

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

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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).

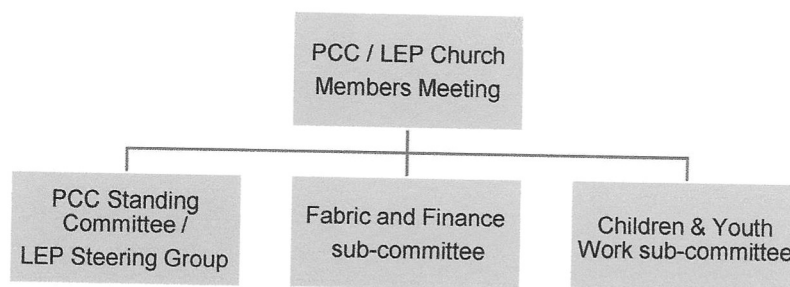
The PCC is responsible for all parish finance and its management and control, including the appointment of a Treasurer. Members of the PCC are responsible for keeping accounting records which disclose, with reasonable accuracy, the financial position of the PCC, and enable them both to ascertain the 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:



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

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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.

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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.

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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

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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 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

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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

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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

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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

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>

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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>

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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 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.

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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.