of accounts

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

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

Fund accounting

Restricted funds comprise two elements:-

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

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

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

Incoming resources

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

Resources expended

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

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

Tangible fixed assets

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

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

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

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

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

2 Incoming resources

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

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

3 Resources Expended

| 3a Church Activities | Unrestricted | Restricted | 2024 | 2023 |
|---|---------------------|-------------------|---------------|---------------|
| | £ | £ | £ | £ |
| Diocesan common fund | 29,962 | - | 29,962 | 29,374 |
| Clergy expenses | 3,370 | - | 3,370 | 3,020 |
| Training | 456 | - | 456 | - |
| | <u>33,788</u> | <u>-</u> | <u>33,788</u> | <u>32,394</u> |
| 3b Church Expenses | Unrestricted | Restricted | 2024 | 2023 |
| | £ | £ | £ | £ |
| Youth & children's activities | - | 172 | 172 | - |
| Church celebration expenses | 1,774 | - | 1,774 | 725 |
| Church courses | - | 196 | 196 | 383 |
| Outreach & community expenses | - | 233 | 233 | - |
| Upkeep of services | 282 | - | 282 | 298 |
| Advertising | 567 | - | 567 | 96 |
| Church property costs: | | | | |
| Insurances | 4,377 | - | 4,377 | 4,149 |
| Repairs and maintenance | 8,033 | 10,482 | 18,515 | 8,687 |
| Gas and electricity | 5,744 | - | 5,744 | 6,166 |
| Cleaning materials | 2,268 | - | 2,268 | 1,822 |
| Cleaner's wages | 7,332 | - | 7,332 | 6,708 |
| Sundries | 517 | - | 517 | 615 |
| Depreciation | 513 | - | 513 | 406 |
| Churchyard expenses | 9,293 | - | 9,293 | 2,547 |
| | <u>40,700</u> | <u>11,083</u> | <u>51,783</u> | <u>32,602</u> |
| 3c Management and Administration | Unrestricted | Restricted | 2024 | 2023 |
| | £ | £ | £ | £ |
| Secretarial salary and pension | 10,090 | - | 10,090 | 9,177 |
| Telephone and internet costs | 1,061 | - | 1,061 | 1,152 |
| Bank charges | 482 | - | 482 | 411 |
| Equipment leasing | 1,051 | - | 1,051 | 1,051 |
| Printing, stationery and postages | 1,962 | - | 1,962 | 1,530 |
| Payroll fees | 232 | - | 232 | 227 |
| Accountancy fees | 1,098 | - | 1,098 | 1,066 |
| Gifts | 75 | - | 75 | 123 |
| Sundries | 28 | - | 28 | 25 |
| Subscriptions | 463 | - | 463 | 440 |
| | <u>16,542</u> | <u>-</u> | <u>16,542</u> | <u>15,202</u> |
| 3d Church building facility improvements | Unrestricted | Restricted | 2024 | 2023 |
| | £ | £ | £ | £ |
| Disabled toilet | 522 | 469 | 991 | 9,037 |
| Food bank store room | - | 545 | 545 | - |
| | <u>522</u> | <u>1,014</u> | <u>1,536</u> | <u>9,037</u> |

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

4 Staff Costs

| | 2024 | 2023 |
|---------------------------------|-------------|-------------|
| | £ | £ |
| Salaries: | | |
| Cleaner | 7,332 | 6,708 |
| Secretarial | 9,978 | 9,091 |
| Employers Pension Contributions | 112 | 86 |

5 Tangible fixed assets

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

6 Debtors: amounts falling due within one year

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

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

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

8 Restricted funds

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

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

Transfers

No transfers between funds were made during the year.

9 Unrestricted funds

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

All funds are considered adequate to meet their intended purposes.

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

10 Analysis of net assets between funds

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

11 Commitments

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

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

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