

# 2023 Report and Accounts for the Parochial Church Council of St Christopher's Church, Bournemouth

## Aim and purposes

The PCC at St Christopher's Church has the responsibility of cooperating with the Priest in Charge, the Reverend Andy McPherson, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church Centre adjoining the church.

## Objectives and activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community.

The PCC maintains an overview of worship throughout the parish. Our services and worship put faith into practice through prayer, the preaching and teaching of the Word of God, music and sacraments.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable all people to live out their faith as part of our Southbourne parish community and the community in which they work, relax or study through:

- Worship and prayer; learning about the gospel; and developing knowledge and trust in the Lord Jesus Christ
- Provision of pastoral care for people living in the parish and areas of Southbourne
- Missionary and outreach work locally, nationally and internationally
- Growth and discipleship programmes
- Regular evangelistic events
- Seeking opportunities for social and community partnerships

The mission statement for the church is 'We proclaim God's love for everyone through his son Jesus and the Holy Spirit in our lives today'.

To facilitate this work, it is important that we maintain the fabric of the Church and Church Centre.

## Achievements and Performance

### On Sunday Morning Worship

Jesus the name high over all writes the hymn writer - and so each Sunday to meet together to worship together and to proclaim that He is high over all - over everything is wonderful. And many thanks to our team of musicians, service leaders and preachers and all who help to make Sundays so special. But that is not all - what about our welcomers, the team who bless us with refreshments, those on prayer ministry, the team that read the Bible passages, the team leading our prayers for others, the tech guys, the communion team, those contributing to the Mid-Week Bridge, the family service planning team. And anyone else that I've forgotten. What a team!

Over the past year we have had series as follows:

Hebrews  
Deuteronomy  
The Gospel of John

Looking forward to the summer, we will be looking at the book of James.

### On Prayer

Can I encourage us all to pray. I was rightly reminded recently that it is not prayer that is hard but making the time to pray that is hard. How as a church can we encourage each other to pray? How can we be (helpfully) accountable to each other?

Two quotes on prayer:

*"We are too busy to pray, and so we are too busy to have power. We have a great deal of activity but we accomplish little; many services but few conversions; much machinery but few results."* (R. A. Torrey)

*Our prayers lay the track down which God's power can come. Like a mighty locomotive, his power is irresistible, but it cannot reach us without rails.* (Watchman Nee)

And by way of encouragement - isn't it wonderful that the church is open twice a week now for prayer - and that came out of a Home Group.

Can I encourage all of us (in particular) to pray for families: Firstly, Families of the Church, Secondly the Church Plus Families (i.e. those families who are connected to the church through Guides, Boys Brigade, Fun Time etc) and finally, all the families in Southbourne.

Let us pray families into our church!

And let us be a people steeped in prayer:

*He lives - He lives - Christ Jesus lives today*

*He walks with me and talks with me along life's narrow way*

## **On Alpha**

Alpha ran through the autumn term, much smaller than last year - just three men came along. But at the time of writing - I was at Home Group last night and two of the three guys were there - plus a guy who was at last year's Alpha. Isn't that wonderful?

Thank you to the Alpha team - and it was great to have new members helping to lead. We have a team ready to go for this autumn! But we will need guests - so let's get praying!

## **Attendance**

The average weekly attendance (Sunday services), counted during October 2023 were 90 adults (in person and on Zoom) and 20 children under the age of 16. Although these figures were up from 2022, this was because the Confirmation service with Bishop Debbie in attendance took place at the end of October. The annual average attendance of Sundays over the weeks when services were held in church or Zoom but excluding Advent and Christmas were 79 adults and 15 children under the age of 16. This did include the harvest service. The total number attending in person or on Zoom for Advent, Carols, Crib Service and Christmas Day were 616 adults and 177 children, a slight increase from 2022. There was no midnight service on Christmas Eve. There was also a total of 1050 children from Stourfield Schools during December.

## **Home Groups**

St Christopher's homegroups are an important part of our church family life.

There are five groups which meet in the first and third week of each month. Evening groups meet in the host's home with daytime afternoon groups in the bridge.

There are sixty five adults regularly getting together around God's word and for prayer in a safe supportive informal environment. This year our homegroup studies have been in line with our Sunday morning service series.

Thank you hosts and leaders for your service for The Lord and commitment to your groups.

If you would like to join a homegroup or change times, speak to Janice Price

## **Deanery Synod Report**

There were only two meetings held in 2023.

The September meeting highlighted changes within the Diocese, including the appointment of the new Bishop of Winchester, Rev Philip Mountstephen, and also Rev Jean Burgess appointed as the new Archdeacon for the Bournemouth Deanery. Pastoral Reorganisation in Bournemouth is still being worked through and the status of some churches either merging or not merging was communicated.

The October meeting involved a talk by Rev Rachel Noel, Vicar of St James Pokesdown, who suffers with neurodiversity. She shared the platform with a friend, Caroline Shutler, who has cerebral palsy. Both of them spoke honestly about the difficulties their symptoms create in the course of their everyday lives and work. In small discussion groups, we were asked to reflect on how we, as Christian individuals and as churches, react when we meet another person who doesn't seem to be "like us". Do we, whether intentionally or sub-consciously, notice the differences and make judgements based on what we notice about that person's "otherness"? Being or feeling different in appearance or character from what is familiar, expected, or generally accepted is very hard. Our challenge is to consider how we respond when we see differences with people in our church family and how we can encourage and include one another.

## **Fabric Report**

Over the year the Church Centre has been used by the Church Fellowship and hired by local community groups including Zumba, Pilates, Drama, and the Bournemouth Carnival Band. There have also been other single hires for such things as children's parties and family events.

Our contracted servicing, routine maintenance and ongoing equipment repairs have continued through the year and in-house Maintenance Mornings have been held with volunteers doing routine cleaning, gardening and minor repairs to the premises.

The Quinquennial Inspection of the building, carried out in March 2022 by the church architect, identified several external areas of the church fabric in need of attention and there was concern about leaks in the south aisle roof.

These leaks became significant and in mid-2023 the south aisle flat roof covering was replaced and the opportunity taken to provide a layer of insulation under it. As this work involved the erection of scaffolding, it was decided to address certain other areas of fabric repair identified in the 2022 Quinquennial report. This included decoration of the external rainwater goods and repairs to external brickwork pointing. In addition, as the south aisle roof leak had fused and damaged the internal south aisle lighting, both the north and south aisle lights were replaced with equivalent LED luminaires. The lamps in the nave lights were also replaced with LED bulbs. The main body of the church (excluding the Hi-Bay lights over the chancel) is therefore now lit by LED lamps.

Towards the end of 2023 part of the lead roof of the bell cote roof became dislodged and this was repaired with new lead coping and minor repairs to surrounding brickwork. Also, at the end of 2023 the flat roof to the north east corner of the Hall developed a leak and was repaired together with repairs to various damaged roof tiles.

The 3 gas boilers supplying heating and hot water to the Hall and Bridge are old and beyond economical repair. Their replacement with 2 new, larger capacity, boilers is scheduled to take place in April 2024.

Apart from the above significant external building work, the interior of the buildings has remained generally in a good state of repair.

The PCC extend their thanks to all those who have been involved in cleaning, maintenance and repairs, care of the grounds, garden and lawns.

## **Midweek activities**

During 2023 all the following groups met: Funtime, Boys Brigade & Girls Association, Rainbows, Brownies, Guides, Rangers and SCY (St Christopher's Youth) and Knit & Natter have met in the Hall or Bridge each week. Wednesday Friendship met on the 2nd and 4th Wednesdays. 'Who let the Dads out?' (a group for Dads and Grandads with young children) met once a month on Saturday mornings. The hall has also been used by local groups and individuals for regular and occasional events.

## **Pastoral Care**

At St Christophers' we are very caring of one another showing love for one another in all our many groups 'from cradle to the grave'. For the youngest in our church and community funtime on Monday and Wednesday mornings is an opportunity to make friend for mums and little ones alike. On a Friday lunchtime mum time is specifically for the under ones group a safe space for newer mums to chat.

Our older friends find support at Wednesday friendship or Knit and Natter group. Solos, Men's Group, and many friendships all Bible based encouragement with a listening ear and prayer for people's concerns when going through difficult times giving thanks for answered prayer.

At St Christopher's, we all seek to love one another by being thoughtful, kind, prayerful and encouraging, patient practical and discreet in our care for one another.

Please make me aware of any unmet pastoral care need thank you Janice Price.

## **Mission Support**

The Missions Support Group aims to facilitate the continuing financial and prayer support of our mission partners by the whole church. Our mission partners are:

Julian Shelton who works with SIL a subsidiary of Wycliffe Bible Translators. He coordinates the Yakar translation project in Russia; team members include Anya, whom we also support financially. Simon and Becky Lunt who work with Operation Mobilisation in North London among immigrants. Becky has trained in play therapy and is starting work in a school with traumatised refugee children. Jeremy Nash who works with Mission Africa, reaching children in schools in Burkina Faso with the gospel. He and Rachel are currently in Chad for a year looking after a guest house. Sunflower Fellowship in Romania, helping Ukrainian refugees.

The Missions Support Group makes recommendations to the PCC regarding support levels for our mission partners and last year St Christophers was able to give 7.5% of its annual budget to missions. The PCC has agreed to raise the percentage of the budget to 8.5% for 2024.

Missions Sunday was held on June 25<sup>th</sup> 2023 and 3 of our mission partners were able to come and briefly outline what they were doing. A bring your own lunch after the service enabled the church family to further get to know the partners.

Each month, one of our mission partners is remembered in Sunday prayers and a new notice board has been created in the bridge giving news and updates of our partners.

## **Ecumenical and Deanery relationships**

St Christopher's is in partnership with St Saviour's and the Holdenhurst and Iford Benefice.

## **Financial Review – 2023**

Total receipts for unrestricted funds were £98265 of which £62527 unrestricted planned voluntary donations, £10993 Gift Aid tax recovery and £24745 donations and other Charitable income.

Restricted Income of £19816 was also received and included £18 Gift Aid tax recovered.

The total income was £118081 (£136534 - 2022)

The unrestricted planned giving via monthly bank payments including the Parish Giving Scheme decreased by £2328 during the year.

Income from the Church Groups decreased slightly by £129 and a decrease of £383 from Facilities Lettings.

Investment Interest increased by £3861 due to sound investing in CCLA and good interest rates.

The total income was £118081 (£136534 - 2022)

The expenditure for the year was £138303 which included £25372 restricted expenditure (£85758 - 2022)

The main increase in costs relate to roof repairs of £22111 and the staff costs for the

Children's and Families Co-Ordinator increased by £24717 as a whole year of employment (£ 4949 – 2022) Mission payments increased by £2702 to £9995 (£7293 - 2022)

There was a loss for the year of £29751 compared to the increase of funds in 2022 to £41,248 but this includes depreciation of £9531. The actual monetary loss for 2023 was £20220 compared to the increase in 2022 of £50779.

The total fund balances now held are £589403 (£619155- 2022) the reduction is due to the loss in 2023.

## **Reserves Policy**

The P.C.C. maintains its policy on free reserves (Net Current Assets) of holding a balance of at least three months unrestricted payments plus any potential redundancy payments. It is held to smooth out fluctuations in cash flow to meet emergencies/contingencies. The balance of the free reserves on December 31, 2023, was £124605 (£144,826 - 2022) which is sufficient to cover the potential need.

It is our policy to hold our investment fund balances with the CCLA – The CBF Church of England Deposit Fund.

## **Commitment**

During 2023 we had 39 (45 – 2022) committed givers who used standing orders or the Parish Giving Scheme. Of these, 28 members Gift Aided their donations. Of those Gift Aiding, 4 used standing orders and 24 used the Parish Giving Scheme.

## **Volunteers**

We want to give our heartfelt thanks to all those who so faithfully give of their time, gifting and energy to keep the church and the services running smoothly by volunteering to help in one way or another. Some new members have joined the welcoming team during the year. They are our first point of contact to those joining us whether they are new folk or visitors. We need to encourage people to join this team. Our volunteers are a vital part of what is carried out at St Christopher's so if anyone wants to join us, please have a word with one of the wardens.

## **Structure, governance and management**

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Minutes of the PCC regarding Church Representation Rules.

We now comply with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

At St Christopher's the membership of the PCC consists of the Priest-In-Charge Reverend Andy McPherson, Churchwardens, those elected by members of the congregation and who are on the Electoral Roll of the church. 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. 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 6 times during the year in person. The Standing Committee, as part of the leadership team, met once. They comprise: Priest in Charge, 2 Wardens, Lay Vice Chair and Pastoral Care co-ordinator. There has been no need for this team to meet again during 2023.

Grateful thanks go to these teams who give oversight and direction to the church.

### Administrative information

St Christopher's Church is situated in Southbourne, Bournemouth. It is part of the Diocese of Winchester within the Church of England. The correspondence address is St Christopher's Church, Arnewood Road, Bournemouth, BH6 5DW. Registered charity number 1153390. PCC members who have served at any time from 1 January 2023 until the date this report was approved are:

#### **Priest-in-charge:**

Reverend Andy McPherson (Chairman)

#### **Wardens:**

Mrs Pat Giles (from April 2023)

Mrs Rachel Nash (until April 2023)

Mr Richard Armstrong (from April 2023)

#### **Elected members:**

Mr Alan Bennet, Deanery Synod (from April 2023), Lay Vice Chair

Mrs Sue Fairbairn, Deanery Synod (from April 2023)

Mr Peter Collins (until April 2023)

Mrs Ingrid Cooney, PCC secretary (from April 2023)

Mrs Karen Barker, Safeguarding Officer

Mr Jeremy Nash (until April 2023)

Mrs Janice Price, Pastoral support

Mr Mark Inkpen

Ms Sheila Olsen (from April 2023)

Mrs Lindsay Beaumont (from April 2023)

Mr Alan Tregilgas (from April 2023)

Mr Mike Wyatt (from April 2023)

Mr Richard Sparke (from April 2023)

#### **Co-opted**

Mr Fred Stewart

Approved by the PCC on 25 March 2024 and signed on their behalf by the Chairman.

Signed.....

Priest-in-charge

25.3.24

# ACCOUNTS

## 1. Statement of Financial Activities (SOFA) – Summary

St Christopher's Church

Printed: 20/03/2024

	Unrestricted funds	Restricted Income funds	Endowment funds	Total funds	Prior year funds
	£	£	£	£	£
<b>Income and endowments from:</b>					
Donations and legacies	73,873	19,816	0	93,689	115,050
Charitable activities	6,353	0	0	6,353	5,923
Other trading activities	0	0	0	0	0
Investments	4,969	0	0	4,969	1,108
Separate material item of income	0	0	0	0	0
Other	13,071	0	0	13,071	14,454
<b>Total</b>	<b>98,265</b>	<b>19,816</b>	<b>0</b>	<b>118,081</b>	<b>136,534</b>
<b>Expenditure on:</b>					
Raising funds	798	0	0	798	0
Charitable activities	112,132	25,371	0	137,503	85,755
Separate material item of expense	0	0	0	0	0
Other	9,531	0	0	9,531	9,531
<b>Total</b>	<b>122,461</b>	<b>25,371</b>	<b>0</b>	<b>147,832</b>	<b>95,286</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>	<b>-24,195</b>	<b>-5,556</b>	<b>0</b>	<b>-29,751</b>	<b>41,248</b>
Net gains/(losses) on investments	0	0	0	0	0
<b>Net income/(expenditure)</b>	<b>-24,195</b>	<b>-5,556</b>	<b>0</b>	<b>-29,751</b>	<b>41,248</b>
Extraordinary items	0	0	0	0	0
Transfers between funds	26,789	-26,789	0	0	0
<b>Net Movement in Funds</b>	<b>2,593</b>	<b>-32,344</b>	<b>0</b>	<b>-29,751</b>	<b>41,248</b>
<b>Reconciliation of Funds</b>					
Total funds brought forward	90,295	528,359	0	618,654	
<b>Total funds carried forward</b>	<b>92,888</b>	<b>496,015</b>	<b>0</b>	<b>588,903</b>	

## 2. Statement of Financial Activities (SOFA) – Detail

St Christopher's Church Printed: 18/03/2024

December 2023	Unrestricted	Restricted	Endowment	Year Total	Last Year
S01 Donations and legacies					
Gifts and Donations	5,942	4,422	0	10,364	44,526
Monthly Bank Giving	52,016	0	0	52,016	54,344
Church Repairs Donations/Grant	0	15,377	0	15,377	0
Weekly Service Giving	4,569	0	0	4,569	4,763
Outreach Income	0	0	0	0	0
Hospitality Donations	353	0	0	353	207
Gift Aid Tax Received	10,993	18	0	11,010	11,211
	73,873	19,817	0	93,689	115,051
S02 Charitable activities (inc.)					
Fairs/Fundraising Events	2,250	0	0	2,250	1,958
Church Fees	364	0	0	364	96
Church Groups Income	3,740	0	0	3,739	3,868
	6,354	0	0	6,353	5,922
S04 Investments					
Investment Interest	4,969	0	0	4,969	1,108
	4,969	0	0	4,969	1,108
S06 Other (inc.)					
Premises Lettings	13,071	0	0	13,071	13,454
Grant Income	0	0	0	0	1,000
	13,071	0	0	13,071	14,454
	98,265	19,816	0	118,081	136,534
S08 Raising funds					
Fairs/Fundraising Expenses	798	0	0	798	0
	798	0	0	798	0
	97,467	19,816	0	117,283	136,534



## St Christopher's Church

Printed: 18/03/2024

December 2023

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Year Total</u>	<u>Last Year</u>
S09 Charitable activities					
Electricity	4,125	0	0	4,125	2,310
Clergy Expenses	194	0	0	194	197
Hospitality Expenses	259	0	0	259	404
Church Groups Expenses	1,540	0	0	1,540	2,193
Other Expenses	235	0	0	235	0
Mission Payments	0	9,995	0	9,995	7,293
Children/Family Co Staff Costs	29,666	0	0	29,666	4,949
Children/Family Co Exps	557	0	0	557	0
Volunteers & Staff Training	105	0	0	105	87
Sunday Club	388	0	0	388	150
Caretaker Staff Costs	7,280	0	0	7,280	5,906
Administrator Staff Costs	4,447	0	0	4,447	4,528
Premises Insurance	2,479	0	0	2,479	2,288
Heating	6,905	0	0	6,905	6,693
Water	401	0	0	401	316
Telephone & Internet	1,987	0	0	1,987	1,130
Church Services Expenses	318	0	0	318	169
Office Expenses	177	0	0	177	87
Books	0	0	0	0	70
Outreach Expenses	1,754	0	0	1,754	827
Printing & Publicity Expenses	2,205	0	0	2,205	831
Repairs,Maintenance & Renewals	1,458	0	0	1,459	5,272
Major Church Repairs	6,734	15,377	0	22,111	0
Cleaning / Hygiene Expenses	1,330	0	0	1,330	797
Flowers	0	0	0	0	200
Garden Expenses	66	0	0	66	127
Recruitment	0	0	0	0	1,825
Worship/TrainingCo Staff Costs	9,943	0	0	9,943	9,435
Worship & Training Co Exps	41	0	0	41	172
Website	0	0	0	0	0
Licences & Support	1,556	0	0	1,556	1,310
Equipment Purchases	750	0	0	750	505
Equipment Servicing/Repairs	1,150	0	0	1,150	1,580
Common Mission Fund CMF	24,000	0	0	24,000	24,107
Bank Charges	82	0	0	82	0
	112,132	25,372	0	137,505	85,758
	-14,664	-5,556	0	-20,220	50,779
S11 Other (exp.)					
Depreciation Buildings	9,531	0	0	9,531	9,531
Depreciation Organ	0	0	0	0	0
	9,531	0	0	9,531	9,531
	-24,195	-5,556	0	-29,751	41,248

## NOTES TO THE ACCOUNTS

### Accounting Policies

#### Basis of Financial Statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities FRS102.

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which in law the P.C.C is responsible.

Figures in the financial statements are shown rounded to the nearest pound and as a result there are some minor rounding errors in certain of the totals.

#### Fund Accounting

Endowment Funds are funds, the capital of which must be retained either permanently or at the P.C.C.'s discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was originally established. We have no Endowment Funds on December 31 2023.

Restricted Funds comprise of income from endowments which is to be expended only on the restricted purposes intended by the donor and revenue donations or grants for a specific P.C.C. activity intended by the donor. Where these funds have unspent balances, interest on their pooled investments is apportioned to the individual funds on an average balance basis. Included in Restricted Funds are the Mission and Appeal Funds and Church Group Funds.

Unrestricted Funds are income funds which are to be spent on the P.C. C's general purposes.

Designated Funds are general funds set aside by the P.C.C for future use. Project funds are designated for projects for administration purposes only. Funds designated as invested in Fixed Assets for the P.C. C's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted, and the P.C.C may move any surplus to other general funds.

#### Incoming Resources

Planned giving, collections and similar donations are recognised when received. Gift Aid refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the P.C.C. is entitled to use these resources when their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Interest is accounted for as and when accrued by the payer. All incoming resources are accounted for gross.

#### Resources Expended

Grants and donations are accounted for when paid over if the award creates a binding obligation on the P.C.C. The Diocesan Common Mission Fund is paid by monthly direct debit and is accounted when due. All other expenditure is recognised when incurred and accounted for gross.

#### Fixed Assets

Consecrated and Benefice property is not included in the accounts in accordance with S. 10(2)(a) and (c) of the Charities Act 2011. Movable Church furnishings held by the Vicar and Churchwardens on special trust for the P.C.C. and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Equipment used within the Church premises is depreciated on a straight-line basis over four years, apart from the organ. The organ is now outside of its 10 year guarantee and in 2024 the P.C.C. needs to consider the appropriate depreciation going forward. Other individual items of equipment with a purchase price of £500 or less are written off on acquisition of the asset.

For the Bridge project, together with upgrading of the existing hall and its facilities, donations, grants and other income were accumulated in a Restricted Fund and the resulting expenditure was taken from it, this expenditure has been capitalised as a Fixed Asset and recorded as such on the Balance Sheet under Restricted Income Funds. The Bridge project was completed during 2016 with the payment of all final expenses. The resulting overall asset of Bridge and Hall buildings is shown in the 2023 financial statements.

As the building project was completed in 2016, depreciation is appropriate. The building, excluding the value of the land, is depreciated on a straight -line basis over 50 years, being the estimated useful life of the building.

#### Accounts Receivable

At the year end £1,212 (£1,133 - 2022) was due for Gift Aid Tax and received in January 2024. Also due was £758 for premises letting charges and donations, received but not banked until January 2024 and £140 for Christmas lunch donations. Total Debtors = £2110.

#### Accounts Payable

Payments have been accrued for Clergy Expenses £194. Photocopying charges £100. Bank Charges £39. Payments due to SSE and not yet invoiced for gas and electricity usage £2,000. Premises hire cancelled and £110 refunded in January 2024 and Christmas lunch expenses £53. £997 is held for BBGA/SCY to be paid during 2024. Total Liabilities = £3493

#### Financial Review

Total receipts for unrestricted funds were £98265 of which £10993 was Gift Aid tax recovery and £87272 donations and other Charitable income. Restricted Income was £19816. Total 2023 income £118081.

The unrestricted planned giving via monthly bank payments including the Parish Giving Scheme decreased by £2328 during the year.

Income from the Church Groups and Fundraising had a small increase of £163.

Investment Interest increased by £3863, due to sound investing in CCLA and increased interest rates.

Facilities letting of our premises decreased by £383.

The expenditure for the year was £138303 which included £25372 restricted expenditure (£85758 - 2022) The main increases in costs for 2023 relate to the following.

Children and Family Co-Ordinator Costs £30223 (£4949-2022)

Other Staff Costs £21711 (£20641- 2022)

Major roof repairs £22111, (£0 -2022) Mission payments £9995 (£7293 - 2022) Publicity, Outreach, Fundraising Costs, £4757 (£1658- 2022)

The net result was a deficit of £29751 which includes Restricted funds of £5556, compared to a profit of £41246 in 2022.

The total fund balances now held are £589403 (£619155 - 2022) of which £90295 is unrestricted.

#### Reserves Policy

The P.C.C. maintains its policy on free reserves (Net Current Assets) of holding a balance of at least three months unrestricted payments plus any potential redundancy payments. It is held to smooth out fluctuations in cash flow to meet emergencies/contingencies. The balance of the free reserves at December 31 2023 was £124605 which is sufficient to cover the potential need.

It is our policy to hold our investment fund balances with the CCLA – The CBF Church of England Deposit Fund.

**Independent Examiner's Report to the Trustees and Members of  
St Christopher's Church, Southbourne Parochial Church Council**

I report to the Trustees on my examination of the Financial Accounts of St Christopher's Church, Southbourne (the Trust) for the year ended December 31, 2023.

**Responsibilities and basis of report**

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

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

**Independent Examiners Statement**

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

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

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

Signed: *C Dunclaf*

Name: *CLAIRE DUNCALF*

Address: *141 IRVING ROAD  
SOUTHBOURNE  
BOURNEMOUTH  
BH6 5BL*

Date: *18th MARCH 2024*