

THE PAROCHIAL CHURCH COUNCIL OF RUSCOMBE AND TWYFORD

England & Wales · Charity number 1143142

Details

Other names RUSCOMBE AND TWYFORD PCC

Status Registered

Legal form Previously excepted

Registered 2011-07-28

Register [View on the Charity Commission register](#)

Contact

Address St. Marys Church Centre
Station Road
Twyford
Reading
RG10 9NT

Phone 01189344792

Email office@thru-christ.org.uk

Website www.thru-christ.org.uk

Activities

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

Activities: Regular public worship for all.Pastoral work, including visiting the sick and bereaved.Teaching of christianity through sermons, courses and small groups.Taking of religious assemblies in schools.Provision of sacred space for personal prayer and contemplation.The provision of a youth club with achristian ethos.Promotion of christianity.Promoting the whole mission of the church.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Wokingham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£187,677	£190,629	-	-
2024-12-31	£210,884	£162,932	-	-
2023-12-31	£186,462	£174,386	-	-
2022-12-31	£167,807	£150,270	-	-
2021-12-31	£162,787	£147,957	-	-
2020-12-31	£157,306	£162,797	-	-

Trustees

Name	Role	Appointed
Rev Mark Fearnley Gould	Chair	2024-09-24
ALAN GWYNN		2023-04-26
Christopher Tennant		2022-01-17
Claire Joanna Lawrence		2021-06-07
Dr Hans-Martin Gutmann		2022-04-27
Duncan Steele		2022-04-27
Hope Lawrence		2022-04-27
John Porter		2026-04-22
Katie Sabberton-Coe		2022-04-27
Kevin David Cowley		2018-04-18
Linda Joy Jackson		2019-06-03
Michael Winn		2026-05-15
Mollie McPherson		2025-04-23
Mr Keith Hay		2015-04-29
Phillippa Claire Middleton		2025-04-23
Simon Farrar		2022-04-27
Stephen John Phillippo		2025-04-23

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Charity registration number 1143142

Report and Accounts

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Introduction

The Parochial Church Council (PCC) presents its annual report for the year ended 31st December 2025.

Reference and administrative information

The PCC is a registered charity:- registration number 1143142.

Trustees / members of the PCC who served from 1st January 2025 until the date this report was approved are:-

Ex Officio Members

<i>Vicar</i>	Revd Mark Gould	<i>from September 2024</i>
<i>Wardens</i>	John Porter	<i>until April 2025</i>
	Kevin Cowley	
	Simon Farrar	

Elected Members, their expected term of appointment and (where appropriate) date of appointment /resignation

<i>Deanery Synod Representatives</i>	Linda Jackson	<i>2023-2026</i>
	Alan Gwynn	<i>2023-2026</i>
	Barbara Carr	<i>from October 2025 to 2026</i>
	Phillippa Middleton	<i>from October 2025 to 2026</i>
<i>Other members</i>	Keith Hay (Hon Treasurer)	<i>2015-2027</i>
	Claire Lawrence	<i>2021-2027</i>
	Chris Tennant	<i>2025-2028</i>
	Hope Lawrence (secretary)	<i>2022-2028</i>
	Hans Gutmann	<i>2022-2026</i>
	Katie Sabberton-Coe	<i>2022-2026</i>
	Duncan Steele	<i>2022-2026</i>
	Chrissie Rowe	<i>from June 2025 - 2026</i>
	Mollie McPherson	<i>from April 2025 - 2027</i>
	Phillipa Middleton	<i>from April 2025 - 2028</i>
	Steve Phillippo	<i>from April 2025 - 2028</i>
	Karen Ricketts	<i>2022 to end of appointment April 2025</i>
	Thanda Mhlanga	<i>2022- resigned April 2025</i>
	Lucy Bowley	<i>2024 - resigned April 2025</i>
	Cyndy Gray	<i>2022 - resigned December 2025</i>

Other office holders (non-trustees)

Assistant Treasurer Karen Ricketts

Principal Address:- St Mary's Church Office, Station Road, Twyford, Reading, RG10 9NT

Independent Examiner:- Gisela Sharpe FCCA
Independent Examiner
16 Lincoln Gardens,
Twyford,
Reading,
RG10 9HU

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Bank:- Santander

Structure, Governance and Management

The PCC is governed by the Parochial Church Council (Powers) Measure 1956 and the Church Representation Rules.

PCC members are recruited in a number of ways from the electoral roll and are either ex officio, elected by the Annual Parochial Church Meeting (APCM) or co-opted by the PCC in accordance with the Church Representation Rules, and in line with the Constitution of the Local Ecumenical Partnership (LEP) agreed in 2001 (see below).

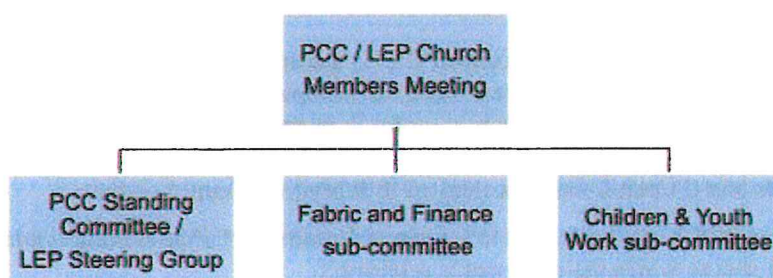
The PCC is responsible for all parish finance and its management and control, including the appointment of a Treasurer. Members of the PCC are responsible for keeping accounting records which disclose, with reasonable accuracy, the financial position of the PCC, and enable them both to ascertain the financial position of the PCC and to ensure that the financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Statement of Recommended Practice 'Accounting by Charities' 2015 (SORP - FRSSE) Financial Reporting Standard for Smaller Entities. The PCC is also responsible for safeguarding its assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the APCM.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements or recommended best practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings, subject to keeping the PCC informed as fully as necessary.

In 2001 a Local Ecumenical Partnership (LEP) was entered into between the PCC and the United Reformed Church, Twyford. The ongoing purpose of the LEP is to develop a closer relationship between the Anglican and URC congregations of Ruscombe and Twyford, and to work to a common purpose. The PCC consequently organises and discharges its business through the following governance structure:



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From 1st March 2012, the Parish of Ruscombe and Twyford was part of the joint Benefice of Ruscombe & Twyford with Hurst. This did not directly impact on the governance structure described above since both PCCs (Ruscombe & Twyford and St Nicholas' Hurst) retained their distinct legal identities. On 1st April 2024, the joint Benefice was dissolved and, on 24th September 2024, Revd Mark Gould was installed as Vicar of the Parish of Ruscombe and Twyford.

PCC / LEP Church Members Meetings. Under the LEP constitution, PCC meetings take place concurrently with Church Members Meetings. Where legally required, PCC members may vote separately on specific agenda items, subject to a valid quorum. During 2025, the LEP Church Members Meeting met on four occasions including the AGM held on 23rd April 2025. The PCC also met separately four times in the year to discuss and decide on issues relating solely to the Anglican churches.

We have continued to pay particular attention to Safeguarding and to Data Protection during the year.

In line with the policy agreed by the PCC in 2016, revised pay rates for our paid staff were implemented on 1st April 2025. These apply to our regular employees such as Children & Families Worker, Office Team and cleaners. The PCC policy links our pay rates to the Real Living Wage which is published each November by the Living Wage Foundation.

To meet our legal duties under the Government's Workplace Pensions legislation, an employee pension scheme was introduced on 1st April 2017. At the end of 2025, the scheme had three members.

Quinquennial inspections for both St James; and St Mary's, took place in February 2023, although production of the reports was delayed until the summer of that year. Work continues to address the recommendations of these reports and to identify sources of funding to cover the recommended work on our church buildings. The PCC has continued to add to our Designated Building Reserve as a precaution.

Standing policies such as health and safety, risk assessment and safeguarding were reviewed during the year, amended where necessary and approved.

PCC Standing Committee. Meets as part of the LEP Steering Group which comprises representatives of the PCC and the URC Elders. The Steering Group is charged with carrying out the work of the PCC between PCC meetings. In 2025 the LEP Steering Group met on three occasions. In addition, the Ministry Team members, Churchwardens and other key staff members meet weekly to keep track of day-to-day activities and any issues requiring attention.

The Finance and Fabric Sub Committee. Ensures that the finances of the PCC are conducted in a safe and efficient manner and guides the PCC on all financial matters. It ensures that the PCC's obligation to ensure that the fabric of the churches is well maintained and suitably developed is properly discharged. The Committee is chaired by the Treasurer, with the day to day work carried out by the Treasurer, the Assistant Treasurer and the Churchwardens. The committee met on four occasions in 2025.

The Children's and Youth Work Sub Committee. This committee ceased to function following the separation of the Benefice. Phillippa is now supported by Hannah Jones as her designated Line Manager, with day to day support from Revd Mark Gould.

Objectives and activities

The Ruscombe and Twyford Parochial Church Council (PCC) is a corporate body whose objectives are defined by the Parochial Church Council (Powers) Measure 1956 as 'to co-operate with the minister in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical'. The PCC also has the responsibility for the maintenance of the Church and Graveyards of St James the Great, Ruscombe, and the Church, Graveyards and Church Centre complex of St Mary the Virgin, Twyford.

In carrying out its duties, the PCC pays due regard to Charity Commission Public Benefit guidance when exercising any powers or duties to which the guidance is relevant.

In its oversight of church activities, the PCC complies with the duty to have due regard to the House of Bishops'

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guidance on safeguarding children and vulnerable adults, Section 5 of the Safeguarding and Clergy Discipline Measure 2016. This includes ensuring that our Safeguarding Policy is regularly reviewed and updated, that compliance with the policy is appropriately monitored, and that all relevant employees and volunteers are subject to DBS checking and appropriate safeguarding training.

Achievements and Performance

All three churches have had busy years with much to give thanks for. Our Sunday morning worship congregation at St Mary's has grown with new families and individuals joining us. At St Mary's all Sundays are now "The 1030" with an All Age focus on the first Sunday of each month. At St James there has been a more regular pattern of worship with a service every Sunday at 9 am.

We have continued our LEP with Twyford URC now known as the Twyford Church Partnership. Together as three churches we worked together to agree a new vision statement for the next five years. We appreciated joining together in the visit of the Wessex URC moderator Revd Michael Hopkins in March 2026

Small Groups have continued to remain a strength of the church and we are grateful to their leaders and the commitment of their members. We had hoped to run an Alpha group last autumn but have yet to attract enough people to form a group. In February 2026 we had a Prayer Weekend at the St Mary's Centre. Over 40 people were involved in spending an hour in prayer to pray for our mission and our local communities.

We continue to appreciate the worship leading of our diverse teams of musicians, singers and organists, we are so blessed at both churches. Licensed Lay Preachers support the leading of worship and regular preaching. In 2025 it was good to have a strong celebration of Christian Aid week and we had visitors from our other mission partners: Church Army, Yelldal Manor, Christians Against Poverty and an interview with Woodley Foodbank

Phillippa Middleton has continued to do a grand job as a Children and Families worker. She is a valued key player in our engagement with your families, spreading the Gospel message across Twyford and Ruscombe. Tots on Tuesday, our parent and toddler group meets weekly in term time. We are regular visitors to all our local schools taking assemblies every two weeks and also leading transition activities. We engage with the uniformed organisations for Remembrance Sunday and for the Scout Carol Concert. A Light Party, Bonfire Party and Good Friday Messy Church activities reach out to families into the community.

We had a strong presence at both the Donkey Derby in June and Christmas Fayre in December. We were proud to be nominated for a community award in the Twyford Together community awards

We held a popular Quiz Night in Oct 2025 and Pancake Cafe In Feb 2026 to welcome and build links with people outside of the church community.

St James' had a successful open day in May 2025 engaging the local community in thinking about their future hopes for the building. In July we had Pimms and Hymns to bring new people into our worship which had over thirty people attend. The church has benefited from a new temporary PA system and hearing aid loop. Wifi has been installed to enable remote control and monitoring of the heating, a security camera and electronic payments. A project has been started engaging an architect to come up with proposals for adding a toilet and servery to St James' alongside more flexible seating and repairs to both tower and nave roofing.

At St Mary's we were pleased to obtain faculties for work securing visual display screens in St Mary's. We were pleased to have a large number of spring bulbs donated by Squire's garden centre. We have an excellent churchyard team of volunteers who looks after both churchyards

Life events continue to bring joy as we walk alongside those at key times of their lives either in celebration of Baptisms and Weddings, but also at times of great sadness. We have taken a good number of funerals for our local community. We have only had two weddings in the last twelve months but we are developing links with the Stanlake wedding venue team.

The Pastoral Care Team supports those who would have asked for a visit or Holy Communion in their homes. A key priority identified by this team has been loneliness in our local community. To support this the team have

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identified a list of activities in the local community and created a leaflet to connect people to them. They have also published articles in two local magazines.

This year we have lost several dearly loved members of our congregation. In particular Steven Buckley, Betty Gardener, John Sharp and Lorna Frewin. As we grieve their passing we are grateful for the contributions they have made to our church life over many decades.

A highlight of the last year was the Ordination at Christchurch Cathedral of Revd Lucy Bowley who has been licensed to serve her curacy in the Parish of St Marks with All Saints Binfield.

We are grateful for Revd Helen Charlton's ongoing ministry in our parish as associate priest. In April she is stepping down from being a regular member of our team and we are grateful for her generous service over about twelve years.

Simon Farrer and Kevin Cowley work well together as Church Wardens and manage the fabric of St Mary's with good humour, patience and dedication.

This year we have had no warden specifically assigned to St James', but Barbara Carr has coordinated rotas to enable a team of volunteers to look after key roles getting the church ready for worship.

Harriet Swinyard retired in August 2025 and we are delighted to have employed Amy Vaughan has taken over; her kind and professional manner gives confidence to anyone making contact with the office.

The PCC has moved to six meetings a year for the year commencing Jan 2026. Hope Lawrence continues to be the PCC Secretary, again keeping us in good order and to time at our meetings. Both these roles are crucial to the smooth running of the Parish, and I am personally very grateful to them for the generosity and counsel.

In conclusion there is much going on in the life of our churches which is increasingly spilling out into the community and bringing a wider group of people in. This is sustained by a wonderful team of volunteers who give generously of their time, skills and money to see our churches prosper in their mission. It is a privilege to serve them. Moving forward into a new year there is so much to be excited about as we share the message of Jesus and seek to "encounter God together."

Approved by the PCC on 23rd March 2026 and signed on its behalf by:

Revd Mark Gould
Vicar
Parish of Ruscombe & Twyford

Ruscombe and Twyford Parochial Church Council

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Independent Examiner's Report to the Parochial Church Council of Ruscombe and Twyford

This report on the financial statements of the PCC for the year ended 31 December 2025, which are set out on pages 7-13, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC considers that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) : which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act; and to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met;
or

(2) : to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Gisela Sharpe FCCA
Independent Examiner
16 Lincoln Gardens,
Twyford,
Reading,
RG10 9HU

Date:-

Ruscombe and Twyford Parochial Church Council

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Receipts and Payments Account

2024		Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total
£			£	£	£	£
CASH RECEIPTS						
171,912	Voluntary income	2a	141,552	-	8,353	149,905
29,726	Activities for generating funds	2b	15,897	-	12,363	28,260
9,246	Investment income	2c	9,512	-	-	9,512
-	Other cash receipts	2d	-	-	-	-
210,884	Total cash receipts		166,961	-	20,716	187,677
CASH PAYMENTS						
215	Cost of generating voluntary income	3a	-	-	-	-
894	Fundraising costs	3b	686	-	10,950	11,636
122,820	Church activities	3c	122,245	-	13,516	135,761
9,793	Charitable donations	3d	13,406	-	-	13,406
29,210	Church management \ administration	3e	29,826	-	-	29,826
162,932	Total cash payments		166,163	-	24,466	190,629
47,952	NET RECEIPTS / (PAYMENTS)		798	-	(3,750)	(2,952)
-	Transfers between funds		-	-	-	-
47,952	NET RECEIPTS / (PAYMENTS) after transfers		798	0	(3,750)	(2,952)
186,642	Cash bals at start of year		59,435	115,596	59,563	234,594
234,594	Cash bals end of year		60,233	115,596	55,813	231,642

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Statement of assets and liabilities as at 31 December 2025

2024		Unrestricted Funds	Designated Funds	Restricted Funds	Total
£	Notes	£	£	£	£
Monetary Assets					
234,594	Cash at Bank & CBF	60,233	115,596	55,813	231,642
<u>234,594</u>		<u>60,233</u>	<u>115,596</u>	<u>55,813</u>	<u>231,642</u>
Other Monetary Assets					
23,000	Tax Reclaim Due	19,700			19,700
<u>23,000</u>		<u>19,700</u>	<u>-</u>	<u>-</u>	<u>19,700</u>
Liabilities					
480	Independent Examiners Fee	600			600
8,300	Mission Payments	8,300			8,300
<u>8,780</u>		<u>8,900</u>	<u>-</u>	<u>-</u>	<u>8,900</u>

Under s.133 of the Act, there is no requirement to place a value on fixed assets. It is in any case deemed that as St. James's, Ruscombe is a Grade I listed building and St. Mary's, Twyford a Grade II listed building, it would be almost impossible to attribute a valuation. As the Church Centre is attached to St. Mary's and insures with St. Mary's, no valuation of the Church Centre can be ascertained. Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trusts for the PCC and which require a faculty for disposal, since the PCC considers this to be inalienable property.

There were no contingent liabilities.

The Notes on Pages 10-13 form part of these accounts

These financial statements were approved by the PCC on 23rd March 2026 and signed on its behalf by:

Mark Gould

Vicar

Ruscombe and Twyford Parochial Church Council

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Notes to Financial Statements

1. Accounting Policies

The financial statements have been prepared in accordance with section 133 of the Charities Act 2011 using the receipts and payments basis and in accordance with the Church Accounting Regulations 2006.

Receipts are taken into account when cash or cheques are received by the PCC. Payments are recognised when cash is physically handed over or a cheque is written and released.

2. Analysis of incoming resources

2024		Note	Unrestrict	Designate	Restricted	Total
£		s	d	d		
			£	£	£	£
2(a) Voluntary income						
<u>Recurring income:</u>						
85,827	Tax efficient planned giving (ex. Tax)		90,702	-	-	90,702
3,722	Collections of loose cash at services		3,652	-	-	3,652
15,170	Other planned giving		15,774	-	-	15,774
10,244	Other individual donations		4,384	-	-	4,384
21,730	Tax recovered on planned giving		24,975	-	-	24,975
1,301	Tax recovered on unplanned giving, donations and collections		2,065	-	-	2,065
<u>137,994</u>			<u>141,552</u>	<u>-</u>	<u>-</u>	<u>141,552</u>
<u>Non-recurring income:</u>						
20,000	Legacies	8	-	-	-	-
13,918	Special appeals	8	-	-	8,353	8,353
<u>171,912</u>			<u>141,552</u>	<u>-</u>	<u>8,353</u>	<u>149,905</u>
2(b) Activities for generating funds						
5,509	Courses and Events	8	1,490	-	7,000	8,490
9,754	Church Centre letting		8,104	-	-	8,104
14,463	Fees - weddings, funerals etc	8	6,303	-	5,363	11,666
<u>29,726</u>			<u>15,897</u>	<u>-</u>	<u>12,363</u>	<u>28,260</u>
2(c) Investment income						
9,246	Interest		9,512	-	-	9,512
<u>9,246</u>			<u>9,512</u>	<u>-</u>	<u>-</u>	<u>9,512</u>
2(d) Other incoming resources						
-	Sundries		-	-	-	-
<u>-</u>			<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

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Notes to Financial Statements

3. Analysis of resources expended

2024		Note s	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
	3(a) Costs of generating voluntary income					
215	Cost of generating funds		-	-	-	-
215			-	-	-	-
	3(b) Fundraising costs					
894	Courses and events	8	686	-	10,950	11,636
894			686	-	10,950	11,636
	3(c) Church activities					
57,554	Parish Share		72,792	-	-	72,792
19,751	Heat, Light, Water, Insurance & Cleaning		15,411	-	-	15,411
6,995	Church Property		10,758	-	-	10,758
1,300	Fees due to Oxford Diocese	8	-	-	2,903	2,903
2,916	Wedding Expenses (Verger etc.)	8	-	-	2,460	2,460
2,991	Clergy & Curate expenses		1,506	-	-	1,506
27,243	Youth Work	8	19,358	-	8,153	27,511
-	Training		-	-	-	-
4,070	Cost of church services		2,420	-	-	2,420
122,820			122,245	-	13,516	135,761
	3(d) Charitable donations					
9,793	Charitable donations	5	13,406	-	-	13,406
9,793			13,406	-	-	13,406
	3(e) Church Management \ Administration					
4,362	Print, stationery and telephone		3,832	-	-	3,832
24,268	Administrative Salaries	8	25,022	-	-	25,022
105	Sundries		396	-	-	396
475	Independent Examiner's fee		576	-	-	576
29,210			29,826	-	-	29,826

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Notes to Financial Statements

4. Statement of Disclosure of Trustee and Employee remuneration, expenses and Related Party Transactions

The Vicar, and any Licensed Lay Ministers ('the Clergy'), who are ex officio or appointed members of the PCC, are not employed by the PCC. They are not remunerated for their services on the PCC, but were paid expenses in their respective roles for the church as detailed above (Note 3(c))

During 2025 no member of the PCC received remuneration or other benefit for their work on the PCC, nor claimed travel expenses, although they may have been entitled to do so for attending meetings.

There have been no Related Party transactions.

The PCC employed 4 part time employees during 2025, who worked a total average of 55 hours per week with total costs of £50,974. This includes £1,981 of pension costs. There were no NI costs.

5. Charitable Donations

In 2025 the following donations were made based on 2024 Unrestricted Income.

2024 £		2025 £
	<i>Mission Partners</i>	
2,259	Christians Against Poverty	3,142
2,259	Church Army	3,142
2,259	Christian Aid	3,142
2,259	Yeldall Christian Centres	3,142
	<i>Other</i>	
757	Berkshire Clergy Charity	838
9,793		13,406

During 2025 the PCC and congregation nominated various services and events for a selection of charitable causes at which a total of £3732 was raised. The charitable causes included Mission Partners as above, RBL Poppy Fund, Berks Historic Churches (Ride and Stride) and Bishop of Oxford Outreach Fund. Giving at 2025 Christmas Services raised £640 for Christians Against Poverty and Yeldall Christian Centres. As this included online giving, proceeds were not received and remitted until early 2026.

6. General Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
General Funds	59,435	166,961	(166,163)	-	60,233
	59,435	166,961	(166,163)	-	60,233

All general funds are held in cash.

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Notes to Financial Statements

7. Designated Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Income Reserve	40,602	-	-	-	40,602
Buildings Reserve	74,994	-	-	-	74,994
	<u>115,596</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>115,596</u>

The income reserve, reflecting approximately ¼ of unrestricted annual income, exists to protect the PCC from unexpected increases in expenditure, decreases in income and any cash shortfalls arising from delays in receipt of cash income (particularly Gift Aid). The building maintenance reserve reflects the PCC's responsibility for two listed buildings and the increasing probability of significant future expenditure on the buildings. The amount of the income and building reserves are reviewed annually.

All designated funds are held in cash.

8. Restricted Fund Analysis

	Fund balances brought forward £	Incomin g resources £	Resources expended £	Transfers £	Fund balances carried forward £
Twyford Bells	2,278	200	-	-	2,478
Fees to Oxford Diocese	-	2,903	2,903	-	-
Wedding & Funeral Fees	-	2,460	2,460	-	-
Admin Assist and Printing	-	-	-	-	-
Youth Work /Tots	1,961	8,153	8,153	-	1,961
Weekend Away 2025	3,950	7,000	10,950	-	-
St James Building	25,818	-	-	-	25,818
St James Graveyard	3,656	-	-	-	3,656
Legacy \ Youth & Family	20,000	-	-	-	20,000
St Mary's Roof Grant	1,500	-	-	-	1,500
Ruscombe Memorial	400	-	-	-	400
	<u>59,563</u>	<u>20,716</u>	<u>24,466</u>	<u>-</u>	<u>55,813</u>

All restricted funds are held in cash.

Accounts

Ruscombe and Twyford Parochial Church Council

Charity registration number 1143142

Report and Accounts

For the year ended 31 December 2024

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Shaped, trusting, growing in Christ and inspired by the Holy Spirit

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



Introduction

The Parochial Church Council (PCC) presents its annual report for the year ended 31st December 2024.

Reference and administrative information

The PCC is a registered charity:- registration number 1143142.

Trustees / members of the PCC who served from 1st January 2024 until the date this report was approved are:-

Ex Officio Members

<i>Vicar</i>	Revd Mark Gould	<i>from September 2024</i>
<i>Wardens</i>	John Porter	
	Lucy Bowley	<i>until April 2024</i>
	Kevin Cowley	<i>from April 2024</i>
	Simon Farrar	

Elected Members, their expected term of appointment and (where appropriate) date of appointment /resignation

<i>Deanery Synod Representatives</i>	Linda Jackson	2022-2026
	Alan Gwynn	2023-2026
<i>Other members</i>	Keith Hay (Hon Treasurer)	2015-2027
	Claire Lawrence	2021-2027
	Karen Ricketts	2022-2025
	Thanda Mhlanga	2022-7/24
	Chris Tennant	2022-2025
	Hope Lawrence	2022-2025 (<i>secretary</i>)
	Cyndy Gray	2022-2027
	Hans Gutmann	2022-2026
	Katie Sabberton-Coe	2022-2026
	Duncan Steele	2022-2026
	Lucy Bowley (<i>Lay Vice Chair</i>)	2024-2026

Other office holders (non-trustees)

Assistant Treasurer Karen Ricketts

Principal Address:- St Mary's Church Office, Station Road, Twyford, Reading, RG10 9NT

Independent Examiner:- Gisela Sharpe FCCA
Independent Examiner
16 Lincoln Gardens,
Twyford,
Reading,
RG10 9HU

Bank:- Santander

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



Structure, Governance and Management

The PCC is governed by the Parochial Church Council (Powers) Measure 1956 and the Church Representation Rules.

PCC members are recruited in a number of ways from the electoral roll and are either ex officio, elected by the Annual Parochial Church Meeting (APCM) or co-opted by the PCC in accordance with the Church Representation Rules, and in line with the Constitution of the Local Ecumenical Partnership (LEP) agreed in 2001 (see below).

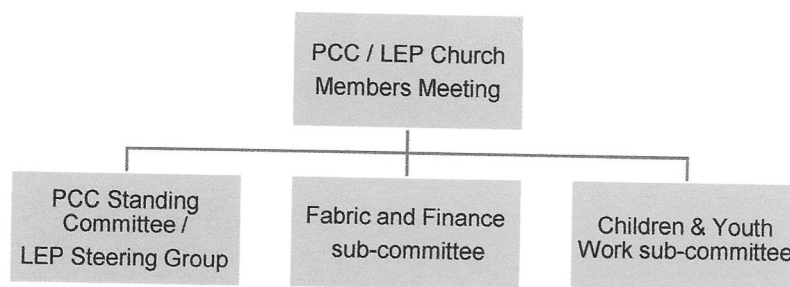
The PCC is responsible for all parish finance and its management and control, including the appointment of a Treasurer. Members of the PCC are responsible for keeping accounting records which disclose, with reasonable accuracy, the financial position of the PCC, and enable them both to ascertain the financial position of the PCC and to ensure that the financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Statement of Recommended Practice 'Accounting by Charities' 2015 (SORP - FRSSSE) Financial Reporting Standard for Smaller Entities. The PCC is also responsible for safeguarding its assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the APCM.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements or recommended best practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings, subject to keeping the PCC informed as fully as necessary.

In 2001 a Local Ecumenical Partnership (LEP) was entered into between the PCC and the United Reformed Church, Twyford. The ongoing purpose of the LEP is to develop a closer relationship between the Anglican and URC congregations of Ruscombe and Twyford, and to work to a common purpose. The PCC consequently organises and discharges its business through the following governance structure:



From 1st March 2012, the Parish of Ruscombe and Twyford was part of the joint Benefice of Ruscombe & Twyford with Hurst. This did not directly impact on the governance structure described above since both PCCs (Ruscombe & Twyford and St Nicholas' Hurst) retained their distinct legal identities. On 1st April 2024, the joint Benefice was dissolved and, on 24th September 2024, Revd Mark Gould was installed as Vicar of the Parish of Ruscombe and Twyford.

PCC / LEP Church Members Meetings. Under the LEP constitution, PCC meetings take place concurrently with Church Members Meetings. Where legally required, PCC members may vote separately on specific agenda items, subject to a valid quorum. During 2024, the LEP Church Members Meeting met

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2024

on four occasions including the AGM held on 24th April. The PCC also met separately five times in the year to discuss and decide on issues relating solely to the Anglican churches.

We have continued to pay particular attention to Safeguarding and to Data Protection during the year.

In line with the policy agreed by the PCC in 2016, revised pay rates for our paid staff were implemented on 1st April 2024. These apply to our regular employees such as Children & Families Worker, Office Team and cleaners. The PCC policy links our pay rates to the Real Living Wage which is published each November by the Living Wage Foundation.

To meet our legal duties under the Government's Workplace Pensions legislation, an employee pension scheme was introduced on 1st April 2017. At the end of 2024, the scheme had three members.

Quinquennial inspections for both St James; and St Mary's, took place in February 2023, although production of the reports was delayed until the summer of that year. Work continues to address the recommendations of these reports and to identify sources of funding to cover the recommended work on our church buildings. The PCC has continued to add to our Designated Building Reserve as a precaution.

Standing policies such as health and safety, risk assessment and safeguarding were reviewed during the year, amended where necessary and approved.

PCC Standing Committee. Meets as part of the LEP Steering Group which comprises representatives of the PCC and the URC Elders. The Steering Group is charged with carrying out the work of the PCC between PCC meetings. In 2024 the LEP Steering Group met on three occasions. In addition, the Ministry Team members, Churchwardens and other key staff members meet weekly to keep track of day-to-day activities and any issues requiring attention.

The Finance and Fabric Sub Committee. Ensures that the finances of the PCC are conducted in a safe and efficient manner and guides the PCC on all financial matters. It ensures that the PCC's obligation to ensure that the fabric of the churches is well maintained and suitably developed is properly discharged. The Committee is chaired by the Treasurer, with the day to day work carried out by the Treasurer, the Assistant Treasurer and the Churchwardens. The committee met on four occasions in 2024.

The Children's and Youth Work Sub Committee. This committee ceased to function following the separation of the Benefice. Phillippa is now supported by Hannah Jones as her designated Line Manager, with day to day support from Revd Mark Gould.

Objectives and activities

The Ruscombe and Twyford Parochial Church Council (PCC) is a corporate body whose objectives are defined by the Parochial Church Council (Powers) Measure 1956 as 'to co-operate with the minister in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical'. The PCC also has the responsibility for the maintenance of the Church and Graveyards of St James the Great, Ruscombe, and the Church, Graveyards and Church Centre complex of St Mary the Virgin, Twyford.

In carrying out its duties, the PCC pays due regard to Charity Commission Public Benefit guidance when exercising any powers or duties to which the guidance is relevant.

In its oversight of church activities, the PCC complies with the duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults, Section 5 of the Safeguarding and Clergy Discipline Measure 2016. This includes ensuring that our Safeguarding Policy is regularly reviewed and updated, that compliance with the policy is appropriately monitored, and that all relevant employees and volunteers are subject to DBS checking and appropriate safeguarding training.

Achievements and Performance

An eventful year in so many ways. The main event - our new vicar Mark Gould arrived in October, but the work to get us to that appointment was significant.

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



As I reported last year, we had made the decision to re-structure the Benefice with Hurst and become a separate Benefice, Twyford and Ruscombe, remaining an LEP with the URC Church. All the legalities had to take place in order for us to advertise the position of Vicar. The profile was finished and the advert placed in the Church Times early April 2024. As you can see it was successful, and Mark was installed and licensed by +Olivia and Archdeacon Stephen Pullin at the end of September. The team behind all this worked tirelessly and with so much creativity that our profile is now an example of excellence within the archdeaconry.

There is absolutely no way we would have fared so well throughout the long vacancy without the constant support, love and wisdom of Revd Helen. She did quite literally hold us together, moved us forward, supported and at time challenged us.

Welcoming Kevin Cowley as Churchwarden in April to work alongside Simon Farrar has been a very successful partnership. Simon and Kevin work well together and manage the fabric of St Mary's with good humour, patience and dedication. John Porter remains the sole warden at St James', and carries out his role with deep regard for the church building which has seen generations of worshippers coming to church over many hundreds of years. He is supported well by other members of the congregation, but I am confident he would welcome someone to join him as warden.

Homegroups continue to flourish and the 4x4 'enquirers' group has continued to meet and explore faith together.

Hospitality remains key to the way we show God's love. So much of it happens in the quiet of our homes within the week, but Sunday mornings at both churches, gives larger groups the chance to catch up and look out for each other over coffee and at St Mary's toast is available.

We are looking forward to a parish weekend away in March '25. Same Bournemouth venue as before we are very much looking forward to 'drawing closer to the flame'.

Phillippa Middleton is doing a grand job as Children and Families worker. As of August, her hours with Hurst were reduced and we successfully applied for a Diocesan Development Grant which has meant we were able to continue with those hours for this Benefice. Hannah Jones has taken on the role of Line Manager which has been of huge benefit to Phillippa ensuring she is supported well, encouraged greatly and valued as a key player in spreading the Gospel message across Twyford and Ruscombe.

We have continued and increased our involvement with the local community. ToT's our parent and toddler group meets weekly in term time. We are regular visitors to all our local schools, in addition to engaging with the uniformed organisations for Remembrance Sunday and for the Scout Carol Concert. A Light Party and Good Friday activities reach out into the community.

Life events continue to bring joy as we walk alongside those at key times of their lives either in celebration of Baptisms and Weddings, but also at times of great sadness.

Worship is of course hugely important. Supported by our teams of musicians, we are so blessed at both churches. Licensed Lay Preachers support the leading of worship and exploration of the Gospel. We are fortunate to have a high calibre of preachers supporting ordained ministry.

This year Katie Coe has taken on leading a re-vitalised Pastoral Care Team. This group of trained people support quietly all those who would like us to visit. Trained and approved to take Holy Communion to people in their homes this is an extension of sacramental worship which so many of us value greatly. Of course, pastoral care is something that happens very naturally within a church family who care deeply for each other. The pastoral care team is a more formal set up but by no means takes over or is better than what we do with Christian love for our neighbour.

Harriet Swinyard remains our Administration Manager and keeps everything in excellent order; her kind and professional manner gives confidence to anyone making contact with the office. Hope Lawrence continues to be the PCC Secretary, again keeping us in good order and to time at our meetings. Both these roles are crucial to the smooth running of the Benefice, and I am personally very grateful to them for the generosity and counsel.

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



This year we have lost three dearly loved member of our congregation. Chris Easton died last March, shortly after the report for last year was written. Chris was a significant member of the music team across the LEP, kind, wise and a great encourager. Peter Tate, died in December. A member of the URC congregation, he was a much-loved figure particularly when it came to children's activities either on Good Friday or previously at holiday clubs. Judy Stayt died in January, a previous churchwarden, who worked hard but quietly in so many areas of church life. They are all greatly missed and leave a significant gap in our church family, but we are comforted knowing they are at peace in Heaven.

In his commendation on our parish profile Stephen Pullin said that we were an excellent Benefice and he was and is not wrong. We are a Benefice with experience, stability and a heart for mission. We are hard working, engaging and respectful of each other's traditions. Moving forward into a new year there is so much to be excited about as we share the message of Jesus to all those we come into contact with.

Approved by the PCC on 8th April 2025 and signed on its behalf by:

Lucy Bowley
PCC Lay Vice Chair

Revd Mark Gould
Vicar
Parish of Ruscombe & Twyford

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



Independent Examiner's Report to the Parochial Church Council of Ruscombe and Twyford

This report on the financial statements of the PCC for the year ended 31 December 2024, which are set out on pages 8-13, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) : which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act; and to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met;
or

(2) : to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Gisela Sharpe FCCA
Independent Examiner
16 Lincoln Gardens,
Twyford,
Reading,
RG10 9HU

Date:- 10th April 2025

Ruscombe and Twyford Parochial Church Council
Trustees Report & Accounts for the year ended 31st December 2024



Receipts and Payments Account

2023		Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total
£			£	£	£	£
CASH RECEIPTS						
151,987	Voluntary income	2a	138,240	-	33,672	171,912
29,588	Activities for generating funds	2b	20,164	-	9,562	29,726
4,887	Investment income	2c	9,246	-	-	9,246
0	Other cash receipts	2d	-	-	-	-
186,462	Total cash receipts		167,650	-	43,234	210,884
CASH PAYMENTS						
0	Cost of generating voluntary income	3a	215	-	-	215
11,328	Fundraising costs	3b	394	-	500	894
128,561	Church activities	3c	106,336	-	16,484	122,820
7,409	Charitable donations	3d	9,793	-	-	9,793
27,088	Church management \ administration	3e	28,314	-	896	29,210
174,386	Total cash payments		145,052	-	17,880	162,932
12,076	NET RECEIPTS / (PAYMENTS)		22,598	-	25,354	47,952
0	Transfers between funds		-13000	13000	-	-
12,076	NET RECEIPTS / (PAYMENTS) after transfers		9,598	13000	25,354	47,952
174,566	Cash bals at start of year		49,837	102,596	34,209	186,642
186,642	Cash bals end of year		59,435	115,596	59,563	234,594

Ruscombe and Twyford Parochial Church Council
Trustees Report & Accounts for the year ended 31st December 2024



Statement of assets and liabilities as at 31 December 2024

2023		Unrestricted Funds	Designated Funds	Restricted Funds	Total
£	Notes	£	£	£	£
Monetary Assets					
186,642	Cash at Bank & CBF	59,435	115,596	59,563	234,594
<u>186,642</u>		<u>59,435</u>	<u>115,596</u>	<u>59,563</u>	<u>234,594</u>
Other Monetary Assets					
22,500	Tax Reclaim Due	23,000			23,000
<u>22,500</u>		<u>23,000</u>			<u>23,000</u>
Liabilities					
500	Independent Examiners Fee	480			480
7,600	Mission Payments	8,300			8,300
<u>8,100</u>		<u>8,780</u>			<u>8,780</u>

Under s.133 of the Act, there is no requirement to place a value on fixed assets. It is in any case deemed that as St. James's, Ruscombe is a Grade I listed building and St. Mary's, Twyford a Grade II listed building, it would be almost impossible to attribute a valuation. As the Church Centre is attached to St. Mary's and insures with St. Mary's, no valuation of the Church Centre can be ascertained. Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trusts for the PCC and which require a faculty for disposal, since the PCC considers this to be inalienable property. There were no contingent liabilities.

The Notes on Pages 10-13 form part of these accounts

These financial statements were approved by the PCC on 8th April 2025 and signed on its behalf by:

Lucy Bowley

PCC Lay Vice Chair

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



Notes to Financial Statements

1. Accounting Policies

The financial statements have been prepared in accordance with section 133 of the Charities Act 2011 using the receipts and payments basis and in accordance with the Church Accounting Regulations 2006.

Receipts are taken into account when cash or cheques are received by the PCC. Payments are recognised when cash is physically handed over or a cheque is written and released.

2. Analysis of incoming resources

2023		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
2(a) Voluntary income						
<u>Recurring income:</u>						
84,799	Tax efficient planned giving (ex. Tax)		85,827	-	-	85,827
2,947	Collections of loose cash at services		3,722	-	-	3,722
14,422	Other planned giving		15,170	-	-	15,170
5,651	Other individual donations		10,244	-	-	10,244
20,836	Tax recovered on planned giving		21,730	-	-	21,730
1,492	Tax recovered on unplanned giving, donations and collections		1301	-	-	1301
<u>130,147</u>			<u>137,994</u>	<u>-</u>	<u>-</u>	<u>137,994</u>
<u>Non-recurring income:</u>						
10,000	Legacies	8			20,000	20,000
11,840	Special appeals	8	246	-	13,672	13,918
<u>151,987</u>			<u>138,240</u>	<u>-</u>	<u>33,672</u>	<u>171,912</u>
2(b) Activities for generating funds						
6,995	Courses and Events	8	1,059	-	4,450	5,509
6,420	Church Centre letting		9,754	-	-	9,754
16,173	Fees - weddings, funerals etc	8	9,351	-	5,112	14,463
<u>29,588</u>			<u>20,164</u>	<u>-</u>	<u>9,562</u>	<u>29,726</u>
2(c) Investment income						
4,887	Interest		9,246	-	-	9,246
<u>4,887</u>			<u>9,246</u>	<u>-</u>	<u>-</u>	<u>9,246</u>
2(d) Other incoming resources						
-	Sundries		-	-	-	-
<u>-</u>			<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Ruscombe and Twyford Parochial Church Council
Trustees Report & Accounts for the year ended 31st December 2024



Notes to Financial Statements

3. Analysis of resources expended

2023		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
	3(a) Costs of generating voluntary income					
0	Cost of generating funds		215	-	-	215
<u>0</u>			<u>215</u>	<u>-</u>	<u>-</u>	<u>215</u>
	3(b) Fundraising costs					
11,328	Courses and events	8	394	-	500	894
<u>11,328</u>			<u>394</u>	<u>-</u>	<u>500</u>	<u>894</u>
	3(c) Church activities					
54,894	Parish Share		57,554	-	-	57,554
18,916	Heat, Light, Water, Insurance & Cleaning		19,751	-	-	19,751
12,075	Church Property		6,995	-	-	6,995
1,141	Fees due to Oxford Diocese	8	-	-	1,300	1,300
2,845	Wedding Expenses (Verger etc.)	8	-	-	2,916	2,916
3,355	Clergy & Curate expenses		2,991	-	-	2,991
28,456	Youth Work	8	14,975	-	12,268	27,243
0	Training		-	-	-	-
6,879	Cost of church services		4,070	-	-	4,070
<u>128,561</u>			<u>106,336</u>	<u>-</u>	<u>16,484</u>	<u>122,820</u>
	3(d) Charitable donations					
7,409	Charitable donations	5	9,793	-	-	9,793
<u>7,409</u>			<u>9,793</u>	<u>-</u>	<u>-</u>	<u>9,793</u>
	3(e) Church Management \ Administration					
4,295	Print, stationery and telephone		4,362	-	-	4,362
22,036	Administrative Salaries	8	23,372	-	896	24,268
307	Sundries		105	-	-	105
450	Independent Examiner's fee		475	-	-	475
<u>27,088</u>			<u>28,314</u>	<u>-</u>	<u>896</u>	<u>29,210</u>

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



Notes to Financial Statements

4. Statement of Disclosure of Trustee and Employee remuneration, expenses and Related Party Transactions

The Vicar, and any Licensed Lay Ministers ('the Clergy'), who are ex officio or appointed members of the PCC, are not employed by the PCC. They are not remunerated for their services on the PCC, but were paid expenses in their respective roles for the church as detailed above (Note 3(c))

During 2024 no member of the PCC received remuneration or other benefit for their work on the PCC, nor claimed travel expenses, although they may have been entitled to do so for attending meetings.

There have been no Related Party transactions.

The PCC employed 4 part time employees during 2024, who worked a total average of 55 hours per week with total costs of £52,288. This includes £1,853 of pension costs. There were no NI costs.

5. Charitable Donations

In 2024 the following donations were made based on 2023 Unrestricted Income.

2023 £		2024 £
	<i>Mission Partners</i>	
1,667	Christians Against Poverty	2259
1,667	Church Army	2259
1,667	Christian Aid	2259
1,667	Yeldall Christian Centres	2259
	<i>Other</i>	
741	Berkshire Clergy Charity	757
7,409		9793

During 2024 the PCC and congregation nominated various services and events for a selection of charitable causes at which a total of £3359 was raised. The charitable causes included Mission Partners as above , RBL Poppy Fund, Berks Historic Churches (Ride and Stride) and Bishop of Oxford Outreach Fund. Giving at 2024 Christmas Services raised £1,552 for Christian Aid and Yeldall Christian Centres. As this included online giving, proceeds were not received and remitted until early 2025.

6. General Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
General Funds	49,837	167,650	(145,052)	-13,000	59,435
	<u>49,837</u>	<u>167,650</u>	<u>(145,052)</u>	<u>-13,000</u>	<u>59,435</u>

All general funds are held in cash.

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2024



Notes to Financial Statements

7. Designated Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Income Reserve	40,602	-	-	-	40,602
Buildings Reserve	61,994	-	-	13,000	74,994
	102,596	-	-	13,000	115,596

The income reserve, reflecting approximately ¼ of unrestricted annual income, exists to protect the PCC from unexpected increases in expenditure, decreases in income and any cash shortfalls arising from delays in receipt of cash income (particularly Gift Aid). The building maintenance reserve reflects the PCC's responsibility for two listed buildings and the increasing probability of significant future expenditure on the buildings. The amount of the income and building reserves are reviewed annually.

All designated funds are held in cash.

8. Restricted Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Twyford Bells	2,078	200	-	-	2,278
Fees to Oxford Diocese	-	1,300	1,300	-	-
Wedding & Funeral Fees	-	2,916	2,916	-	-
Admin Assist and Printing	-	896	896	-	-
Youth Work /Tots	1,961	12,268	12,268	-	1,961
St James graveyard	3,656	-	-	-	3,656
St James Building	24,614	1,204	-	-	25,818
St Mary's Roof grant	1,500	-	-	-	1,500
Weekend away deposits	-	4,450	500	-	3,950
Legacy \ Youth & Family	-	20,000	-	-	20,000
Ruscombe Memorial	400	-	-	-	400
	34,209	43,234	17,880	-	59,563

All restricted funds are held in cash.

Accounts

Ruscombe and Twyford Parochial Church Council

Charity registration number 1143142

Report and Accounts

For the year ended 31 December 2023

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Introduction

The Parochial Church Council (PCC) presents its annual report for the year ended 31st December 2023.

Reference and administrative information

The PCC is a registered charity:- registration number 1143142.

Trustees / members of the PCC who served from 1st January 2023 until the date this report was approved are:-

Ex Officio Members

<i>Vicar</i>	vacancy	
<i>Wardens</i>	John Porter	
	Lucy Bowley (<i>Lay Vice Chair</i>)	
	Simon Farrar	

Elected Members, their expected term of appointment and (where appropriate) date of appointment /resignation

<i>Deanery Synod Representatives</i>	Rachel Leitch-Devlin	2011-2026
	Linda Jackson	2022-2026
	Alan Gwynn	04/23-2026
<i>Other members</i>	Kevin Cowley	2018-2024
	Keith Hay (Hon Treasurer)	2015-2024
	Claire Lawrence	2021-2024
	Karen Ricketts	2022-2025
	Thanda Mhlanga	2022-2025
	Chris Tennant	2022-2025
	Hope Lawrence	2022-2025 (<i>secretary</i>)
	Cyndy Gray	2022-2024
	Hans Gutmann	2022-2026
	Katie Sabberton-Coe	2022-2026
	Duncan Steele	2022-2026

Other office holders (non-trustees)

Assistant Treasurer Karen Ricketts

Principal Address:- St Mary's Church Office, Station Road, Twyford, Reading, RG10 9NT

Independent Examiner:- Philip Dean. F.C.I.E
Independent Examiner
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Bank:- Santander



Trustees Report & Accounts for the year ended 31st December 2023

Structure, Governance and Management

The PCC is governed by the Parochial Church Council (Powers) Measure 1956 and the Church Representation Rules.

PCC members are recruited in a number of ways from the electoral roll and are either ex officio, elected by the Annual Parochial Church Meeting (APCM) or co-opted by the PCC in accordance with the Church Representation Rules, and in line with the Constitution of the Local Ecumenical Partnership (LEP) agreed in 2001 (see below).

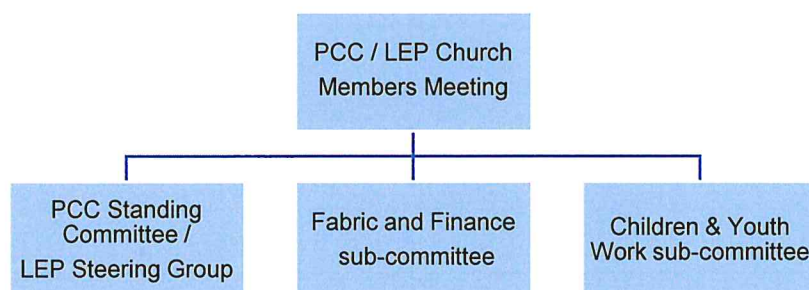
The PCC is responsible for all parish finance and its management and control, including the appointment of a Treasurer. Members of the PCC are responsible for keeping accounting records which disclose, with reasonable accuracy, the financial position of the PCC, and enable them both to ascertain the financial position of the PCC and to ensure that the financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Statement of Recommended Practice 'Accounting by Charities' 2015 (SORP - FRSSE) Financial Reporting Standard for Smaller Entities. The PCC is also responsible for safeguarding its assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the APCM.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements or recommended best practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings, subject to keeping the PCC informed as fully as necessary.

In 2001 a Local Ecumenical Partnership (LEP) was entered into between the PCC and the United Reformed Church, Twyford. The ongoing purpose of the LEP is to develop a closer relationship between the Anglican and URC congregations of Ruscombe and Twyford, and to work to a common purpose. The PCC consequently organises and discharges its business through the following governance structure:



Since 1st March 2012, the Parish of Ruscombe and Twyford has also been part of the Benefice of Ruscombe & Twyford with Hurst. This does not directly impact on the governance structure described above since both PCCs (Ruscombe & Twyford and St Nicholas' Hurst) retain their distinct legal identities.

PCC / LEP Church Members Meetings. Under the LEP constitution, PCC meetings take place concurrently with Church Members Meetings. Where legally required, PCC members may vote separately on specific agenda items, subject to a valid quorum. During 2023, the LEP Church Members Meeting met on four occasions including the AGM held on 26th April. The PCC also met separately six times in the year to discuss and decide on issues relating solely to the Anglican churches.



Trustees Report & Accounts for the year ended 31st December 2023

We have continued to pay particular attention to Safeguarding and to Data Protection during the year.

In line with the policy agreed by the PCC in 2016, revised pay rates for our paid staff were implemented on 1st April 2023. These apply to our regular employees such as Youth Worker, Children & Families Worker, Office Team and cleaners. The PCC policy links our pay rates to the Real Living Wage which is published each November by the Living Wage Foundation.

To meet our legal duties under the Government's Workplace Pensions legislation, an employee pension scheme was introduced on 1st April 2017. At the end of 2023, the scheme had three members.

Quinquennial inspections for both St James; and St Mary's, took place in February 2023, although production of the reports was delayed until the summer. Work is underway to consider the recommendations of these reports and to identify sources of funding to cover the recommended work on our church buildings. The PCC has continued to add to our Designated Building Reserve as a precaution.

Standing policies such as health and safety, risk assessment and safeguarding were reviewed during the year, amended where necessary and approved.

PCC Standing Committee. Meets as part of the LEP Steering Group which comprises representatives of the PCC and the URC Elders. The Steering Group is charged with carrying out the work of the PCC between PCC meetings. In 2023 the LEP Steering Group met on three occasions. In addition, the Ministry Team members, Churchwardens and other key staff members meet weekly to keep track of day-to-day activities and any issues requiring attention.

The Finance and Fabric Sub Committee. Ensures that the finances of the PCC are conducted in a safe and efficient manner and guides the PCC on all financial matters. It ensures that the PCC's obligation to ensure that the fabric of the churches is well maintained and suitably developed is properly discharged. The Committee is chaired by the Treasurer, with the day to day work carried out by the Treasurer, the Assistant Treasurer and the Churchwardens. The committee met on four occasions in 2023.

The Children's and Youth Work Sub Committee. The purpose of this committee is to ensure that our children's, families and youth work within the LEP & Benefice is carried out for the benefit of all young people and children in our villages. The committee ensures that all our work with children and young people is rooted in Christ as the Cornerstone. The committee also provides assurance that appropriate governance arrangements are in place and are effective; it focuses on quality and safety in our activities and is accountable to the two Benefice PCCs. The committee normally meets once a term and is chaired by the Benefice Leader of our Children and Young People's work. Three full meetings were held during 2023.

Objectives and activities

The Ruscombe and Twyford Parochial Church Council (PCC) is a corporate body whose objectives are defined by the Parochial Church Council (Powers) Measure 1956 as 'to co-operate with the minister in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical'. The PCC also has the responsibility for the maintenance of the Church and Graveyards of St James the Great, Ruscombe, and the Church, Graveyards and Church Centre complex of St Mary the Virgin, Twyford.

In carrying out its duties, the PCC pays due regard to Charity Commission Public Benefit guidance when exercising any powers or duties to which the guidance is relevant.

In its oversight of church activities, the PCC complies with the duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults, Section 5 of the Safeguarding and Clergy Discipline Measure 2016. This includes ensuring that our Safeguarding Policy is regularly reviewed and updated, that compliance with the policy is appropriately monitored, and that all relevant employees and volunteers are subject to DBS checking and appropriate safeguarding training.

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2023

Achievements and Performance

It has been a busy year!

We remain in Vacancy, and we have been blessed to have the continued support, encouragement and guidance of Revd Helen Charlton. Revd Helen has worked tirelessly to ensure a 'business as usual' approach is taken. Revd Helen manages the rota, takes a significant number of services, supports many of us pastorally, and she guides and challenges our thinking in many areas of parish life, this is in addition to her work for the Oxford Diocese. Revd Helen is supported by Revd Graham Theobald who supports primarily at Ruscombe. Revd Juliet Straw and John Boylan have also been very generous with their time, they work extremely well alongside our band of licensed lay preachers. This has meant that services have continued, and we have been fed, nurtured and challenged spiritually over the last year. Sadly, Paul Minton died in February 2024. Paul was a Licensed Lay Minister for many years here. Whilst Paul retired from leading services a few years ago we will miss his wisdom, knowledge and humility.

We were delighted to welcome +Steven in June to celebrate communion with us and to preach at St Mary's for a joint service across the Benefice and LEP.

THRU-meets events continued for the majority of the year. 50 members of the church enjoyed a weekend away in Bournemouth led by Revd Helen and Revd Karen Wellman. This was a time where we got to know each other better and drew closer to God. The weekend was pivotal in us moving forward together as a family, building relationships where we have grown to support each other over a challenging year. We held a celebration for the coronation of King Charles III. Great to have the service played in the church, followed by a BBQ. Such a great atmosphere. In addition, you can never beat a sing-along film, Abba and Mamma Mia 2 gave us an opportunity to "Let it go" with our singing!

The PCC, after much discernment, voted in March to move away from the Benefice of Ruscombe & Twyford with Hurst and to become a separate Benefice. This was a very difficult decision to make, but it was felt that we needed to concentrate on Ruscombe & Twyford and that we would look to advertise for a full-time incumbent to lead us forward. Duncan Steele headed up a team to work on our website. This was a crucial piece of work that needed to be completed prior to advertising. He worked very hard on this along with our new administrator Harriet Swinyard.

The parish profile is nearly complete. So many of the PCC worked so hard and I would like to thank them all for the work they have done. Not able to name everyone but I would like to mention Lorna Roberts who chaired the team over many months to produce an impressive document. In addition, Hope Lawrence has come in at the end and collated the whole profile and formatted it to be a piece of work that not only should they all be very proud of but that reflects us as Twyford and Ruscombe, where we have come from, and some of the direction of travel going forward. Once the Vacancy is advertised the profile will be available on the website.

I have been leading a small team working with Hurst and the area dean, Richard Lamey, on how pastorally we separate the Benefice.

Phillippa Middleton became our Children's and Families worker in February 2023. This is a shared post with Hurst, so she works 12 hours a week including 2 Sundays for us. Phillippa hit the ground running by coming on the parish weekend and leading the children's work. She leads the Trailblazer sessions and ToTs on Tuesdays as well as delivering school assemblies. It has been a difficult year for this area of work. Numbers on a Sunday have been erratic. The family services continue to be extremely popular, and the team always come up with a fun, creative and slightly chaotic way of proclaiming the Gospel. Connor Heath, our Youth Worker, left in the summer to begin his training towards ordination, and several of the volunteer Trailblazer leaders have stood down after many years. We took the decision not to employ another Youth Worker until the Vacancy is filled. The boys group still meet fortnightly on a Monday.

Worship is central to our Sunday services both at St Mary's and St James'. Many thanks to the gentlemen who play the organ at St James'. With three tv screens in St Mary's, tech is important, and a few more willing volunteers to help with this would be appreciated – it's really not as scary as it looks.

Ruscombe and Twyford Parochial Church Council



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The worship bands at Twyford are smaller than in previous years. Lois Heath moved away with Connor in September, Matthew Steele headed to university in Bath and Chris Easton has retired from parish music due to ill health. Chris did the most wonderful job keeping the rota in good order and encouraging us all. Chris played at St James', St Mary's and at the URC, so him not being in a position to play has left a hole. Coffee is always served at St Mary's and this is important to our pastoral ministry. Pearl Stephenson heads up the team and we are very grateful to them all for the time they give.

Numbers remain static which in a Vacancy of this length is encouraging. It has been great to welcome new members to the congregation at both churches this year, all of whom have actively joined in with things outside of the Sunday services.

Spiritual growth is extremely important to us and the homegroups continue to flourish. A 4x4 enquirers group has been running. This course lasts for four weeks and questions and explores together the Christian faith. The same group have met again for another block of four weeks, where they have decided the focus for the sessions. So grateful to Revd Helen, Julie Phillippo and Linda Jackson who have been running this. All 5 of our boys group asked to be admitted to communion before confirmation. Revd Helen ran a course with them over three evenings. Whilst pizza and football were important aspects of these evenings, their spiritual growth each week was evident and the Holy Spirit was certainly at work in all of them.

Harriet Swinyard replaced Fiona Archer-Lock as our Parish Administrator in June. Fiona has moved to Devon. Harriet has settled in very well and is both professional and pastoral with all those who make contact with the church office.

Last year I said "This past year has shown what an amazing church family we are. Jesus is very much at the centre as we build up in our relationship with God, ourselves and each other, and build out into our community and beyond." This year the workload for many continues to be heavy, but I stand by that statement. We are a family with Jesus at the centre.

Approved by the PCC on 25th March 2024 and signed on its behalf by:

Lucy Bowley
Lay Vice Chair
Ruscombe & Twyford PCC

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2023

Independent Examiner's Report to the Parochial Church Council of Ruscombe and Twyford

This report on the financial statements of the PCC for the year ended 31 December 2023, which are set out on pages 8-13, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) : which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act; and to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met;

or

(2) : to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Philip Dean. F.C.I.E
Independent Examiner
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Date:- 25-03-2024

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2023



Receipts and Payments Account

2022		Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total
£			£	£	£	£
CASH RECEIPTS						
138,272	Voluntary income	2a	127,475	0	24,512	151,987
27,830	Activities for generating funds	2b	19,078	0	10,510	29,588
1,705	Investment income	2c	4,887	0	0	4,887
-	Other cash receipts	2d	0	0		0
167,807	Total cash receipts		151,440	0	35,022	186,462
CASH PAYMENTS						
-	Cost of generating voluntary income	3a	0	0	0	0
2,000	Fundraising costs	3b	1,646	0	9,682	11,328
118,056	Church activities	3c	106,759	0	21,802	128,561
7,409	Charitable donations	3d	7,409	0	0	7,409
22,805	Church management \ administration	3e	25,991	0	1,097	27,088
150,270	Total cash payments		141,805	0	32,581	174,386
17,537	NET RECEIPTS / (PAYMENTS)		9,635	0	2,441	12,076
-	Transfers between funds		0	0	0	0
17,537	NET RECEIPTS / (PAYMENTS) after transfers		9,635	0	2,441	12,076
157,029	Cash bals at start of year		40,202	102,596	31,768	174,566
174,566	Cash bals end of year		49,837	102,596	34,209	186,642

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2023



Statement of assets and liabilities as at 31 December 2023

2022		Unrestricted Funds	Designated Funds	Restricted Funds	Total
£	Notes	£	£	£	£
Monetary Assets					
174,566	Cash at Bank & CBF	49,837	102,596	34,209	186,642
<u>174,566</u>		<u>49,837</u>	<u>102,596</u>	<u>34,209</u>	<u>186,642</u>
Other Monetary Assets					
21,750	Tax Reclaim Due	22,500	-	-	22,500
<u>21,750</u>		<u>22,500</u>	<u>-</u>	<u>-</u>	<u>22,500</u>
Liabilities					
500	Independent Examiners Fee	500	-	-	500
7,200	Mission Payments	7,600	-	-	7,600
<u>7,700</u>		<u>8,100</u>	<u>-</u>	<u>-</u>	<u>8,100</u>

Under s.133 of the Act, there is no requirement to place a value on fixed assets. It is in any case deemed that as St. James's, Ruscombe is a Grade I listed building and St. Mary's, Twyford a Grade II listed building, it would be almost impossible to attribute a valuation. As the Church Centre is attached to St. Mary's and insures with St. Mary's, no valuation of the Church Centre can be ascertained. Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trusts for the PCC and which require a faculty for disposal, since the PCC considers this to be inalienable property. There were no contingent liabilities.

The Notes on Pages 10-13 form part of these accounts

These financial statements were approved by the PCC on 25th March 2024 and signed on its behalf by:

Lucy Bowley

PCC Lay Vice Chair

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2023



Notes to Financial Statements

1. Accounting Policies

The financial statements have been prepared in accordance with section 133 of the Charities Act 2011 using the receipts and payments basis and in accordance with the Church Accounting Regulations 2006.

Receipts are taken into account when cash or cheques are received by the PCC. Payments are recognised when cash is physically handed over or a cheque is written and released.

2. Analysis of incoming resources

2022		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
2(a) Voluntary income						
<u>Recurring income:</u>						
82,595	Tax efficient planned giving (ex. Tax)		84,799	0	0	84,799
2,969	Collections of loose cash at services		2,947	0	0	2,947
15,179	Other planned giving		14,422	0	0	14,422
5,433	Other individual donations	8	2,979	0	2,672	5,651
22,616	Tax recovered on planned giving		20,836	0	0	20,836
590	Tax recovered on unplanned giving, donations and collections		1,492	0	0	1,492
129,382			127,475	0	2,672	130,147
<u>Non-recurring income:</u>						
1,000	Legacies	8	0	0	10,000	10,000
7,890	Special appeals	8		0	11,840	11,840
138,272			127,475	0	24,512	151,987
2(b) Activities for generating funds						
8,032	Courses and Events	8	1,568	0	5,427	6,995
5,206	Church Centre letting		6,420	0	0	6,420
14,592	Fees - weddings, funerals etc	8	11,090		5,083	16,173
27,830			19,078	0	10,510	29,588
2(c) Investment income						
1,705	Interest		4,887	0	0	4,887
1,705			4,887	0	0	4,887
2(d) Other incoming resources						
0	Sundries		0	0	0	0
0			0	0	0	0

Ruscombe and Twyford Parochial Church Council

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Notes to Financial Statements

3. Analysis of resources expended

2022		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
3(a) Costs of generating voluntary income						
0			0	0	0	0
0			0	0	0	0
3(b) Fundraising costs						
2,000	Courses and events	8	1,646	0	9,682	11,328
2,000			1,646	0	9,682	11,328
3(c) Church activities						
59,865	Parish Share		54,894	0	0	54,894
16,136	Heat, Light, Water, Insurance & Cleaning	8	18,916	0	0	18,916
7,854	Church Property		9,751	0	2,324	12,075
1,580	Fees due to Oxford Diocese	8	-	0	1,141	1,141
3,670	Wedding Expenses (Verger etc.)	8	0	0	2,845	2,845
3,162	Clergy & Curate expenses		3,355	0	0	3,355
23,983	Youth Work	8	17,116	0	11,340	28,456
-	Training		0	0	0	0
1,806	Cost of church services		2,727	0	4,152	6,879
118,056			106,759	0	21,802	128,561
3(d) Charitable donations						
7,409	Charitable donations	5	7,409	0	0	7,409
7,409			7,409	0	0	7,409
3(e) Church Management \ Administration						
2,449	Print, stationery and telephone		4,295	0	0	4,295
19,010	Administrative Salaries	8	20,939	0	1,097	22,036
871	Sundries		307	0	0	307
475	Independent Examiner's fee		450	0	0	450
22,805			25,991	0	1,097	27,088

Ruscombe and Twyford Parochial Church Council

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Notes to Financial Statements

4. Statement of Disclosure of Trustee and Employee remuneration, expenses and Related Party Transactions

The Vicar, Associate Priests and Licensed Lay Ministers ('the Clergy'), who are ex officio members of the PCC, are not employed by the PCC. They are not remunerated for their services on the PCC, but were paid expenses in their respective roles for the church as detailed above (Note 3(c))

During 2023 no member of the PCC received remuneration or other benefit for their work on the PCC, nor claimed travel expenses, although they may have been entitled to do so for attending meetings.

There have been no Related Party transactions.

The PCC employed 6 part time employees during 2023, who worked a total average of 64 hours per week with total costs of £53,263. This includes £1,870 of pension costs. There were no NI costs.

5. Charitable Donations

In 2023 the following donations were made based on 2022 Unrestricted Income.

2022		2023
£		£
<i>Home missions and church societies</i>		
2,064	Christians Against Poverty	1,667
500	Wycliffe Bible Translators	-
2,064	Church Army	1667
-	Christian Aid	1667
717	Berkshire Clergy Charity	741
<i>Secular charities</i>		
2,064	Yeldall Christian Centres	1,667
7,409		7,409

During 2023 the PCC and congregation nominated various services and events for a selection of charitable causes at which a total of £5348 was raised. The charitable causes included Mission Partners as above, Generators for Ukraine, Woodley Food Bank, RBL Poppy Fund, Berks Historic Churches (Ride and Stride) and others. Giving at 2023 Christmas Services raised £1,234 for Christian Aid and Christians against Poverty (CAP). As this included online giving, proceeds were not received and remitted until early 2024.

6. General Fund Analysis

	Fund balances brought forward	Incoming resources	Resources expended	Transfers	Fund balances carried forward
	£	£	£	£	£
General Funds	40,202	151,440	141,805	-	49,837
	40,202	151,440	141,805	-	49,837

All general funds are held in cash.

Ruscombe and Twyford Parochial Church Council

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Notes to Financial Statements

7. Designated Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Income Reserve	40,602	-	-	-	40,602
Buildings Reserve	61,994	-	-	-	61,994
	102,596	-	-	-	102,596

The income reserve, reflecting approximately ¼ of unrestricted annual income, exists to protect the PCC from unexpected increases in expenditure, decreases in income and any cash shortfalls arising from delays in receipt of cash income (particularly Gift Aid). The building maintenance reserve reflects the PCC's responsibility for two listed buildings and the increasing probability of significant future expenditure on the buildings. The amount of the income and building reserves are reviewed annually.

All designated funds are held in cash.

8. Restricted Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Twyford Bells	2,078	0	0	0	2,078
Fees to Oxford Diocese	0	1,141	-1,141	0	0
Wedding & Funeral Fees	0	2,845	-2,845	0	0
Admin Assist and Printing	0	1,097	-1,097	0	0
Youth Work /Tots	1,976	12,357	-12,372	0	1,961
St James graveyard	3,656	500	-500	0	3,656
St James Building	14,614	10,000	0	0	24,614
St Mary's Roof grant	1,500	0	0	0	1,500
QI Fees from Diocese	1,824	0	-1,824	0	0
Weekend and TV screens deposit / dons	5,720	7,082	-12,802	0	0
Ruscombe Memorial	400			0	400
	31,768	35,022	-32,581	0	34,209

All restricted funds are held in cash.

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Introduction

The Parochial Church Council (PCC) presents its annual report for the year ended 31st December 2022.

Reference and administrative information

The PCC is a registered charity:- registration number 1143142.

Trustees / members of the PCC who served from 1st January 2022 until the date this report was approved are:-

Ex Officio Members

<i>Vicar</i>	Revd Anna Harwood	<i>Until 06/2022</i>
<i>Wardens</i>	Maggie Barnes	<i>Until 04/2022</i>
	John Porter	<i>From 04/2022</i>
	Lucy Bowley (Lay Vice Chair)	
	Simon Farrar	<i>From 04/2022</i>

Elected Members, their expected term of appointment and (where appropriate) date of appointment /resignation

<i>Deanery Synod Representatives</i>	Rachel Leitch-Devlin	<i>2011-2023</i>
	Linda Jackson	<i>2022-2023</i>
<i>Other members</i>	Christine Ferris	<i>2017-2023 (secretary until 04/22)</i>
	Kevin Cowley	<i>2018-2024</i>
	Linda Jackson	<i>2019-2023</i>
	Keith Hay (Hon Treasurer)	<i>2015-2024</i>
	Claire Lawrence	<i>07/21-2023 (co-opted)</i>
	Karen Ricketts	<i>01/22-2025</i>
	Thanda Mhlanga	<i>01/22-2025</i>
	Chris Tennant	<i>01/22-2025</i>
	Hope Lawrence	<i>04/22-2025 (secretary from 04/22)</i>
	Cyndy Gray	<i>04/22-2024</i>
	Hans Gutmann	<i>04/22-2023</i>
	Katie Sabberton-Coe	<i>04/22-2023</i>
	Duncan Steele	<i>04/22-2023</i>

Other office holders (non-trustees)

Assistant Treasurer Karen Ricketts

Principal Address:- St Mary's Church Office, Station Road, Twyford, Reading, RG10 9NT

Independent Examiner:- Philip Dean. F.C.I.E
Independent Examiner
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Bank:- Santander

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2022

Structure, Governance and Management

The PCC is governed by the Parochial Church Council (Powers) Measure 1956 and the Church Representation Rules.

PCC members are recruited in a number of ways from the electoral roll and are either ex officio, elected by the Annual Parochial Church Meeting (APCM) or co-opted by the PCC in accordance with the Church Representation Rules, and in line with the Constitution of the Local Ecumenical Partnership (LEP) agreed in 2001 (see below).

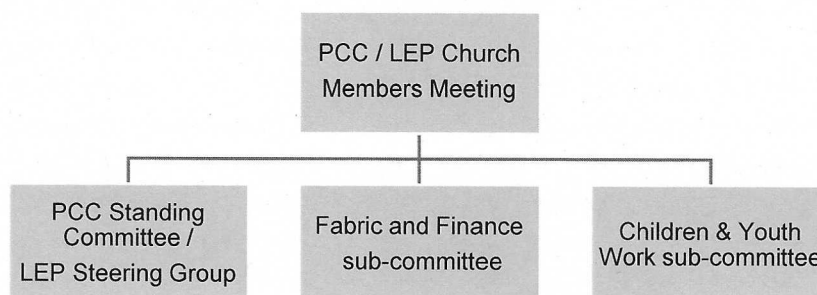
The PCC is responsible for all parish finance and its management and control, including the appointment of a Treasurer. Members of the PCC are responsible for keeping accounting records which disclose, with reasonable accuracy, the financial position of the PCC, and enable them both to ascertain the financial position of the PCC and to ensure that the financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Statement of Recommended Practice 'Accounting by Charities' 2015 (SORP - FRSSE) Financial Reporting Standard for Smaller Entities. The PCC is also responsible for safeguarding its assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the APCM.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements or recommended best practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings, subject to keeping the PCC informed as fully as necessary.

In 2001 a Local Ecumenical Partnership (LEP) was entered into between the PCC and the United Reformed Church, Twyford. The ongoing purpose of the LEP is to develop a closer relationship between the Anglican and URC congregations of Ruscombe and Twyford, and to work to a common purpose. The PCC consequently organises and discharges its business through the following governance structure:



Since 1st March 2012, the Parish of Ruscombe and Twyford has also been part of the Benefice of Ruscombe & Twyford with Hurst. This does not directly impact on the governance structure described above since both PCCs (Ruscombe & Twyford and St Nicholas' Hurst) retain their distinct legal identities.

PCC / LEP Church Members Meetings. Under the LEP constitution, PCC meetings take place concurrently with Church Members Meetings. Where legally required, PCC members may vote separately on specific agenda items, subject to a valid quorum. During 2022, the LEP Church Members Meeting met on four occasions including the AGM held on 27th April. The PCC also met separately five times in the year to discuss and decide on issues relating solely to the Anglican churches and held two joint meetings with St Nicholas' Hurst PCC regarding the Vacancy.

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2022

We have continued to pay particular attention to Safeguarding and to Data Protection during the year.

In line with the policy agreed by the PCC in 2016, revised pay rates for our paid staff were implemented on 1st April 2022. These apply to our regular employees such as Youth Workers, Children & Families Worker, Office Team and cleaners. The PCC policy links our pay rates to the Real Living Wage which is published each November by the Living Wage Foundation.

To meet our legal duties under the Government's Workplace Pensions legislation, an employee pension scheme was introduced on 1st April 2017. At the end of 2022, the scheme had three members.

Quinquennial inspections for both St James; and St Mary's, last held in 2016, were due to take place in 2021 but, due to Covid-driven delays in availability of suitably qualified architects, these were delayed until February 2023. The PCC has continued to add to our Designated Building Reserve as a precaution.

Standing policies such as health and safety, risk assessment and safeguarding were reviewed during the year, amended where necessary and approved.

Vision Team. An informal team with representatives from all four Benefice & LEP churches is responsible for the general oversight and monitoring of the implementation of our Vision. The team reports regularly to the Church Members meeting and the LEP AGM.

PCC Standing Committee. Meets as part of the LEP Steering Group which comprises representatives of the PCC and the URC Elders. The Steering Group is charged with carrying out the work of the PCC between PCC meetings. In 2022 the LEP Steering Group met on three occasions. In addition, the Ministry Team members, Churchwardens and other key staff members meet weekly to keep track of day-to-day activities and any issues requiring attention.

The Finance and Fabric Sub Committee. Ensures that the finances of the PCC are conducted in a safe and efficient manner and guides the PCC on all financial matters. It ensures that the PCC's obligation to ensure that the fabric of the churches is well maintained and suitably developed is properly discharged. The Committee is chaired by the Treasurer, with the day to day work carried out by the Treasurer, the Assistant Treasurer and the Churchwardens. The committee met on four occasions in 2022.

The Children's and Youth Work Sub Committee. The purpose of this committee is to ensure that our children's, families and youth work within the LEP & Benefice is carried out for the benefit of all young people and children in our villages. The committee ensures that all our work with children and young people is rooted in Christ as the Cornerstone. The committee also provides assurance that appropriate governance arrangements are in place and are effective; it focuses on quality and safety in our activities and is accountable to the two Benefice PCCs. The committee normally meets once a term and is chaired by the Benefice Leader of our Children and Young People's work. Three full meetings were held during 2022, with additional ad hoc meetings regarding the appointment of our new Children & Families Worker.

Objectives and activities

The Ruscombe and Twyford Parochial Church Council (PCC) is a corporate body whose objectives are defined by the Parochial Church Council (Powers) Measure 1956 as 'to co-operate with the minister in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical'. The PCC also has the responsibility for the maintenance of the Church and Graveyards of St James the Great, Ruscombe, and the Church, Graveyards and Church Centre complex of St Mary the Virgin, Twyford.

In carrying out its duties, the PCC pays due regard to Charity Commission Public Benefit guidance when exercising any powers or duties to which the guidance is relevant.

In its oversight of church activities, the PCC complies with the duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults, Section 5 of the Safeguarding and Clergy Discipline Measure 2016. This includes ensuring that our Safeguarding Policy is regularly reviewed and updated, that compliance with the policy is appropriately monitored, and that all relevant employees and volunteers are subject to DBS checking and appropriate safeguarding training.

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2022

Achievements and Performance

A year of changes within the ministry team. Revd Anna Harwood left us to accept a position in the Diocese of Llandaff and Ele Buckley, our Children's & Families Worker, moved with her family to her native Cornwall. So we have had a few changes to manage this year.

The work load has been heavy but we have been held and supported greatly by Revd Helen Charlton & Revd Graham Theobald, who both give extremely generously to us all.

Due to being in vacancy the decision was made in September for each church to drop a morning service. There has however been a service each week in Twyford as we have teamed up with our URC Church Family for LEP worship.

Numbers have remained constant this year, which is encouraging. The community has come together for celebration and remembrance. The Queen's Platinum Jubilee was celebrated with an open-air service in Stanlake Meadow. A Commemoration Service for the life of The Queen, following her death in September, was an opportunity for the community to come together. This service, along with our Annual Service of Remembrance was ecumenically led. Except for the commemoration service for The Queen, we have now stopped live streaming services. All our Christmas Services were very well attended and a joint LEP service on Christmas Day at 10am saw our numbers reach over 100.

On the technical side we have temporarily installed tv screens into St Mary's. These screens were donated and have enhanced our worship significantly, giving the opportunity to reach every corner of the church. They will be permanently secured when we receive the faculty to carry out the work. Having screens of this size sits very comfortably within our vision of inclusion, particularly as we are committed to being a sight-loss friendly church. Grateful of course to John Bowley and Duncan Steele for working on this project.

Delighted that the schools were able to come back into church for their Christmas celebrations. Despite us not having a Children's and Families worker this term, our links remained strong, thanks to the support and enthusiasm of Lizzy Steele. We still have strong representation on the governing bodies of the local church schools.

Tots on Tuesdays carried on while we were waiting to appoint a new Children and families Worker. We were extremely grateful to a small band of willing volunteers who kept this going. Revd Geoff Pugh was one of the volunteers who supported ToTs from the onset. Revd Geoff died on 6th March this year. The whole church family and community are sad but so grateful for his strength of faith, good humour and commitment to our church.

Our youth Worker, Connor Heath, continues to inspire our young people with his energy and enthusiasm. Despite the current low numbers on Sunday mornings, Connor is engaging with them at school, in youth group and of course via social media. Connor will be leaving us to train for ordination this summer and we pray that God blesses him on the next stage of his vocational journey and give thanks for his ministry with us.

Breathe, our bi-monthly, mid-week worship service, is a blessing and tends to feed those who are in leadership positions. Home groups continue to flourish and are an excellent way to study and pray together. All our homegroups are supported by Hans and Gabi Gutmann.

Friendship, support, faith and prayer is shared across many gathering Over 60's, Tots on Tuesday, Rise Youth service, SOCTs to name but a few.

Our Vision has remained on our minds despite being in vacancy. Under the "Inclusive" heading we held a Living in Love and Faith course in the spring. This enabled us to listen to each other regarding the Christian teaching of identity, sexuality, relationships and marriage.

Socially, THRU-Meets has entertained us with a huge variety of gatherings. From walks, to sing-along, to quizzes and meals. Celebrating being together socially has drawn us closer to each other and enabled time for fun and refreshment. Massive thanks to Kev & Jo Cowley, Julie & Steve Phillippo and Duncan Steele.

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2022

Many of us are looking forward to the Parish Weekend in March which will another opportunity to grow closer to God and each other.

Our administration continues to be managed by Fiona Archer-Lock. A sterling job when no two days are ever the same.

This past year has shown what an amazing church family we are. Jesus is very much at the centre as we build up in our relationship with God, ourselves and each other, and build out into our community and beyond.

Approved by the PCC on 20th March 2023 and signed on its behalf by:

Lucy Bowley
Lay Vice Chair
Ruscombe & Twyford PCC

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2022

Independent Examiner's Report to the Parochial Church Council of Ruscombe and Twyford

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages 8-13, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) : which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act; and to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met;

or

(2) : to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Philip Dean. F.C.I.E
Independent Examiner
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Date:-

6 April 2023

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2022



Receipts and Payments Account

2021		Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total
£			£	£	£	£
CASH RECEIPTS						
146,715	Voluntary income	2a	126,562	-	11,710	138,272
15,815	Activities for generating funds	2b	15,430	-	12,400	27,830
257	Investment income	2c	1,705	-	-	1,705
-	Other cash receipts	2d	-	-	-	-
162,787	Total cash receipts		143,697	-	24,110	167,807
CASH PAYMENTS						
-	Cost of generating voluntary income	3a	-	-	-	-
736	Fundraising costs	3b	1,500	-	500	2,000
117,441	Church activities	3c	102,483	-	15,573	118,056
7,485	Charitable donations	3d	7,409	-	-	7,409
22,295	Church management \ administration	3e	22,189	-	616	22,805
147,957	Total cash payments		133,581	-	16,689	150,270
14,830	NET RECEIPTS / (PAYMENTS)		10,116	-	7,421	17,537
-	Transfers between funds		(10,000)	10,000	-	-
14,830	NET RECEIPTS / (PAYMENTS) after transfers		116	10,000	7,421	17,537
142,199	Cash bals at start of year		40,086	92,596	24,347	157,029
157,029	Cash bals end of year		40,202	102,596	31,768	174,566

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2022



Statement of assets and liabilities as at 31 December 2022

2021		Unrestricted Funds	Designated Funds	Restricted Funds	Total
£	Notes	£	£	£	£
Monetary Assets					
157,029	Cash at Bank & CBF	40,202	102,596	31,768	174,566
157,029		40,202	102,596	31,768	174,566
Other Monetary Assets					
23,000	Tax Reclaim Due	21,750			21,750
23,000		21,750	-	-	21,750
Liabilities					
1,000	Independent Examiners Fee	500			500
7,200	Mission Payments	7,200			7,200
8,200		7,700	-	-	7,700

Under s.133 of the Act, there is no requirement to place a value on fixed assets. It is in any case deemed that as St. James's, Ruscombe is a Grade I listed building and St. Mary's, Twyford a Grade II listed building, it would be almost impossible to attribute a valuation. As the Church Centre is attached to St. Mary's and insures with St. Mary's, no valuation of the Church Centre can be ascertained. Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trusts for the PCC and which require a faculty for disposal, since the PCC considers this to be inalienable property. There were no contingent liabilities.

The Notes on Pages 10-13 form part of these accounts

These financial statements were approved by the PCC on 20th March 2023 and signed on its behalf by:

Lucy Bowley

PCC Lay Vice Chair

Ruscombe and Twyford Parochial Church Council



Trustees Report & Accounts for the year ended 31st December 2022

Notes to Financial Statements

1. Accounting Policies

The financial statements have been prepared in accordance with section 133 of the Charities Act 2011 using the receipts and payments basis and in accordance with the Church Accounting Regulations 2006.

Receipts are taken into account when cash or cheques are received by the PCC. Payments are recognised when cash is physically handed over or a cheque is written and released.

2. Analysis of incoming resources

2021 £	Notes	Unrestricted £	Designated £	Restricted £	Total £
2(a) Voluntary income					
<u>Recurring income:</u>					
90,235		82,595	-	-	82,595
1,822		2,969	-	-	2,969
14,456		15,179	-	-	15,179
4,725	8	1,417	-	4,016	5,433
22,734		22,616	-	-	22,616
927		590	-	-	590
<u>134,899</u>		<u>125,366</u>	<u>-</u>	<u>4,016</u>	<u>129,382</u>
<u>Non-recurring income:</u>					
-		-	-	1,000	1,000
11,816	8	1,196	-	6,694	7,890
<u>146,715</u>		<u>126,562</u>	<u>-</u>	<u>11,710</u>	<u>138,272</u>
2(b) Activities for generating funds					
3,560	8	1,498	-	6,534	8,032
1,696		5,206	-	-	5,206
10,559	8	8,726	-	5,866	14,592
<u>15,815</u>		<u>15,430</u>	<u>-</u>	<u>12,400</u>	<u>27,830</u>
2(c) Investment income					
257		1,705	-	-	1,705
<u>257</u>		<u>1,705</u>	<u>-</u>	<u>-</u>	<u>1,705</u>
2(d) Other incoming resources					
-		-	-	-	-
<u>-</u>		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2022



Notes to Financial Statements

3. Analysis of resources expended

2021		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
3(a) Costs of generating voluntary income						
-	Cost of raising funds		-	-	-	-
-			-	-	-	-
3(b) Fundraising costs						
736	Courses and events	8	1,500	-	500	2,000
736			1,500	-	500	2,000
3(c) Church activities						
59,442	Parish Share		59,865	-		59,865
15,440	Heat, Light, Water, Insurance & Cleaning	8	14,600	-	1,536	16,136
7,817	Church Property		7,854	-	-	7,854
1,482	Fees due to Oxford Diocese	8	-	-	1,580	1,580
2,010	Wedding Expenses (Verger etc.)	8	-	-	3,670	3,670
1,946	Clergy & Curate expenses		3,162	-		3,162
27,521	Youth Work	8	15,196	-	8,787	23,983
54	Training		-	-	-	-
1,729	Cost of church services		1,806	-		1,806
117,441			102,483	-	15,573	118,056
3(d) Charitable donations						
7,485	Charitable donations	5	7,409	-	-	7,409
7,485			7,409	-	-	7,409
3(e) Church Management \ Administration						
3,312	Print, stationery and telephone		2,449	-		2,449
17,874	Administrative Salaries	8	18,394	-	616	19,010
149	Sundries		871	-	-	871
960	Independent Examiner's fee		475	-	-	475
22,295			22,189	-	616	22,805

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2022



Notes to Financial Statements

4. Statement of Disclosure of Trustee and Employee remuneration, expenses and Related Party Transactions

The Vicar, Associate Priests and Licensed Lay Ministers ('the Clergy'), who are ex officio members of the PCC, are not employed by the PCC. They are not remunerated for their services on the PCC, but were paid expenses in their respective roles for the church as detailed above (Note 3(c))

During 2022 no member of the PCC received remuneration or other benefit for their work on the PCC, nor claimed travel expenses, although they may have been entitled to do so for attending meetings.

There have been no Related Party transactions.

The PCC employed 6 part time employees during 2022, who between them worked an average of 60 hours per week with total costs of £43,800. This includes £1,481 of pension costs. There were no NI costs.

5. Charitable Donations

In 2022 the following donations were made based on 2021 Unrestricted Income.

2021 £		2022 £
	<i>Home missions and church societies</i>	
1,690	Christians Against Poverty	2,064
1,690	Wycliffe Bible Translators	500
1,690	Church Army	2,064
725	Berkshire Clergy Charity	717
	<i>Secular charities</i>	
1,690	Yeldall Christian Centres	2,064
7,485		7,409

During 2022 the PCC and congregation nominated various services and events for a selection of charitable causes at which a total of £4087 was raised. The charitable causes included Christian Aid, DEC Ukraine, Readifood, RBL Poppy Fund, Berks Historic Churches (Ride and Stride) and others. Giving at 2022 Christmas Services raised £1,846 for Crisis at Christmas. As this included online giving, proceeds were not received and remitted until early 2023.

6. General Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
General Funds	40,086	143,697	(133,581)	(10,000)	40,202
	40,086	143,697	(133,581)	(10,000)	40,202

All general funds are held in cash.

Ruscombe and Twyford Parochial Church Council

Trustees Report & Accounts for the year ended 31st December 2022



Notes to Financial Statements

7. Designated Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Income Reserve	40,602	-	-	-	40,602
Buildings Reserve	51,994	-	-	10,000	61,994
	92,596	-	-	10,000	102,596

The income reserve, reflecting approximately ¼ of unrestricted annual income, exists to protect the PCC from unexpected increases in expenditure, decreases in income and any cash shortfalls arising from delays in receipt of cash income (particularly Gift Aid). The building maintenance reserve reflects the PCC's responsibility for two listed buildings and the increasing probability of significant future expenditure on the buildings. The amount of the income and building reserves are reviewed annually.

All designated funds are held in cash.

8. Restricted Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Twyford Bells	1,658	420	-	-	2,078
Fees to Oxford Diocese	-	1,580	(1,580)	-	-
Wedding & Funeral fees	-	3,670	(3,670)	-	-
Admin Assist and Printing	-	616	(616)	-	-
Youth Work from St Nic Hurst & URC	-	7,274	(7,274)	-	-
Tots on Tuesday	1,695	1,794	(1,513)	-	1,976
St James Building Project	14,614	-	-	-	14,614
Oxford Diocese re Quinquennial and Heating	1,824	1,536	(1,536)	-	1,824
St James Churchyard	2,656	1,000	-	-	3,656
St Mary's roof grant	1,500	-	-	-	1,500
Weekend Away	-	4,740	-500	-	4,240
Deposits	-	-	-	-	-
Donations to TV Screens at St Mary's	-	1,480	-	-	1,480
Ruscombe Memorial	400	-	-	-	400
	24,347	24,110	(16,689)	-	31,768

All restricted funds are held in cash.

Accounts

Ruscombe and Twyford Parochial Church Council

Charity registration number 1143142

Report and Accounts

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‘Household of God with Jesus as the cornerstone’

‘Come to him, a living stone... Let yourself be built into a spiritual house’ 1 Peter 2:4

Ruscombe and Twyford Parochial Church Council

Trustees Report for the year ended 31st December 2021



Introduction

The Parochial Church Council (PCC) presents its annual report for the year ended 31st December 2021.

Reference and administrative information

The PCC is a registered charity:- registration number 1143142.

Trustees / members of the PCC who served from 1st January 2021 until the date this report was approved are:-

Ex Officio Members

<i>Vicar</i>	Revd Anna Harwood	
<i>Wardens</i>	Maggie Barnes	
	Lucy Bowley (Lay Vice Chair)	

Elected Members, their expected term of appointment and (where appropriate) date of appointment /resignation

<i>Deanery Synod Representatives</i>	Rachel Leitch-Devlin	2011-2023
<i>Other members</i>	Mark Cook	2015-09/21
	Christine Ferris (Secretary)	2017-2023
	Kevin Cowley	2018-2024
	Philip Poore	2018-04/21
	Linda Jackson	2019-2023
	Keith Hay (Hon Treasurer)	2015-2024
	Claire Lawrence	06/21-04/22
	Karen Ricketts	01/22-04/22
	Thanda Mhlanga	01/22-04/22
	Chris Tennant	01/22-04/22

Other office holders (non-trustees)

Benefice Operations Manager Alan Gwynn (until 31st October 2021)

Principal Address:- St Mary's Church Office, Station Road, Twyford, Reading, RG10 9NT

Independent Examiner:- Philip Dean. F.C.I.E
Independent Examiner
7 Stirling Close
Uxbridge
Middlesex
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Ruscombe and Twyford Parochial Church Council

Trustees Report for the year ended 31st December 2021



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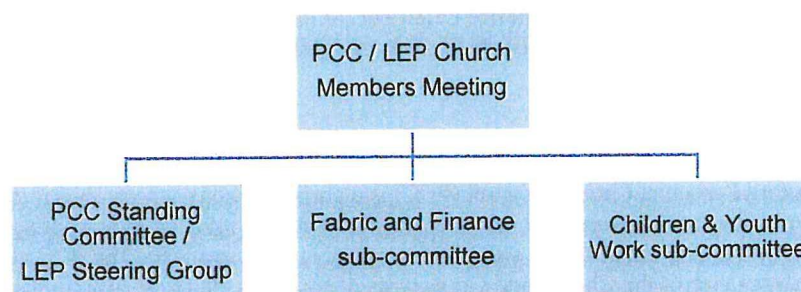
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Since 1st March 2012, the Parish of Ruscombe and Twyford has also been part of the Benefice of Ruscombe & Twyford with Hurst. This does not directly impact on the governance structure described above since both PCCs (Ruscombe & Twyford and St Nicholas' Hurst) retain their distinct legal identities.

PCC / LEP Church Members Meetings. Under the LEP constitution, PCC meetings take place concurrently with Church Members Meetings. Where legally required, PCC members may vote separately on specific agenda items, subject to a valid quorum. During 2021, the LEP Church Members Meeting met on four occasions including the AGM held via Zoom on 28th April. The PCC also met separately four times in the year to discuss and decide on issues relating solely to the Anglican churches.

We have continued to pay particular attention to Safeguarding and to Data Protection during the year. No reportable incidents have been noted.

In line with the policy agreed by the PCC in 2016, revised pay rates for our paid staff were implemented on 1st April

Ruscombe and Twyford Parochial Church Council



Trustees Report for the year ended 31st December 2021

2021. These apply to our regular employees such as Youth Workers, Children & Families Worker, Office Team Co-ordinator and cleaners.

To meet our legal duties under the Government's Workplace Pensions legislation, an employee pension scheme was introduced on 1st April 2017. At the end of 2021, the scheme had three members.

Quinquennial inspections last held in 2016, were due to take place in 2021 but, due to Covid driven delays in availability of suitably qualified architects, these have not yet taken place. We are continuing action to appoint as soon as possible. The PCC has continued to add to our Designated Building Reserve as a precaution.

Standing policies such as health and safety, risk assessment and safeguarding were reviewed during the year, amended where necessary and approved.

Leadership Team. The LEP & Benefice leadership structure is still under review subject to outcomes of our Vision process with the aim of relaunching the Leadership Team with representatives of all four Churches and centred on working together within the key areas of our shared life together.

PCC Standing Committee. Meets as part of the LEP Steering Group which comprises representatives of the PCC and the URC Elders. The Steering Group is charged with carrying out the work of the PCC between PCC meetings. In 2021 the LEP steering Group met on three occasions, two of which were held via Zoom owing to the Covid-19 pandemic.

The Finance and Fabric Sub Committee. Ensures that the finances of the PCC are conducted in a safe and efficient manner and guides the PCC on all financial matters. It ensures that the PCC's obligation to ensure the fabric of the churches is well maintained and suitably developed is properly discharged. The Committee is chaired on an ex officio basis by the Operations Manager, with the day to day work carried out by the Treasurer, the Assistant Treasurer, the Stewardship Secretary, the Churchwardens and the Health & Safety Officer. The committee met on only one occasion in 2021, with other business taking place via email as necessary.

The Children's and Youth Work Sub Committee. The purpose of this committee is to ensure that our children's, families and youth work within the LEP & Benefice is carried out for the benefit of all young people and children in our villages. The committee ensures that all our work with children and young people is rooted in Christ as the Cornerstone. The committee also provides assurance that appropriate governance arrangements are in place and are effective; it focuses on quality and safety in our activities and is accountable to the two Benefice PCCs. The committee normally meets once a term and is chaired by the Benefice Leader of our Children and Young People's work. The group has met formally twice this year to work with Hurst PCC on increasing the youth work provision in the parish of Hurst.

Objectives and activities

The Ruscombe and Twyford Parochial Church Council (PCC) is a corporate body whose objectives are defined by the Parochial Church Council (Powers) Measure 1956 as 'to co-operate with the minister in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical'. The PCC also has the responsibility for the maintenance of the Church and Graveyards of St James the Great, Ruscombe, and the Church, Graveyards and Church Centre complex of St Mary the Virgin, Twyford.

In carrying out its duties, the PCC pays due regard to Charity Commission Public Benefit guidance when exercising any powers or duties to which the guidance is relevant.

In its oversight of church activities, the PCC complies with the duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults, Section 5 of the Safeguarding and Clergy Discipline Measure 2016. This includes ensuring that our Safeguarding Policy is regularly reviewed and updated; that compliance with the policy is appropriately monitored; and that all relevant employees and volunteers are subject to DBS checking and appropriate training.

Ruscombe and Twyford Parochial Church Council



Trustees Report for the year ended 31st December 2021

Achievements and Performance

Services remained online for the beginning of 2021 due to Covid restrictions, with one service per Sunday being streamed across the Benefice. Easter Sunday was our first Sunday physically back in church and was a joyful, emotional celebration. A booking in system operated for a few weeks following this so that we were able to keep people safe and yet still worship together. Every Sunday one service was and still is live streamed.

Numbers attending church were lower than before the pandemic started which is understandable. Christmas services were well received and again for the most popular services we ran a booking system as well as streamed the services. We have a small and very committed tech team who work extremely hard to bring our services to people in their homes. Whilst live viewings of services are lower than they were, it would appear that many households are looking at the services during the days that follow.

Our Vision process which we spent some time dwelling on during 2020 was launched in May 2021. A sermon series and Lent reflections in our home groups enabled us to put together a Vision which encourages us to Build Up and Out as well as being and Inclusive and Welcoming church family. The Vision steering group is at the helm of moving things forward and making the Vision reality in the shared life of all four Churches.

We have been building 'up and out' into the communities in Ruscombe, Twyford and Hurst. Building up and out has taken lots of different shapes including involvement with community events including the Chattabox summer event, which included a well-attended service in the park at the end of the day, and our usual stall at Twyford Village Christmas Fair. We also have growing connections with baptisms, weddings and funeral ministry. We look forward to new opportunities that will come along in the next year such as the Queen's platinum jubilee weekend and the Donkey Derby. It's important for everyone to keep having open hearts and minds to ways to encourage and uplift the Villages.

We continue to have excellent relationships with our local schools. Assemblies remained online for the whole of 2021.

The home group leaders continue to support many in weekly discipleship groups providing prayer, space to walk deeper as followers of Jesus and friendship. Over 60's, Tots on Tuesday, Rise Youth service, SOCTs and other groups enabled by our Church family members provide friendship and support. Thanksgiving for all those who give of their time, talents and care to run the groups for all the different age groups and stages of life.

There is a challenge for the year ahead to think about how to enable and encourage new followers of Jesus and offer ways to provide safe and welcoming space to explore Christian faith.

Approved by the PCC 28th March 2022 and signed on its behalf by:

Revd Anna Harwood

Independent Examiner's Report to the Ruscombe and Twyford Parochial Church Council

Independent Examiner's Report to the Parochial Church Council of Ruscombe and Twyford

This report on the financial statements of the PCC for the year ended 31 December 2021, which are set out on pages 7 to 12, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) : which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act; and to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met; or

(2) : to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Philip Dean. F.C.I.E
Independent Examiner
7 Stirling Close
Uxbridge
Middlesex
UB8 2BA

Date:- 5.4.2022

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2021



Receipts and Payments Account

2020		Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total
£			£	£	£	£
CASH RECEIPTS						
147,608	Voluntary income	2a	134,858	-	11,857	146,715
9,114	Activities for generating funds	2b	8,268	-	7,547	15,815
584	Investment income	2c	257	-	-	257
-	Other cash receipts	2d	-	-	-	-
157,306	Total cash receipts		143,383	-	19,404	162,787
CASH PAYMENTS						
630	Cost of generating voluntary income	3a	-	-	-	-
506	Fundraising costs	3b	736	-	-	736
131,357	Church activities	3c	104,046	-	13,395	117,441
8,295	Charitable donations	3d	7,485	-	-	7,485
22,009	Church management \ administration	3e	21,455	-	840	22,295
162,797	Total cash payments		133,722	-	14,235	147,957
(5,491)	NET RECEIPTS / (PAYMENTS)		9,661	-	5,169	14,830
-	Transfers between funds		(9,000)	9,000	-	-
(5,491)	NET RECEIPTS / (PAYMENTS) after transfers		661	9,000	5,169	14,830
147,690	Cash balance at start of year		39,425	83,596	19,178	142,199
142,199	Cash balances at end of year		40,086	92,596	24,347	157,029

Ruscombe and Twyford Parochial Church Council

Statement of assets and liabilities as at 31 December 2021



2020		Unrestricted Funds	Designated Funds	Restricted Funds	Total
£	Notes	£	£	£	£
Monetary Assets					
142,199	Cash at Bank & CBF	40,086	92,596	24,347	157,029
<u>142,199</u>		<u>40,086</u>	<u>92,596</u>	<u>24,347</u>	<u>157,029</u>
Other Monetary Assets					
23,000	Tax Reclaim Due	23,000	-	-	23,000
<u>23,000</u>		<u>23,000</u>	<u>-</u>	<u>-</u>	<u>23,000</u>
Liabilities					
1,000	Independent Examiners Fee	1,000	-	-	1,000
7,200	Mission Payments	7,200	-	-	7,200
<u>8,200</u>		<u>8,200</u>	<u>-</u>	<u>-</u>	<u>8,200</u>

Under s.133 of the Act, there is no requirement to place a value on fixed assets. It is in any case deemed that as St. James's, Ruscombe is a Grade I listed building and St. Mary's, Twyford a Grade II listed building, it would be almost impossible to attribute a valuation. As the Church Centre is attached to St. Mary's and insures with St. Mary's, no valuation of the Church Centre can be ascertained. Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trusts for the PCC and which require a faculty for disposal, since the PCC considers this to be inalienable property.

There were no contingent liabilities.

The Notes on Pages 9-12 form part of these accounts

These financial statements were approved by the PCC on 28th March 2022 and signed on its behalf by:

Revd Anna Harwood
Vicar

Lucy Bowley
PCC Lay Vice Chair

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2021



Notes to the Financial Statements

1. Accounting Policies

The financial statements have been prepared in accordance with section 133 of the Charities Act 2011 using the receipts and payments basis and in accordance with the Church Accounting Regulations 2006.

Receipts are taken into account when cash or cheques are received by the PCC. Payments are recognised when cash is physically handed over or a cheque is written and released.

2. Analysis of incoming resources

2020		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
2(a) Voluntary income						
<u>Recurring income:</u>						
90,837	Tax efficient planned giving (ex. tax)		90,235	-	-	90,235
1,090	Collections of loose cash at services		1,822	-	-	1,822
16,638	Other planned giving		14,456	-	-	14,456
4,012	Other individual donations	8	4,225	-	500	4,725
23,042	Tax recovered on planned giving		22,734	-	-	22,734
2,265	Tax recovered on unplanned giving, donations and collections		927	-	-	927
<u>137,884</u>			<u>134,399</u>	<u>-</u>	<u>500</u>	<u>134,899</u>
<u>Non-recurring income:</u>						
-	Legacies		-	-	-	-
9,724	Special appeals	8	459	-	11,357	11,816
<u>147,608</u>			<u>134,858</u>	<u>-</u>	<u>11,857</u>	<u>146,715</u>
2(b) Activities for generating funds						
920	Courses and Events	8	345	-	3,215	3,560
3,352	Church Centre letting		1,696	-	-	1,696
4,842	Fees - weddings, funerals etc	8	6,227	-	4,332	10,559
-			-	-	-	-
<u>9,114</u>			<u>8,268</u>	<u>-</u>	<u>7,547</u>	<u>15,815</u>
2(c) Investment income						
584	Interest		257	-	-	257
<u>584</u>			<u>257</u>	<u>-</u>	<u>-</u>	<u>257</u>
2(d) Other incoming resources						
-	Sundries		-	-	-	-
<u>-</u>			<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2021



Notes to the Financial Statements

3. Analysis of resources expended

2020		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
3(a) Costs of generating voluntary income						
630	Cost of raising funds		-	-	-	-
630			-	-	-	-
3(b) Fundraising costs						
506	Courses and events		736	-	-	736
506			736	-	-	736
3(c) Church activities						
57,795	Parish Share		59,442	-	-	59,442
16,478	Heat, Light, Water, Insurance & Cleaning		15,440	-	-	15,440
21,637	Church Property	8	7,317	-	500	7,817
552	Fees due to Oxford Diocese	8	-	-	1,482	1,482
453	Wedding Expenses (Verger etc.)	8	-	-	2,010	2,010
759	Clergy & Curate expenses		1,946	-	-	1,946
29,393	Youth Work	8	18,118	-	9,403	27,521
211	Training		54	-	-	54
4,079	Cost of church services		1,729	-	-	1,729
131,357			104,046	-	13,395	117,441
3(d) Charitable donations						
8,295	Charitable donations	5	7,485	-	-	7,485
8,295			7,485	-	-	7,485
3(e) Church Management \ Administration						
3,207	Printing, stationery and telephone	8	2,472	-	840	3,312
17,842	Administrative Salaries	8	17,874	-	-	17,874
0	Sundries		149	-	-	149
960	Independent Examiner's fee		960	-	-	960
22,009			21,455	-	840	22,295

Ruscombe and Twyford Parochial Church Council



Accounts for the year ended 31 December 2021

Notes to the Financial Statements

4. Statement of Disclosure of Trustee and Employee remuneration, expenses and Related Party Transactions

The Vicar, Associate Priests and Licensed Lay Ministers ('the Clergy'), who are ex officio members of the PCC, are not employed by the PCC. They are not remunerated for their services on the PCC, but were paid expenses in their respective roles for the church as detailed above (Note 3(c))

During 2021 no members of the PCC received any remuneration or other benefit for their work on the PCC, nor claimed expenses, although they would be entitled to claim travel costs for attending meetings.

There have been no Related Party transactions.

The PCC employed 5 part time employees who worked an average of 62 hours per week with total costs of £44,298. This includes £1,121 of pension costs. There were no NI costs.

5. Charitable Donations

In 2021 the following donations were made based on 2020 Unrestricted Income.

2020		2021
£		£
	<i>Home missions and church societies</i>	
1,872	Christians Against Poverty	1,690
1,872	Wycliffe Bible Translators	1,690
1,872	Church Army	1,690
807	Berkshire Clergy Charity	725
	<i>Secular charities</i>	
1,872	Yeldall Christian Centres	1,690
8,295		7,485

During 2021 the PCC and congregation were unfortunately unable to hold their usual collections and fund raising for selected charities and our Mission Giving partners. The exceptions to this were that in early 2021 £860 was paid to Christian Aid for collections at Christmas 2020, and during the year a further £378 was raised at a concert for Christian Aid and £235 for the Earl Haig Poppy Fund in November. Giving at 2021 Christmas Services raised £348 for Christian Aid and £112 for The Childrens Society. As this included online giving, proceeds were not received and remitted until early 2022.

6. General Fund Analysis

	Fund balances brought forward	Incoming resources	Resources expended	Transfers	Fund balances carried forward
	£	£	£	£	£
General Funds	39,425	143,383	(133,722)	(9,000)	40,086
	39,425	143,383	(133,722)	(9,000)	40,086

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All general funds are held in cash.

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2021



Notes to the Financial Statements

7. Designated Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Income Reserve	40,602	-	-	-	40,602
Buildings Reserve	42,994	-	-	9,000	51,994
	83,596	-	-	9,000	92,596

The income reserve, reflecting approximately ¼ of unrestricted annual income, exists to protect the PCC from unexpected increases in expenditure, decreases in income and any cash shortfalls arising from delays in receipt of cash income (particularly Gift Aid). The building maintenance reserve reflects the PCC's responsibility for two listed buildings and the increasing probability of significant future expenditure on the buildings. The amount of the income and building reserves are reviewed annually.

All designated funds are held in cash.

8. Restricted Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Fees Oxford Diocese	-	1,482	(1,482)	-	-
Wedding & Funeral Fees	-	2,010	(2,010)	-	-
Polehampton & Hurst re Family work & office	-	9,723	(9,723)	-	-
Noah's Ark / Tots on Tues	-	2,215	(520)	-	1,695
Twyford Bells	1,508	150	-	-	1,658
St James Building Project	14,614	-	-	-	14,614
St James Churchyard	2,656	500	(500)	-	2,656
St Mary Roof Grant	-	1,500	-	-	1,500
Oxford Diocese refund Quinquennial	-	1,824	-	-	1,824
Ruscombe Memorial	400	-	-	-	400
	19,178	19,404	(14,235)	-	24,347

All restricted funds are held in cash.

Accounts

Ruscombe and Twyford Parochial Church Council

Charity registration number 1143142

Report and Accounts

For the year ended 31 December 2020

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'Household of God with Jesus as the cornerstone'

'Come to him, a living stone... Let yourself be built into a spiritual house' 1 Peter 2:4

Ruscombe and Twyford Parochial Church Council

Trustees Report for the year ended 31st December 2020



Introduction

The Parochial Church Council (PCC) presents its annual report for the year ended 31st December 2020.

Reference and administrative information

The PCC is a registered charity:- registration number 1143142.

Trustees / members of the PCC who served from 1st January 2020 until the date this report was approved are:-

Ex Officio Members

<i>Vicar</i>	Revd Anna Harwood	
<i>Wardens</i>	Bill Barnes	to 10/20
	Maggie Barnes	from 10/20
	Lucy Bowley	

Elected Members, their expected term of appointment and (where appropriate) date of appointment /resignation

<i>Deanery Synod Representatives</i>	Rachel Leitch-Devlin	2011-2023
	Pauline Humphreys	to 10/20
<i>Other members</i>	Jenny Hay	to 10/20
	Brian Roach	to 10/20
	Mark Cook	2015-2021
	Christine Ferris (Secretary from 1/19)	2017-2023
	Kevin Cowley	2018-2021
	Philip Poore	2018-2021
	Linda Jackson	co-opted 4/19
	Keith Hay (Hon Treasurer)	2015-2021

Other office holders (non-trustees)

Assistant Treasurer Karen Ricketts

Benefice Operations Manager Alan Gwynn

Principal Address:- St Mary's Church Office, Station Road, Twyford, Reading, RG10 9NT

Independent Examiner:- P Dean. F.M.A.A.T. F.C.I.E
F A Magee & Co
Chartered Accountants
Registered Auditors
Wimborne House
4-6 Pump Lane
Hayes
Middlesex
UB3 3NB

Bank:- Santander

Ruscombe and Twyford Parochial Church Council



Trustees Report for the year ended 31st December 2020

Structure, Governance and Management

The PCC is governed by the Parochial Church Council (Powers) Measure 1956 and the Church Representation Rules.

PCC members are recruited in a number of ways from the electoral roll and are either ex officio, elected by the Annual Parochial Church Meeting (APCM) or co-opted by the PCC in accordance with the Church Representation Rules, and in line with the Constitution of the Local Ecumenical Partnership (LEP) agreed in 2001 (see below).

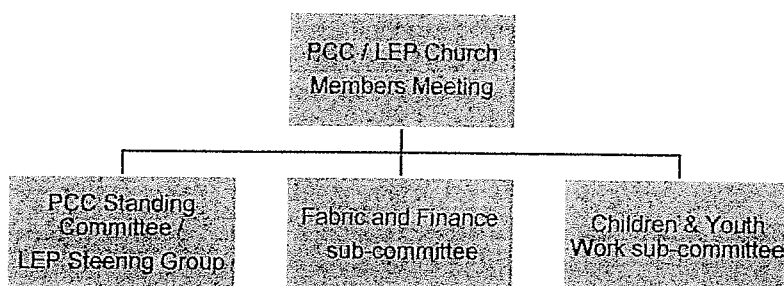
The PCC is responsible for all parish finance and its management and control, including the appointment of a Treasurer. Members of the PCC are responsible for keeping accounting records which disclose, with reasonable accuracy, the financial position of the PCC, and enable them both to ascertain the financial position of the PCC and to ensure that the financial statements comply with the Church Accounting Regulations 2006, the Charities Act 2011 and the Statement of Recommended Practice 'Accounting by Charities' 2015 (SORP - FRSSE) Financial Reporting Standard for Smaller Entities. The PCC is also responsible for safeguarding its assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The PCC is also required to ensure that the financial statements are examined by an independent examiner or auditor prior to presentation to the APCM.

In preparing the financial statements, the PCC is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Follow applicable accounting standards and statements or recommended best practice, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will remain in operation.

The PCC makes all decisions corporately except that the Standing Committee has delegated powers to make decisions between PCC meetings, subject to keeping the PCC informed as fully as necessary.

In 2001 a Local Ecumenical Partnership (LEP) was entered into between the PCC and the United Reformed Church, Twyford. The ongoing purpose of the LEP is to develop a closer relationship between the Anglican and URC congregations of Ruscombe and Twyford, and to work to a common purpose. The PCC consequently organises and discharges its business through the following governance structure:



Since 1st March 2012, the Parish of Ruscombe and Twyford has also been part of the Benefice of Ruscombe & Twyford with Hurst. This does not directly impact on the governance structure described above since both PCCs (Ruscombe & Twyford and St Nicholas' Hurst) retain their distinct legal identities.

PCC / LEP Church Members Meetings. Under the LEP constitution, PCC meetings take place concurrently with Church Members Meetings. Where legally required, PCC members may vote separately on specific agenda items, subject to a valid quorum. During 2020, meetings were disrupted by the Covid-19 pandemic. As a result, the LEP Church Members Meeting met on just 2 occasions including the AGM on October 21st. The PCC also met separately 4 times in the year to discuss and decide on issues relating solely to the Anglican churches. A number of meetings, including the AGM, were held via Zoom in view of the pandemic.

We have continued to pay particular attention to Safeguarding and to Data Protection during the year. No reportable incidents have been noted.

Ruscombe and Twyford Parochial Church Council



Trustees Report for the year ended 31st December 2020

In line with the policy agreed by the PCC in 2016, revised pay rates for our paid staff were implemented on 1st April 2020. These apply to our regular employees such as Youth Workers, Children & Families Worker, Office Team Co-ordinator and cleaners.

To meet our legal duties under the Government's Workplace Pensions legislation, an employee pension scheme was introduced on 1st April 2017. At the end of 2020, the scheme had two members. A third member left our employment during the year.

Quinquennial inspections were held at both St Mary's and St James' in late 2016. Work at St James' has largely been completed. We are currently in the process of seeking additional funding for remedial work to roof-level stonework at St Mary's. Quinquennial Inspections will take place again in 2021.

Standing policies such as health and safety, risk assessment and safeguarding were reviewed during the year, amended where necessary and approved.

Leadership Team. The LEP & Benefice leadership structure is currently under review subject to outcomes of our vision process with the aim of relaunching the Leadership Team with representatives of all four Churches and centred on working together within the key areas of our shared life together.

PCC Standing Committee. Meets as part of the LEP Steering Group which comprises representatives of the PCC and the URC Elders. The Steering Group is charged with carrying out the work of the PCC between PCC meetings. In 2020 the LEP steering Group met on just 1 occasion owing the Covid-19 pandemic.

The Finance and Fabric Sub Committee. Ensures that the finances of the PCC are conducted in a safe and efficient manner and guides the PCC on all financial matters. It ensures that the PCC's obligation to ensure the fabric of the churches is well maintained and suitably developed is properly discharged. The Committee is chaired on an ex officio basis by the Operations Manager, with the day to day work carried out by the Treasurer, the Assistant Treasurer, the Stewardship Secretary, the Churchwardens and the Health & Safety Officer. The committee met on only one occasion in 2020, with other business taking place via email as necessary.

The Children's and Youth Work Sub Committee. The purpose of this committee is to ensure that our children's, families and youth work within the LEP & Benefice is carried out for the benefit of all young people and children in our villages. The committee ensures that all our work with children and young people is rooted in Christ as the Cornerstone. The committee also provides assurance that appropriate governance arrangements are in place and are effective; it focuses on quality and safety in our activities and is accountable to the two Benefice PCCs. The committee normally meets once a term and is chaired by the Benefice Leader of our Children and Young People's work. The group has not met formally since February 2020 due to Covid-19 restrictions but the group has been in communication informally on a regular basis with the intention of resuming meeting again now lockdown restrictions are beginning to end.

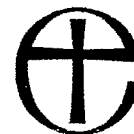
Objectives and activities

The Ruscombe and Twyford Parochial Church Council (PCC) is a corporate body whose objectives are defined by the Parochial Church Council (Powers) Measure 1956 as 'to co-operate with the minister in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical'. The PCC also has the responsibility for the maintenance of the Church and Graveyards of St James the Great, Ruscombe, and the Church, Graveyards and Church Centre complex of St Mary the Virgin, Twyford.

In carrying out its duties, the PCC pays due regard to Charity Commission Public Benefit guidance when exercising any powers or duties to which the guidance is relevant.

In its oversight of church activities, the PCC complies with the duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults, Section 5 of the Safeguarding and Clergy Discipline Measure 2016. This includes ensuring that our Safeguarding Policy is regularly reviewed and updated; that compliance with the policy is appropriately monitored; and that all relevant employees and volunteers are subject to DBS checking and appropriate training.

Ruscombe and Twyford Parochial Church Council



Trustees Report for the year ended 31st December 2020

As noted in last year's report, following the abandonment of the scheme to construct a new facilities block at St James' church, work has been undertaken to identify and contact donors with a view to offering repayment of unspent funds donated for the original scheme. This exercise is now largely completed.

Achievements and Performance

At this point in the report, we normally show a table of attendances at our main services for the past 5 years. Sadly, the Coronavirus pandemic has meant that our church buildings have been closed for much of 2020. It has therefore not been possible to compile attendance figures in the usual way and the table has therefore been omitted this year.

For much of the year, we have provided an online service each Sunday for the whole Benefice & LEP. Where we have been able to worship in our churches, the online service has been a broadcast of a live service. However, for much of the year, the service has been led by one of our clergy from their home, with church members reading or leading intercessions, also from their own homes. Music has come from a variety of sources, including our regular musicians taking part from home, or sometimes pre-recorded. We are grateful to all who have made this possible, especially our technical team who have provided the know-how and given up their time to ensure the process has run smoothly.

Holding a single online service in this way has served to strengthen ties among our four churches, and we aim to build on this as we eventually return to some kind of normality in worship patterns.

The number of "views" of our online services has remained at an encouraging level throughout the year. It has been particularly interesting to note the numbers using the "catch-up" option, rather than viewing live. We were also pleased to learn of some who may not have been able to get to church in recent years but have been able to join us again online. It is also becoming clear that there may be people "trying out" church online, maybe for the first time. We will look to build on these opportunities and to consider how we can best continue to offer online worship even once we return to our church buildings.

We have continued to provide pastoral support to church members and the wider community during this time of confinement and anxiety. Much of this has, of necessity, been carried out remotely and has included online group meetings as well as one-to-one support. Many of our regular Home Groups have shifted to meeting online and one or two new groups have been set up. Our regular Bumps & Babies group, providing support to new and expectant parents, has also met online to provide support to members when face-to-face meetings have not been possible or advisable.

For Remembrance Sunday, we provided an online service for the community. This included pre-recorded clips of wreath-layings carried out at all three village War Memorials by the local organisations who would normally have taken part in "live" ceremonies.

During Advent and Christmas, we took part collectively and individually in a community-wide initiative entitled "Light up Christmas", where people were encouraged to decorate their houses to bring cheer to their neighbourhood. This also became the theme of our online service on Christmas Eve.

We have continued to provide support to our local schools, including provision of online Assemblies and support to staff members.

Throughout the latter part of the year and into 2021, we have been engaged in a process of discernment to develop a new Vision for our four churches. This has involved sermon series, discussions in Home Groups and individual prayer and study. It is planned to launch the new Vision at Pentecost 2021.

Approved by the PCC 29th March 2021 and signed on its behalf by:

Revd Anna Harwood
Vicar

Independent Examiner's Report to the Ruscombe and Twyford Parochial Church Council

Independent Examiner's Report to the Parochial Church Council of Ruscombe and Twyford

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages 7 to 12, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and s.145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the PCC and examiner

The charity's trustees, the PCC, are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under section 144(2) of the Act and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145 of the Act. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) : which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the Act; and to prepare financial statements, which accord with the accounting records and comply with the accounting requirements of the Act and the Regulations have not been met; or

(2) : to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



P Dean. F.M.A.A.T. F.C.I.E
F A Magee & Co
Chartered Accountants
Registered Auditors
Wimborne House
4-6 Pump Lane
Hayes
Middlesex
UB3 3NB

Date:- 29-03-2021

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2020



Receipts and Payments Account

2019		Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total
£			£	£	£	£
CASH RECEIPTS						
151,232	Voluntary income	2a	137,122	-	10,486	147,608
32,501	Activities for generating funds	2b	7,283	-	1,831	9,114
834	Investment income	2c	584	-	-	584
252	Other cash receipts	2d	-	-	-	-
<u>184,819</u>	Total cash receipts		<u>144,989</u>	<u>-</u>	<u>12,317</u>	<u>157,306</u>
CASH PAYMENTS						
182	Cost of generating voluntary income	3a	630	-	-	630
2,079	Fundraising costs	3b	506	-	-	506
137,890	Church activities	3c	109,806	-	21,551	131,357
10,852	Charitable donations	3d	8,295	-	-	8,295
23,263	Church management \ administration	3e	20,583	-	1,426	22,009
<u>174,266</u>	Total cash payments		<u>139,820</u>	<u>-</u>	<u>22,977</u>	<u>162,797</u>
10,553	NET RECEIPTS / (PAYMENTS)		5,169	-	(10,660)	(5,491)
-	Transfers between funds		-	-	-	-
<u>10,553</u>	NET RECEIPTS / (PAYMENTS) after transfers		<u>5,169</u>	<u>0</u>	<u>(10,660)</u>	<u>(5,491)</u>
137,137	Cash balance at start of year		34,256	83,596	29,838	147,690
<u>147,690</u>	Cash balances at end of year		<u>39,425</u>	<u>83,596</u>	<u>19,178</u>	<u>142,199</u>

Ruscombe and Twyford Parochial Church Council



Statement of assets and liabilities as at 31 December 2020

2019		Unrestricted Funds	Designated Funds	Restricted Funds	Total
£	Notes	£	£	£	£
Monetary Assets					
147,690	Cash at Bank & CBF	39,425	83,596	19,178	142,199
<u>147,690</u>		<u>39,425</u>	<u>83,596</u>	<u>19,178</u>	<u>142,199</u>
Other Monetary Assets					
23,000	Tax Reclaim Due	23,000			23,000
<u>23,000</u>		<u>23,000</u>			<u>23,000</u>
Liabilities					
1,000	Independent Examiners Fee	1,000			1,000
8,100	Mission Payments	7,200			7,200
<u>9,100</u>		<u>8,200</u>			<u>8,200</u>

Under s.133 of the Act, there is no requirement to place a value on fixed assets. It is in any case deemed that as St. James's, Ruscombe is a Grade I listed building and St. Mary's, Twyford a Grade II listed building, it would be almost impossible to attribute a valuation. As the Church Centre is attached to St. Mary's and insures with St. Mary's, no valuation of the Church Centre can be ascertained. Consecrated and beneficed property is excluded from the accounts by s.10(2)(c) of the Charities Act 2011. No value is placed on movable church furnishings held by the churchwardens on special trusts for the PCC and which require a faculty for disposal, since the PCC considers this to be inalienable property.

There were no contingent liabilities.

The Notes on Pages 9-12 form part of these accounts

These financial statements were approved by the PCC on 29th March 2021 and signed on its behalf by:

A. Harwood

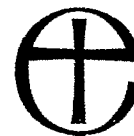
Revd Anna Harwood
Vicar

Mark Cook

Mark Cook
PCC Lay Vice Chair

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2020



Notes to the Financial Statements

1. Accounting Policies

The financial statements have been prepared in accordance with section 133 of the Charities Act 2011 using the receipts and payments basis and in accordance with the Church Accounting Regulations 2006.

Receipts are taken into account when cash or cheques are received by the PCC. Payments are recognised when cash is physically handed over or a cheque is written and released.

2. Analysis of incoming resources

2019 £		Notes	Unrestricted £	Designated £	Restricted £	Total £
2(a) Voluntary income						
<u>Recurring income:</u>						
91,141	Tax efficient planned giving (ex. tax)		90,837	-	-	90,837
5,156	Collections of loose cash at services		1,090	-	-	1,090
16,950	Other planned giving		16,638	-	-	16,638
11,683	Other individual donations	8	2,212	-	1,800	4,012
22,800	Tax recovered on planned giving		23,042	-	-	23,042
2,521	Tax recovered on unplanned giving, donations and collections		2,265	-	-	2,265
150,251			136,084	-	1,800	137,884
<u>Non-recurring income:</u>						
-	Legacies		-	-	-	-
981	Special appeals	8	1,038	-	8,686	9,724
151,232			137,122	-	10,486	147,608
2(b) Activities for generating funds						
2,369	Courses and Events	8	920	-	-	920
8,276	Church Centre letting		3,352	-	-	3,352
21,856	Fees - weddings, funerals etc	8	3,011	-	1,831	4,842
			-	-	-	-
32,501			7,283	-	1,831	9,114
2(c) Investment income						
834	Interest		584	-	-	584
834			584	-	-	584
2(d) Other incoming resources						
252	Sundries		-	-	-	-
252			-	-	-	-

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2020



Notes to the Financial Statements

3. Analysis of resources expended

2019		Notes	Unrestricted	Designated	Restricted	Total
£			£	£	£	£
3(a) Costs of generating voluntary income						
182	Cost of raising funds		630	-	-	630
182			630	-	-	630
3(b) Fundraising costs						
2,079	Courses and events		506	-	-	506
2,079			506	-	-	506
3(c) Church activities						
56,716	Parish Share		57,795	-	-	57,795
17,061	Heat, Light, Water, Insurance & Cleaning		16,478	-	-	16,478
21,302	Church Property	8	9,777	-	11,860	21,637
2,420	Fees due to Oxford Diocese	8	-	-	552	552
2,205	Wedding Expenses (Verger etc.)	8	-	-	453	453
2,696	Clergy & Curate expenses		759	-	-	759
31,197	Youth Work	8	20,707	-	8,686	29,393
1,123	Training		211	-	-	211
3,170	Cost of church services		4,079	-	-	4,079
137,890			109,806	-	21,551	131,357
3(d) Charitable donations						
10,852	Charitable donations	5	8,295	-	-	8,295
10,852			8,295	-	-	8,295
3(e) Church Management \ Administration						
4,470	Printing, stationery and telephone	8	1,781	-	1,426	3,207
17,293	Administrative Salaries	8	17,842	-	-	17,842
540	Sundries		-	-	-	0
960	Independent Examiner's fee		960	-	-	960
23,263			20,583	-	1,426	22,009

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2020



Notes to the Financial Statements

4. Statement of Disclosure of Trustee and Employee remuneration, expenses and Related Party Transactions

The Vicar, Associate Priests and Licensed Lay Ministers ('the Clergy'), who are ex officio members of the PCC, are not employed by the PCC. They are not remunerated for their services on the PCC, but were paid expenses in their respective roles for the church as detailed above (Note 3(c))

No members of the PCC received any remuneration or other benefit for their work on the PCC, nor claimed expenses, although they would be entitled to claim travel costs for attending meetings.

There have been no Related Party transactions.

The PCC employed 6 part time employees who worked an average of 66 hours per week with total costs of £46,214.

This includes £1,311 of pension costs. There were no NI costs.

5. Charitable Donations

In 2020 the following donations were made based on 2019 Unrestricted Income.

2019		2020
£		£
	<i>Home missions and church societies</i>	
2,508	Christians Against Poverty	1,872
2,508	Wycliffe Bible Translators	1,872
2,508	Church Army	1,872
820	Berkshire Clergy Charity	807
	<i>Secular charities</i>	
2,508	Yeldall Christian Centres	1,872
10,852		8,295

During 2020 the PCC and congregation were unfortunately unable to hold their usual collections and fund raising for selected charities and our Mission Giving partners. The exceptions to this were that in early 2020 £768 was raised for Christians Against Poverty and at 2020 Christmas Services online giving raised £860 for Christian Aid. As this was online giving, proceeds were not received until early 2021.

6. General Fund Analysis

	Fund balances brought forward	Incoming resources	Resources expended	Transfers	Fund balances carried forward
	£	£	£	£	£
General Funds	34,256	144,989	(139,820)	-	39,425
	<u>34,256</u>	<u>144,989</u>	<u>(139,820)</u>	<u>-</u>	<u>39,425</u>

All general funds are held in cash.

Ruscombe and Twyford Parochial Church Council

Accounts for the year ended 31 December 2020



Notes to the Financial Statements

7. Designated Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Income Reserve	40,602	-	-	-	40,602
Buildings Reserve	42,994	-	-	-	42,994
	<u>83,596</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>83,596</u>

The income reserve, reflecting approximately ¼ of unrestricted annual income, exists to protect the PCC from unexpected increases in expenditure, decreases in income and any cash shortfalls arising from delays in receipt of cash income (particularly Gift Aid). The building maintenance reserve reflects the PCC's responsibility for two listed buildings and the increasing probability of significant future expenditure on the buildings. The amount of the income and building reserves are reviewed annually.

All designated funds are held in cash.

8. Restricted Fund Analysis

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Twyford Bells	1,508	-	-	-	1,508
Fees to Oxford Diocese	-	552	(552)	-	-
Wedding & Funeral Fees	-	453	(453)	-	-
Admin Assist and Printing	-	1,426	(1,426)	-	-
Youth Work	-	8,686	(8,686)	-	-
St James Maintenance	-	1,200	(1,200)	-	-
St James Building	25,274	-	(10,660)	-	14,614
St James Churchyard	2,656	-	-	-	2,656
St James Memorial	400	-	-	-	400
	<u>29,838</u>	<u>12,317</u>	<u>(22,977)</u>	<u>-</u>	<u>19,178</u>

All restricted funds are held in cash.