

**2020 Report and Accounts for the  
Parochial Church Council of  
ST MICHAEL AND ALL ANGELS, TWERTON ON AVON**

Incumbent  
Rev Richard White

Bank  
LLOYDS BANK Plc

Independent Examiner  
Colin Goater

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**ANNUAL REPORT OF THE PCC**  
**For the year ended 31st December 2020**

**LEGAL AND ADMINISTRATIVE INFORMATION**

**Charity details**

The Parochial Church Council of the Ecclesiastical Parish of St Michael and All Angels, Twerton on Avon. It is part of the Diocese of Bath and Wells, within the Church of England. The correspondence address is The Rectory, Watery Lane, Twerton, Bath, BA2 1RL

**Charity Registration number: 1147405**

**Details of Trustees**

PCC Members are either ex officio or elected by the Annual Parochial Church meeting (APCM) in accordance with the Church Representation Rules. Elected members normally serve for 3-year terms.

The following served as trustees and as members of the PCC during the year following the AGM:

Incumbent (Chair)	Richard White
Team Vicar	Robert Pimm
Reader	Dilys Smith
Church Wardens	Luke Brightwell Dan Shaw
Deputy Church Warden	Rae Maddocks
Deanery Synod Representative	Rachel Lewis
Treasurer	Chris Turner
Secretary	Jennie Brind
Elected Members	Jennie Brind Julie Lewis Rae Maddocks Trish Rolfe Chris Turner Habila Mormi John

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing Constitution or Document**

The PCC is governed by two pieces of Church of England legislation, called Measures. These are the Parochial Church Council (Powers) Measure 1956) and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

### **Recruitment of Trustees**

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the incumbent (our Rector), other churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. In addition, ordained clergy who are licensed to the parish are ex officio members of the PCC, as are the elected representatives to Deanery Synod and representatives from the Parish who are Diocesan Synod members. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC. Nominations are called and persons voted for at an Annual Parochial Church Meeting (APCM).

### **Use of volunteers**

The PCC employs a number of staff but also makes significant use of volunteers to carry out its work. Volunteers are involved in all aspects of the work and are supervised by leaders accountable to the PCC.

### **Organisational Structure**

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met eight times during the year. Given its wide responsibilities, the PCC has a small number of committees which sometimes meet between full meetings of the PCC, with each dealing with a particular aspect of parish life, as detailed below:

Standing Committee: This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. We met 3 times this year.

Finance Committee: Assisting the PCC on financial and fundraising matters. Met two times this year.

Missions Committee: Assisting the PCC on external giving matters. Met twice this year.

### **Risk Management**

The PCC reviews the key risks facing the Church, the controls in place to mitigate them and any action required on an ongoing basis. The PCC continues to review and develop the strategic direction of the Church and considers how its exposure to risk changes as a result.

## **OBJECTIVES AND ACTIVITIES**

## Background

The PCC has the responsibility of co-operating with the Rector in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Michael's Church, the Rec House, and the Rose Cottage Centre

## Objectives and Activities

**Purpose:** To follow Jesus in living *upwards* to God, *inwards* to each other, and *outwards* beyond the church walls.

**Vision:** is to see God's river of life bring transformation to the church, Twerton, and beyond. (Ezekiel 47)

**Mission:** Providing places of *refuge* to those in need, releasing missional communities to *rescue* those turning to God, introducing individuals to the *restorative* love of Jesus.

These aims and objectives are in line with the deanery's objectives to see the following:

- Everyone a **disciple**
- Every disciple a **disciple-maker**
- Every day a **discipleship opportunity**
- Everywhere a **discipleship invitation**
- Our church building a **discipleship centre**
- Our church family a **discipleship community**

## Strategy for achieving the objectives

2020 began with two vision days, allowing us to explore and catch a refreshed vision for the future. We re-framed our purpose, taught into Ezekiel 47 painting a picture of the 'river of life' vision, and began a conversation about strategy. We invited people with a heart to grow as missional leaders to gather as a 'huddle' meeting weekly for spiritual formation and learning how to build a discipleship culture. Following the government's lockdown at the start of the pandemic, the church community began gathering weekly on Zoom (virtual meeting platform), as we felt this offered the best opportunity for engagement as well as interactivity. As the lockdown restrictions eased in the summer, we gathered a strategy group comprising representatives from staff, PCC and the congregation to plan for how to continue building on the foundations of the past in establishing an UP, IN, OUT culture within the COVID restrictions. We launched a new 'Gathered & Scattered' approach to meeting as a church community allowing us to alternate meeting as a gathered church and scattering into smaller, lightweight, low-maintenance communities. We launched three *Missional Communities* each with the mandate to become extended families of disciples on mission to reach and make new disciples in pockets of Twerton and beyond:

- **Roots** (exploring the roots of Christianity)
- **Twerton Central** (loving local Twerton residents)

- **Families** (modelling kingdom family across the generations)

We have continued the process of reviewing and discerning how best to ensure our resources and facilities best facilitate the aims and objectives set out above. We had to adapt and respond to needs as during the changing restrictions. We were forced to close Rose Cottage for periods of the year, youth work was put on hold and the church building was also closed for a number of months. Some staff were placed on the government furlough scheme, and our youth minister transitioned from furlough to maternity leave. Food bank was centralized and so we no longer had a local hub. In November we launched a new weekly food and support initiative called 'Lighthouse', whereby people from the local community could come into the church building for hot food and receive food parcels. In addition, we continued to seek to:

- ensure our gathered **Celebrations** enable everyone to worship the transformational God and create space for people to be transformed in his presence, encourage the sharing of personal stories of transformation and be challenged to be agents of transformation through bible-based preaching.
- provide support to children, staff and families through the **Chaplaincy** at the local Junior School
- provide people with **resources** and tools to help their discipleship
- gather a regular **leadership huddle** to support and foster accountability within the leadership teams of missional communities
- offer space and support to **local agencies and organisations** seeking showing compassion to those in need

## Public Benefit Statement

The PCC takes its responsibilities as a charity very seriously. The church has always contributed a great deal to the community and will strive to continue to do so. The reports below describe some of the work that St Michael's has undertaken over the last year and includes reports for the work of Rose Cottage and school Chaplaincy.

The PCC seeks to be as inclusive as possible in its work and strives to reach out to people of all ages and backgrounds. Our aim is to involve as many people as possible in both running and participating in events and activities, many of which are facilitated by volunteers. The worship, groups and activities are open to anyone within and outside the local community. The Church building, the Rec House and the Rose Cottage Centre are important local resources and are used by various groups and individuals not directly connected to the Church for their own activities and events.

While many who join us in our gatherings are very generous in their donations to the PCC, there is no requirement for anyone attending services to donate money to the church. Any charges levied for specific activities and events are kept as low as possible, and the PCC will always look to help where people are struggling to afford the cost.

The PCC has forged strong links with a range of individuals and organisations. It supports the work of other churches and charitable organisations in Bath, the UK and throughout the world to promote the Christian faith and to help the vulnerable and needy from all faiths and backgrounds.

In setting our objectives and planning our activities our Trustees have given careful consideration to the Charity Commission's guidance on public benefit.

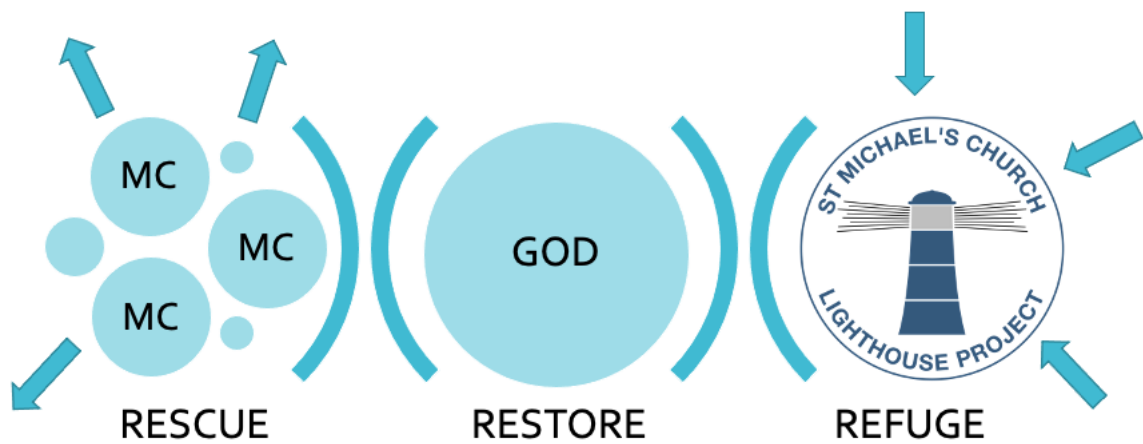
**ACHIEVEMENTS AND PERFORMANCE**

**Rector’s Report**

Whilst this last year has been filled with challenge, it has been an honour to see how God has been at work, building resilience, deepening faith, releasing many into new areas of ministry and reaching people in need. Whilst some initiatives have had to pause or stop, it has been encouraging to see the launch of three new missional communities, a new outreach project (Lighthouse drop-in), and many people growing and stepping out as disciples and exploring their God-given gifts for the first time.

It was difficult saying goodbye to the Tony Russel and Chris Guiver, and as warden and treasurer, we were left with two strategic leadership positions to fill. I am particularly grateful to Dan Shaw for stepping into the role of warden with Luke Brightwell continuing as second warden. The role of treasurer at St Michael’s is particularly challenging due to the visionary nature of our outreach initiatives and the varying and complex streams of income. I was so thrilled that Chris Turner agreed to take on the role of treasurer and have been amazed by his ability to perform this role in a voluntary capacity to an extremely high level, whilst holding down a full-time job and committing to lead in various other areas of church life! Furthermore, I have felt very supported by the PCC and appreciate their dedication and commitment, often attending extra meetings, making difficult decisions, and helping share the weight of responsibility in what can only be described as one of the most testing seasons many of us have been through.

We remain convinced that God’s river of life is the only hope for Twerton and through Jesus we pray that God’s river would flow through Twerton, displacing the narrative of depravity with a new story of new life, hope and healing. We long to see revival, the church on fire in their love for God, each other and the wider community. We see God’s pattern of family as the best structure for embodying the UP IN OUT lifestyle and therefore have a vision to see extended families of missionary servants launched into the river of life, like lifeboats on a mission to search and rescue. We also see the value in having organized and structured environments where those in need can find refuge. We have taken the opportunity to review our mission and outreach and have re-articulated it under the following headings:



In 2020 we launched our *rescue* boats (Missional Communities), and plans are progressing to re-establish our various *refuge* ministries under the name 'Lighthouse' encompassing the café, chaplaincy as well as utilizing the building known as the Rec House, to open an additional refuge space that can be used by external organisations wishing to partner with us offering skills and support to compliment what we are already doing. I am very excited to say Nathan Gale will be taking up the role of *Lighthouse Leader* and this will become a more visible leadership role within the life of the church on Sundays and across the wider church community.

One of the generations who have been most affected by the pandemic has been the young with home learning, social restrictions, and children and youth groups being affected. We still believe the next generation are a priority within St Michael's vision and in the Autumn, we advertised for a new staffing position, Next Generation Leader, but received no applications. We plan to re-advertise in the summer term of 2021 believing this is a critical role within the life of the church in equipping families and missional communities to disciple their children, but also to partner with the school chaplain in reaching the next generation outside the church in Twerton. Please pray for God to bring the right person and for provision of funds to support this ministry.

We began 2021 by calling the church to be blown by the Holy Spirit. We can't be sure what the future looks like but as we lean into God we are seeking to listen well, to love better, and live into God's river of transformation. There may be further challenges ahead, but we are confident God will continue guiding us and will draw many into life with Him.

### **Church attendance**

At the time of the APCM there were 61 names on the electoral role, compared to 56 names in September 2020.

### **Review of activities undertaken**

Key developments during the course of the year included:

#### **Church community**

- We have had two Vision Days exploring a renewed understanding of our purpose, vision and strategy, with guest speakers bringing fresh insights. This was underpinned by two teaching series exploring UP, IN, OUT & the River of Life Vision.
- A leader's huddle was launched with an open invite to anyone wishing to grow as a leader. This group has run throughout the year but reduced from weekly to fortnightly meetings in the Autumn.
- We were forced to close the church building in March and moved services online using Zoom. We also launched a daily bible reflection on Facebook with many people taking turn in delivering the devotionals. These then reduced to a weekly session on Zoom in December. We also launched several small groups meeting on zoom enabling discipleship & pastoral support to be shared during the first lockdown.
- We launched a *gathered & scattered* model of gathering on Sundays coinciding with the launch of 3 missional communities replacing the zoom groups. These MCs were launched by core teams who gathered around a shared missional vision.

### **Rose Cottage**

- Following a good start to the year, we the government restrictions forced the café to close in March and the foodbank was moved from Rose Cottage to a central location providing delivery service.
- Nathan Gale was placed on the government furlough scheme and as restrictions changed, we were able to make use of the flexible working arrangements, claiming the furlough grants for hours unworked.
- We then re-opened the café in June and the decision was taken to stay open throughout the summer school holidays. The café remained open until the second lockdown in November.
- We were able to access and receive a government grant and have accessed further funds since to support the re-opening of the café and associated activities.
- In response to growing issues around food poverty, a new food parcel drop-in initiative was launched called Lighthouse. The church was given special permission to open for members of the local community to come and receive a food parcel, occasional hot food offerings, referral to agency support and a listening ear. The weekly session became popular and provided meaningful opportunities to build relationships with those most in need in Twerton. St Michael's received food parcels through the Fare-share scheme.

#### **St Michael's Junior School Chaplaincy**

- Gwen continued to work throughout 2020 both delivering online resources & worship as well as being based in the school for periods of the lockdowns to support those children & staff who were able to attend school in-person.
- Richard continues to support Gwen in leading collective worship at St Michael's Junior School, serves as vice-chair of the governors and together with Gwen and the Chair of governors, has re-formed the school's vision statement to tie in with the vision of the church: *"Ready for life" - Working with our community and church to ensure our children are spiritually, emotionally and educationally equipped for life now and in the future.*
- A particular highlight was being able to invite the children from school to come into the church building in their class bubbles to celebrate Christingle in December. This was a precious opportunity to leave the school building and enjoy some in-person activities.

#### **Youth & Children**

- The youth group met on Tuesday evenings gathering a group of local young people from year 6-8, until the lockdown restrictions forced the group to close in March 2020. With the pressure of home-schooling and the feeling that there may not be appetite for online engagement from the young people, the decision was taken to place Emma Shaw on the furlough scheme. Following the birth of Emma's daughter, Emma moved from the furlough scheme to a 12-month Maternity Leave.
- Emma and a team of volunteers attended a Youth Work Learning Community taster day in February. The hope was that this would build the team and allow youthwork to continue during Emma's maternity leave. However, COVID put this on pause and will be reviewed again at a later date.
- Children's discipleship groups continued to flourish in the first few months of 2020, until lockdown restrictions forced engagement to move online. Resources were directed to parents, and initially services were intentionally designed to be accessible to all-ages. A regular 'story-time' session on Facebook led by various people helped engage families during the first lockdown. Later on in the year, a new 'Kids Time' session dedicated to engaging children over zoom was launched fortnightly at 10am on Celebration Sundays.
- Creative use of video and media allowed opportunities to share input from the children as well as those unable to access online services with the wider church family.



- The Next Generation Leader Role was advertised with a seed fund generated through generous donations. Sadly, recruitment was unsuccessful.
- Families have engaged positively with the 'Families' Missional Community providing opportunities for multi-generational discipleship and community.

## FINANCIAL REVIEW

The financial year for St Michael's is the calendar year. Overall income for the year 2020 was approximately £155k, a decrease of 1k on 2019, whilst the 2020 expenditure of £133k represents a decrease of 25% from the 2019 total of £177k. Therefore, in 2020 we oversaw a surplus of £21k, compared to a shortfall of £20k in 2019 and 2018. At the end of 2020, the financial assets of St Michaels total £201k comprising £130k in endowment funds, and £71k in cash reserves. Of these cash reserves, £31k is restricted, meaning it can only be used for the purposes specified by the donor.

2020 was not the year that we forecast when agreeing the budget. I took on the role of Treasurer during the first lockdown and as a PCC we had to make many decisions without knowledge. In March, the PCC made a pledge to pay staff full salaries for at least the next 6 months and although a pay rise was postponed, no member of staff had to take a pay cut. Staff salary costs (salary, HMRC contributions and pensions) are our highest expense at 49% of total expenses.

The government's furlough job retention scheme has been a great blessing this year, providing 14% of all salary costs in 2020. There have been other additional unexpected sources of income; a BANES Business grant of £10k for Rose Cottage and a £5k council tax rebate.

Another godsend has been the generosity of our regular givers. I am immensely grateful to all those who give to Saint Michaels and your support means a lot. At the beginning of the pandemic, I was anticipating a drop in giving as it was clear that some people would be losing their jobs. In fact, planned giving increased by 10% from 2019; what a testimony to God's goodness in people's lives!

Closing our buildings and switching to virtual gatherings has definitely had a financial impact. Our received income from Rose Cottage café, Weddings/Funerals and from rents and hires were understandably less than 2019. We also spent less than forecast on café supplies and utility bills.

In 2020 the PCC have pledged to spend 10% of the previous year's unrestricted income (meaning money received with no conditions on what we can spend it on) on giving to external causes. In 2020 these external donations included:

- Southside Project
- Send a Cow
- Open Doors, specifically towards Christians in Nigeria
- Church Ministry among Jewish People
- Youth for Christ
- Genesis Trust
- Mercy in Action
- Grow for Life

- Covid 19 donations to Twerton Infants School, St Michaels junior school and to Genesis Trust
- Repairing the Charity shop window after a break in
- Joining with Life Church in helping clear a garden for a vulnerable member of the community

For 2020, we set a target of spending £17k on external donations and by the end of December we had spent £12,600. The PCC's giving sub-committee wanted to keep a reserve for reacting to any need for donations over the Christmas period and the underspend has been carried over into 2021. All the unspent money from 2020 has now been donated as gifts to

- Open Doors,
- Christ Church Jerusalem,
- Send a cow lent appeal,
- Life project lent appeal,
- Twerton Infants school and St Michaels Junior school, to buy computer equipment for disadvantaged students unable to learn from home.

Sadly, we were not able to run Youth and Children & Families as expected and spent nothing in this area. This is something that we are keen to change in 2021. Many of you pledged money to support the recruitment of a Next Generation lead worker, a role we hoped would oversee our work with children and youth. We were unable to recruit when we advertised in October/November and the money will be carried over into next year when we hope to advertise again.

As 2021 begins, we anticipate the greater freedom to bless people more. Our Missional communities will be key in reaching out people and have been set a budget to spend, both towards missional activities and towards giving to those outside the church. I look forward to sharing with you all next year how they have been a blessing to others.

Please note, all figures presented in this part of the report are approximate.

### **PCC Responsibilities in relation to the Financial Statements**

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities.

Charity law requires the PCC as trustees of the Church to prepare an annual report and financial statements for each financial year that give a true and fair view of the Church's financial activities during the year and of its financial position at the end of the year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the APCM in accordance with the Church Representation Rules.

In preparing these 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;
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC is responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011 and applicable accounting standards. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## **FABRIC REPORT**

**Approved by the PCC on Monday 26 April and signed on their behalf by Rev. Richard White**



**St Michaels and All Angels, Twerton**

**2020 End of Year Financial Statements**

# St Michaels and All Angels Church, Twerton, Bath

Charity number: 1147405

Financial statement for year ending 31 December 2020.

## Receipts and Payments Account

		Notes	Unrestricted	Designated	Restricted	Endowment	Total	Prior year
		funds	funds	funds	funds	funds	total funds	funds
<b>Receipts</b>								
Donations and legacies	7a	83,167	19,771	29,263	—	132,202	123,741	
Income from charitable activities	7b	2,333	17,336	300	—	19,970	29,093	
Investments	7c	267	—	2,624	—	2,891	3,480	
Other income	7d	—	—	—	—	—	—	
<b>Total receipts</b>		<b>85,768</b>	<b>37,108</b>	<b>32,187</b>	<b>—</b>	<b>155,064</b>	<b>156,314</b>	
<b>Payments</b>								
Raising funds	7e	—	277	172	—	450	450	
Expenditure on charitable activities	7f	75,148	9,389	48,508	—	133,047	161,933	
Other expenditure	7g	150	—	—	—	150	14,415	
<b>Total payments</b>		<b>75,298</b>	<b>9,667</b>	<b>48,681</b>	<b>—</b>	<b>133,647</b>	<b>176,798</b>	
<b>Excess of receipts over payments before transfer</b>		<b>10,469</b>	<b>27,441</b>	<b>(16,493)</b>	<b>—</b>	<b>21,417</b>	<b>(20,483)</b>	
<b>Transfers</b>								
Gross transfers between funds - in	6	5,821	692	22,228	—	28,741	—	
Gross transfers between funds - out	6	(6,534)	(16,435)	(5,772)	—	(28,741)	—	
<b>Excess of receipts over payments before other gains / losses</b>		<b>9,756</b>	<b>11,698</b>	<b>(37)</b>	<b>—</b>	<b>21,417</b>	<b>(20,483)</b>	
<b>Net movement in funds</b>		<b>9,756</b>	<b>11,698</b>	<b>(37)</b>	<b>(10,359)</b>	<b>11,058</b>	<b>(6,684)</b>	
<b>All assets at 01 January 2020</b>		<b>17,587</b>	<b>525</b>	<b>30,969</b>	<b>141,084</b>	<b>190,166</b>	<b>196,850</b>	
<b>All assets at 31 December 2020</b>		<b>27,343</b>	<b>12,224</b>	<b>30,931</b>	<b>130,724</b>	<b>201,224</b>	<b>190,166</b>	
<b>Represented by</b>								
<b>Unrestricted</b>								
General fund		27,343	—	—	—	27,343	17,587	
<b>Designated</b>								
Associate Minister	2	—	—	—	—	—	—	
Children and Families	2	—	—	—	—	—	—	
Church Building	2	—	—	—	—	—	—	
Rec House	8	—	2,324	—	—	2,324	444	
Rec House Building	8	—	—	—	—	—	104	
Rec House Project	8	—	1,484	—	—	1,484	76	
Rose Cottage	9	—	8,415	—	—	8,415	(148)	
Rose Cottage Building	9	—	0	—	—	0	0	
Youth Work	2	—	—	—	—	—	49	
<b>Restricted</b>								
Associate Minister		—	—	891	—	891	381	
Bell Fund	2	—	—	23	—	23	23	
Charitable donations	2	—	—	5	—	5	5	
Children and Families		—	—	3,844	—	3,844	11,327	
Church Building		—	—	7,259	—	7,259	8,169	
Farewell Gifts from church		—	—	—	—	—	(155)	
Groundwork grant	2	—	—	440	—	440	440	
Internships		—	—	473	—	473	553	
Maternity Pay from HMRC	3	—	—	(1,631)	—	(1,631)	—	
Rec House	8	—	—	2,926	—	2,926	2,410	
Rec House Project	8	—	—	—	—	—	—	
Rose Cottage	9	—	—	5,530	—	5,530	239	
Rose Cottage Building	9	—	—	28	—	28	28	

Send a Cow		—	—	88	—	88	88
SouthSide Project		—	—	—	—	—	—
Vicar's Pastoral	2	—	—	4,402	—	4,402	4,402
Youth Work		—	—	6,650	—	6,650	3,055
<b>Endowment</b>							
St Peters Black Rock	5	—	—	—	8,588	8,588	7,878
St Peters M&G	5	—	—	—	62,900	62,900	74,517
Twerton-on-Avon SS CCLA	5	—	—	—	8,235	8,235	7,688
Vernon Terrace	5	—	—	—	51,000	51,000	51,000

## Statement of assets and liabilities

	<i>General</i>		<i>Designated</i>	<i>Restricted</i>	<i>Endowment</i>	<i>This year</i>	<i>Last year</i>
<b>Fixed assets - Investments</b>							
Vernon Terrace -	—	—	—	51,000	51,000	51,000	
St Peters Black Rock -	—	—	—	8,588	8,588	7,878	
St Peters M&G -	—	—	—	62,900	62,900	74,517	
Twerton-on-Avon SS Trust CCLA -	—	—	—	8,235	8,235	7,688	
<b>Totals</b>	—	—	—	130,724	130,724	141,084	
<b>Current assets - Cash at bank and in hand</b>							
PCC Twerton C/A -	21,601	1,707	26,896	—	50,205	18,142	
PCC Twerton Savings -	36	—	3,101	—	3,137	23,101	
Rec House C/A -	332	2,481	580	—	3,395	1,638	
Rose Cottage Cafe C/A -	—	4,765	—	—	4,765	2,060	
Rose Cottage Centre C/A -	5,373	3,268	625	—	9,267	1,233	
Vicar's Pastoral Account -	—	—	—	—	—	4,402	
<b>Totals</b>	27,343	12,224	31,203	—	70,771	50,578	
<b>Liabilities - Agency accounts</b>							
Agency collections -	—	—	272	—	272	1,496	
<b>5</b>							
<b>Totals</b>	—	—	272	—	272	1,496	
<b>Grand total</b>	<b>27,343</b>	<b>12,224</b>	<b>30,931</b>	<b>130,724</b>	<b>201,224</b>	<b>190,166</b>	

Notes 1 to 9 on the following pages form part of these accounts.

### Notes

- The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
- These funds were not used in 2020.
- Statutory Maternity Pay is received not as payments but as a credit against the HMRC payments. At the end of the calendar year, we have credit which is carried over to 2021.
- To quote Black Rock correspondence: *Capital at Risk*. All financial investments involve an element of risk. Therefore, the value of your investment and the income from it will vary and your initial investment amount cannot be guaranteed.

The PCC benefits from four endowment funds:

- Vernon Terrace: capital sum on £51,000 with the income and gains from this being deposited early each year into the Associated Minister restricted fund, retaining the original capital sum.
  - St Peter's Sunday School and Parish Room charity (number 264498) comprises two investment funds, with Black Rock and M&G investments. In 1988 the PCC used capital from this fund to refurbish the Rec House. Recoupment of this is over a 60-year period and is partly met by annual reinvestment from St Michael's of £450-£172.75 to Black Rock and £277.75 to M&G. Black Rock provides solely capital growth whilst M&G also provide quarterly dividends. The purpose of the charity is to support the "church hall" and so all receipts and payments relate to the Rec House restricted fund.
  - Twerton on Avon SS Trust: investment with CCLA with dividends paid quarterly, for general funds.
- Balance of Agency funds at year end, payable to Children's Society, Christian Aid, Dorothy House, Send-a-Cow and Diocesan Wedding/Funeral Fees

## 6. Fund movement by type

	<i>Opening</i>	<i>Incoming</i>	<i>Outgoing</i>	<i>Transfers</i>	<i>Gains/losses</i>	<i>Closing</i>
<b>CharDon - Charitable donations</b>						
Restricted	5	202	202	—	—	5
Sub-total for CharDon	5	202	202	—	—	5
<b>GrdwkRes - Groundwork grant</b>						
Restricted	440	—	—	—	—	440
Sub-total for GrdwkRes	440	—	—	—	—	440
<b>Southside - SouthSide Project</b>						
Restricted	—	300	300	—	—	—
Sub-total for Southside	—	300	300	—	—	—
<b>General - General fund</b>						
Unrestricted	17,587	85,768	75,298	(712)	—	27,343
Sub-total for General	17,587	85,768	75,298	(712)	—	27,343
<b>AssocMin - Associate Minister</b>						
Designated	—	—	—	—	—	—
Restricted	381	1,310	—	(800)	—	891
Sub-total for AssocMin	381	1,310	—	(800)	—	891
<b>CandF - Children and Families</b>						
Designated	—	—	526	526	—	—
Restricted	11,327	8,764	16,247	—	—	3,844
Sub-total for CandF	11,327	8,764	16,774	526	—	3,844
<b>Youth - Youth Work</b>						
Designated	49	2,215	—	(2,265)	—	—
Restricted	3,055	4,650	4,062	3,006	—	6,650
Sub-total for Youth	3,104	6,865	4,062	741	—	6,650
<b>Interns - Internships</b>						
Restricted	553	—	80	—	—	473
Sub-total for Interns	553	—	80	—	—	473
<b>MatPay - Maternity Pay from HMRC</b>						
Restricted	—	2,080	3,711	—	—	(1,631)
Sub-total for MatPay	—	2,080	3,711	—	—	(1,631)
<b>ChurchBuil - Church Building</b>						
Designated	—	—	—	—	—	—
Restricted	8,169	—	909	—	—	7,259
Sub-total for ChurchBuil	8,169	—	909	—	—	7,259
<b>RecHouse - Rec House</b>						
Designated	444	2,322	442	—	—	2,324
Restricted	2,410	2,114	1,599	—	—	2,926
Sub-total for RecHouse	2,854	4,437	2,041	—	—	5,250
<b>RecBuild - Rec House Building</b>						
Designated	104	—	212	107	—	—
Sub-total for RecBuild	104	—	212	107	—	—
<b>RecHoProj - Rec House Project</b>						
Designated	76	310	(1,313)	(215)	—	1,484
Restricted	—	—	223	223	—	—
Sub-total for RecHoProj	76	310	(1,089)	8	—	1,484
<b>RoseC - Rose Cottage</b>						
Designated	(148)	32,260	9,799	(13,896)	—	8,415
Restricted	239	12,238	20,843	13,896	—	5,530
Sub-total for RoseC	90	44,498	30,642	—	—	13,946
<b>RoseCBuild - Rose Cottage Building</b>						
Designated	0	—	—	—	—	—
Restricted	28	—	—	—	—	28
Sub-total for RoseCBuild	28	—	—	—	—	28
<b>BellFund - Bell Fund</b>						
Restricted	23	—	—	—	—	23

Sub-total for BellFund	23	—	—	—	—	23
SendaCow - Send a Cow Restricted	88	—	—	—	—	88
Sub-total for SendaCow	88	—	—	—	—	88
Farewells - Farewell Gifts from Restricted	(155)	527	500	128	—	—
Sub-total for Farewells	(155)	527	500	128	—	—
Vicar - Vicar's Pastoral Restricted	4,402	—	—	—	—	4,402
Sub-total for Vicar	4,402	—	—	—	—	4,402
VerTerr - Vernon Terrace Endowment	51,000	—	—	—	—	51,000
Sub-total for VerTerr	51,000	—	—	—	—	51,000
BlackRock - St Peters Black Rock Endowment	7,878	—	—	—	710	8,588
Sub-total for BlackRock	7,878	—	—	—	710	8,588
MandG - St Peters M&G Endowment	74,517	—	—	—	(11,616)	62,900
Sub-total for MandG	74,517	—	—	—	(11,616)	62,900
CCLA - Twerton-on-Avon SS C Endowment	7,688	—	—	—	547	8,235
Sub-total for CCLA	7,688	—	—	—	547	8,235
Grand total	190,166	155,064	133,647	—	(10,359)	201,224

## 7. Analysis of receipts and payments

	<i>Unrestricted Designated</i>		<i>Restricted</i>		<i>Total</i>	
	<i>Last year</i>				<i>Endowment</i>	<i>This year</i>
<b>7a. Donations and legacies</b>						
001 - Giving	1,996	500	—	—	2,496	1,958
002 - Planned Giving, GA	32,091	—	600	—	32,691	29,648
003 - Grants	2,970	18,421	11,189	—	32,582	40,316
004 - Donations	13,784	850	16,517	—	31,152	27,279
006 - Tax Recovered (Gift Aid)	17,159	—	—	—	17,159	10,587
010 - Planned Giving, Non GA	14,165	—	956	—	15,121	13,951
022 - Legacies	1,000	—	—	—	1,000	—
Total	83,167	19,771	29,263	—	132,202	123,741
<b>7b. Income from charitable activities</b>						
005 - Rents/Hires	2,111	7,716	300	—	10,127	12,509
009 - Church Activities	—	—	—	—	—	49
011 - Weddings	23	—	—	—	23	834
012 - Funerals	199	—	—	—	199	638
013 - Cafe Receipts	—	9,620	—	—	9,620	18,610
014 - Rec Project Activities	—	—	—	—	—	—
015 - Youth Work Activities	—	—	—	—	—	—
016 - Children and Families Activities	—	—	—	—	—	—
017 - Deanery Chaplaincy Activities	—	—	—	—	—	(3,547)
018 - Parish weekend	—	—	—	—	—	—
021 - Fundraising	—	—	—	—	—	—



Total	2,333	17,336	300	—	19,970	29,093
<b>7c. Investments</b>						
007 - Interest	36	—	—	—	36	202
008 - Investment	230	—	2,624	—	2,855	3,277
Total	267	—	2,624	—	2,891	3,480
<b>7d. Other income</b>						
019 - Other income	—	—	—	—	—	—
020 - Insurance claims	—	—	—	—	—	—
Total	—	—	—	—	—	—
<b>INCOME TOTAL</b>	<b>85,768</b>	<b>37,108</b>	<b>32,187</b>	<b>—</b>	<b>155,064</b>	<b>156,314</b>

#### 7e. Raising funds

118 - Fundraising	—	—	—	—	—	—
133 - Investments	—	277	172	—	450	450
Total	—	277	172	—	450	450

#### 7f. Expenditure on charitable activities

101 - Administration	2,614	—	—	—	2,614	3,135
102 - Salaries	20,032	—	37,400	—	57,432	69,790
103 - HMRC	1,848	2,843	860	—	5,552	7,690
104 - Pensions	—	(499)	2,889	—	2,389	6,092
105 - Staff Expenses	—	—	—	—	—	(122)
106 - Mission and training	140	—	300	—	440	151
107 - Church Activities	108	—	—	—	108	—
108 - Equipment	300	233	102	—	636	678
109 - Insurance	3,476	—	1,045	—	4,521	4,539
110 - External Donations	12,420	—	202	—	12,622	5,060
111 - Pastoral	—	—	500	—	500	4,300
112 - Bank Charges	—	—	—	—	—	—
113 - Cleaning	396	—	104	—	500	660
114 - Utilities	2,943	1,406	3,576	—	7,926	11,196
115 - Hospitality	—	—	—	—	—	496
116 - Worship	699	—	—	—	699	1,123
117 - Parish Weekend	—	—	—	—	—	—
119 - Minor maintenance	2,289	996	1,048	—	4,334	4,003
120 - Major maintenance, church	—	—	—	—	—	1,547
121 - Cafe Activities	829	4,405	398	—	5,633	9,064
122 - Rec Project Activities	—	4	—	—	4	112
123 - Youth Activities	—	—	—	—	—	818
124 - Children and Families Activities	—	—	—	—	—	115
125 - Deanery Activities	280	—	—	—	280	—
126 - Diocese	26,669	—	—	—	26,669	27,987
127 - Major maintenance, Rec H / Rose C	—	—	—	—	—	1,808
128 - Professional fees	—	—	—	—	—	170
129 - Clergy phone	—	—	—	—	—	—
130 - Travel	—	—	80	—	80	84
131 - Cost of refreshments	—	—	—	—	—	214
134 - Clergy recruitment	—	—	—	—	—	891
135 - Visiting preacher	100	—	—	—	100	320
Total	75,148	9,389	48,508	—	133,047	161,933

#### 7g. Other expenditure

132 - Independent Examiner	150	—	—	—	150	100
136 - New Works	—	—	—	—	—	14,315

	<b>Total</b>	<b>150</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>150</b>	<b>14,415</b>
	<b>EXPENDITURE TOTAL</b>	<b>75,298</b>	<b>9,667</b>	<b>48,681</b>	<b>—</b>	<b>133,647</b>	<b>176,798</b>
	<b>GRAND TOTAL</b>	<b>10,469</b>	<b>27,441</b>	<b>(16,493)</b>	<b>—</b>	<b>21,417</b>	<b>(20,483)</b>

## 8. Rec House: Analysis of Accounts 2020

				<b>Totals</b>	
		<b>Designated</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
<b>Receipts</b>					
002	Planned giving, Gift Aid			-	0
003	Grants			-	0
004	Donations			-	0
005	Hire	2,322		2,322	965
005	Hire, Rec House Project	310		310	3,000
007	Interest			-	0
008	Investments		2,114	2,114	2,620
010	Planned giving, non Gift Aid			-	40
014	Rec House Project activities			-	0
	<b>TOTALS</b>	<b>2,632</b>	<b>2,114</b>	<b>4,746</b>	<b>6,625</b>
<b>Payments</b>					
101	Administration			-	-
102	Salary, studio missionary			-	10,221
102	Salary, cleaner			-	64
103	HMRC		51	51	310
104	Pension	(1,340)		(1,340)	1,543
105	Staff expenses			-	-
105	Staff exp, Rec House Project			-	-
108	Equipment	22		22	679
109	Insurance		411	411	572
113	Cleaning		40	40	38
114	Utilities	81	1,146	1,227	2,379
119	Minor maintenance	296		296	1,283
122	Rec House Project activities	4		4	113
130	Travel			-	-
127	Major maintenance			-	-
131	Cost of refreshments			-	-
133	Investments	277	172	449	450
	<b>TOTALS</b>	<b>(660)</b>	<b>1,599</b>	<b>939</b>	<b>17,651</b>

<b>Fund totals</b>				
01.01.20	Rec House	444	2,410	2,854
	Rec House Project	76	0	76
	Rec House Bldg	104	0	104
Opening total		624	2,410	3,034
31.12.20	Rec House	2,324	2,926	5,250
	Rec House Project	1,484	0	1,484
	Rec House Bldg	0	0	0
Closing total		3,808	2,926	6,734
	Differences fund totals	3,184	516	3,700

Differences from table with transfers	3,292	515	3,807
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## 9. Rose Cottage: Analysis of Accounts 2020

				Totals	
		Designated	Restricted	2020	2019
Receipts					
001	Giving	500		500	0
002	Planned giving, Gift Aid		600	600	600
003	Grants	17055	500	17,555	0
004	Donations		11,138	11,138	3,600
	Donations for RC garden			0	1,300
005	Hire	5084		5,084	6,234
006	Tax recovered			0	0
007	Interest			0	0
009	Church activities			0	0
010	Planned giving, non Gift Aid			0	0
013	Cafe receipts	9620		9,620	18,610
019	Other income			0	0
020	Insurance claim			0	0
TOTALS		32,260	12,238	43,997	30,344

<b>Payments</b>					
101	Administration				
102	Salaries		15,850	15,850	14,816
103	HMRC	2,316		2,316	2,227
104	Pension	841	1,227	2,068	2,359
105	Staff expenses			0	0
106	Mission & training			0	0
108	Equipment	210	102	312	0
109	Insurance		633	633	766
111	Pastoral			0	0
113	Cleaning		63	63	126
114	Utilities	1,325	2,429	3,754	4,822
119	Minor maintenance	699	138	837	731
	Garden project			0	40
121	Cafe activities	4,405	398	4,803	8,926
	Garden project			0	100.29
127	Major maintenance			0	1,809
136	New works			0	10,355
<b>TOTALS</b>		<b>9,799</b>	<b>20,843</b>	<b>30,636</b>	<b>47,078</b>

### Fund totals

01.01.20	Rose Cottage	(148)	239	91
	Rose Cottage Building	0	28	28
Opening total		(148)	267	119
31.12.20	Rose Cottage	8,415	5,530	13,945
	Rose Cottage Building	0	28	28
Closing total		8,415	5,558	13,973

Differences fund totals	8,563	5,291	13,854
Differences from table with transfers	22,461	(8,605)	13,856



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

**Independent examiner's report  
on the accounts**

**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

**St. Michael's and All Angels Church Twerton Bath PCC**

**On accounts for the year  
ended**

**31<sup>st</sup> December 2020**

**Charity  
no (if any)**

**1147405**

**Set out on pages**

(remember to include the page numbers of additional sheets)

**Respective responsibilities of trustees and examiner** The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's statement** My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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

**Signed:** Colin M Goater

**Date:** 17<sup>th</sup> March 2021

**Name:** Colin Michael Goater

**Relevant professional qualification(s) or body (if any):**

**Address:** 102 Freeview Road

BATH BA2 1DZ

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**