

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF RUDDINGTON

England & Wales · Charity number 1154125

Details

Other names ST PETERS CHURCH, RUDDINGTON

Status Registered

Legal form Previously excepted

Registered 2013-10-07

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

Contact

Address St. Peter's Church Office
The Hermitage
Wilford Road
Ruddington
Nottingham
NG11 6EL

Phone 0115 8780579

Email ruddoffice@gmail.com

Website www.stpeters-ruddington.org

Activities

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

Activities: Regular public worship open to all, provision of space for personal prayer, pastoral work, taking religious assemblies at school, teaching of christianity in sermons and small groups, provision of a youth club, supporting charities at home and overseas.

Classification

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

Geography

- Nottinghamshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£154,993	£174,875	-	-
2023-12-31	£145,798	£148,190	-	-
2022-12-31	£164,959	£132,789	-	-
2021-12-31	£115,665	£123,338	-	-
2020-12-31	£129,366	£140,394	-	-

Trustees

Name	Role	Appointed
Rev ANDREW DEREK BUCHANAN BA HONS	Chair	2013-10-03
Danielle Pickup		2023-03-27
David Anthony Malfesi		2025-09-15
David Baker		2023-03-27
Jane Briony Robins		2013-10-03
Jeannette Dawson		2022-07-18
MR MIKE HOUGHTON		2013-10-03
Margaret Anne Barker		2017-05-01
Michael Robins		2021-05-06
NICOLA JANE ROE		2013-10-03
Olivier Humphrey		2025-02-26
Susan Lindley		2022-09-26
Terence Austin Boniface		2020-05-01

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF RUDDINGTON

England & Wales - Charity number 1154125

Accounts

Parish Church of St. Peter, Ruddington

Annual Report

and

Financial Statements

of the

Parochial Church Council

For the year ending 31st December 2024

Incumbent

The Reverend Andrew Buchanan
The Vicarage,
Wilford Road,
Ruddington
Notts. NG11 6EL

Banks

Barclays Bank plc
Nottingham High Street Branch
Nottingham Group
P.O.Box No.18
Nottingham NG1 6FF

Central Board of Finance
Church of England Fund
London EC2V 6DZ

Independent Examiner

J Roome

Annual Report 2024 for St Peter's Church Ruddington

Background:

St. Peter's Parochial Church Council ('PCC') is a registered charity number 1154125 with the Charity Commission. It has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish of Ruddington, the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Peter's Church and the property known as The Hermitage, which serves as a church hall.

Membership of the PCC:

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Currently the PCC comprises 4 ex officio, 1 Deanery Synod representative and 8 elected members - the agreed establishment being ex officio members +10% of the Church Electoral Roll.

During the year the following served as members of the PCC:-

Incumbent: The Revd Andrew Buchanan (Chair)

Readers: Mr Mike Houghton

Mrs Jane Robins

Wardens: Mr Mic Robins

Mrs Nikki Roe

Representative on the Deanery Synod:

Mrs Jane Robins

Elected Members: Mr David Baker

Mrs Margaret Barker

Mr Terry Boniface

Mrs Jeannette Dawson

Mrs Sue Lindley

Mrs Danielle Pickup

Mr Jon Ruben

Co-opted Members: Mr Olivier Humphrey

Mrs Louisa Sellers

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by it. There were 6 meetings held during the year 2024.

Working Groups:

Apart from the Standing Committee, the PCC has not operated through formal committees. An informal working group, The Buildings Committee, has been overseeing buildings issues.

PCC Meetings:

There were 6 regular meetings of the full PCC during the year, with an average attendance of 11 including the Chair.

Church Attendance:

The 2024 electoral roll stands at 113, including 19 who reside outside the Parish.

During 2024, the church has been open for services all year. The church live streams its Sunday services.

The average attendance at services during the week is 110. The average Sunday service attendance in October 2024 was 68 compared to 61 the previous year. Numbers have risen since then. A further 38 people attend services at other times in the week (Thursday Communion and Framework Church).

It is hard to judge attendance at online services; large numbers of 'engagements' may simply be an appearance on someone's Facebook timeline.

There were 3 baptisms, 5 thanksgivings for the gift of a child, 2 weddings and 8 funerals in church during 2024. A further 5 services were taken by the St Peter's incumbent or readers at a crematorium.

Vicar's Report:

"I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength." Philippians 4:12-13

What an amazing and encouraging year 2024 has been! I doubt that our Church building has ever looked so good (A big thank you to our Church Wardens, Mic and Nikki, for their tireless work in supervising the renovations, both inside and out!). Jane Robins and Rev David Anderton continued to inspire and refresh, with their leadership of the 'Charismatic' and 'Classic' services respectively. We continued to be blessed with many newcomers, especially following an amazing Alpha course late in 2024. Framework Church continued to thrive and I have had the enormous privilege of leading both assemblies and Pupil Chaplaincy this year. And, we have been so blessed with an increasing number of children within our services! Praise the Lord! After many tough years – I think we are right to be encouraged!

And yet, even in good times such as these, let's take to heart, the lesson that the Apostle Paul learned. Success isn't everything – Christ is. For if we rely upon increasing numbers, and seek our value in them, then that may inhibit us from taking faith-inspired risks in the future, lest we rock the boat. So, let's be encouraged, but even more, let's be hungry for more of Jesus.

Rev Andrew Buchanan

Discipleship/Small groups

Our small groups continued to play a vital role within St Peter's in 2024. Our small groups remain the context in which most of the pastoral care and practical discipleship is given and received within our church community. I simply want to say a massive 'thank you' to all of our amazing Small Group Leaders, who give so much of their time and love! You make such an enormous difference in the lives of so many people – and we couldn't be church without you.

Rev Andrew Buchanan

Children and Youth

In 2024 St Peter's was able to engage with more children and young people than we have for many years! Little P's continued to thrive (please see Lyn's little P's report). We also sought, in cooperation with Ruddington Baptists, to provide a full range of groups for children and young people, both on Sunday mornings and Friday evenings. Assemblies in our village schools continued with, every second Wednesday, the Vicar speaking to over 700 children! Child-centred Christmas and Easter Activities, with the Christingle and (the new) Chocolate East-tingle proved to be extremely popular. However, two new features appeared both within and beyond our community; Creche during our morning Sunday service began to grow and Thursday Church morphed into Pupil Chaplaincy (please see report below).

Rev Andrew Buchanan

Thursday Church/ Pupil Chaplaincy

In October 2023 we established a new worshipping community at St Peter's School called 'Thursday Church @ St Peter's School.' And it was excellent! The volunteers were brilliant, the material inspiring and engaging and those who attended loved it. Sadly, for a whole variety of good practical reasons not many people did attend it! So, with a heavy heart, we decided to cease Thursday Church, and we prayed for discernment about what should come next. And what came next was Pupil Chaplaincy.

Pupil Chaplaincy is a lunch time activity, devised and led by me, which forms just one of many groups established by the headteacher Michael Bradley and teacher Vicky Shaw, at St Peter's School, to nurture participation and leadership within the school. Pupil chaplaincy is all about fostering Spirituality, and meets on a Wednesday, once a fortnight, to learn about Christian spirituality to design and establish a Prayer/quiet/ reflective space within the school. Although over 90 applied to become Pupil Chaplains, through interviews, 24 eager children were enrolled as Pupil Chaplain in September 2024. And it's been going brilliantly! Wonderfully supported by Jon Ruben and Louisa Sellars, Pupil Chaplain gatherings have been well-attended, thoughtful, creative and very enthusiastic.

Rev Andrew Buchanan

Framework Church

Following the successful launch of Framework Church in June 2023, it has grown and continues to flourish, going from strength to strength. From a steering group of 8 people, total current members exceed 40. Originally meeting alternate weeks, Framework church now meets every week, alternate Thursday mornings and evenings, with an average attendance at each meeting of 16-20. There is some crossover, but despite that a diverse and different group attends each meeting. Not everyone attends every week, but most members remain in contact whether they attend or not.

There have been many surprising and exciting things happen this year. A lesson we have been forced to learn is that whilst we may have our own ideas and plans, God develops and grows this church in line with His will, which isn't necessarily the same as ours; or maybe we sometimes just take a while to catch up!

The steering group, now the leadership team, envisaged that this church would always be about mission. Which it is. But alongside that, an encouraging and second strand to the ongoing development is the discipleship growth that has matured within the leadership group. Many started with a heart for community and a desire to take church 'out there' but with little or no experience in church leadership. Through their involvement in leading this church, we now have a team of eight people who are all able to confidently deliver a bible talk, who are mentoring new Christians, who have grown and matured in their own faith and who play an ever-increasing ministerial role in both this church and St Peters. They are an amazing, committed and encouraging team.

Another interesting development, again not envisaged, is the desire from Framework members to be part of the life and work of St Peters as well. Increasingly members attend Sunday services alongside the Thursday meetings of Framework. The infectious and joyous enthusiasm that is so special from a new Christian plays an exciting part in encouraging and refreshing others.

We look to the future with excitement and thanks for what God is doing. Please continue to pray for the life and growth of this community church; God tells us in His word that he will do "exceedingly abundantly above all that we ask or think". May we be alert to His prompting, alive to His will, confident in the task He has set before us.

Jane Robins

Little Ps

Little Ps. Is a Christian Ministry for babies and toddlers. We meet in St. Peter's Church on Mondays 9-10.45am during term time. We have a lovely fun filled time together in a safe environment while also learning about God in a gentle way. We have one hour's free play from 9-10 with lots of toys and a Bible craft. Then at 10-10.45 we all join together for a Bible story and Bible songs mixed in with general nursery songs and sometimes bubbles. We have lots of families who are registered with us, some who come occasionally and others every week. Our average weekly numbers of children are between 25-30. The numbers have dropped slightly from last year, but this is because government funding for children has increased from fifteen and thirty hours a week from the age of three so consequently the children are younger when they leave us. This Ministry is donation only and is self-funding. Any money donated goes towards buying things we might need toys, books, crafts etc. The surplus goes to the church.

We also send money to Children In Need.

Little Ps has a very dedicated team of volunteers who all do an amazing job and without their help and hard work we could not provide this Ministry so I would like to say thank you to everyone involved.

Lyn Smith, Little Ps leader

Friendship Group:

The Friendship Group meets once a month, except August, in church. The group lasts an hour and half, providing cake and hot drinks. This year there has been a change of leadership, as our wonderful Honor stepped down after many years of dedicated service to the group. Three people have taken on the job that Honor did alone, which says it all! Margaret, Lyn and Rosemary are joint leaders and hope to do the same excellent work.

Each month, Friendship Group has an activity, e.g. a quiz, armchair exercises, a film or poetry readings in the style of Pam Ayres! Last Christmas, leaders decided to form a group to sing songs from the musicals with a few volunteers. This went down so well there could be a repeat performance...watch this space.

We have sadly lost a few members due to ill health, moving away or other reasons. We try to keep in touch with our members. We send birthday, Christmas and Easter cards and every member knows that we are only a phone call away.

The group continues to grow, and we have so much help with everything we do. Our thanks go to all the people who give their time so willingly. Our aim is to provide a happy, safe environment for all our wonderful members.

Friendship Group Leaders, Margaret Barker, Lyn Smith and Rosemary Savage

Heat n Eat:

Heat n Eat provides a two-course lunch and refreshments on the first and fourth Monday of each month (Bank Holidays excluded). There are no restrictions on who can attend.

On average we have between 30 and 40 guests at each lunch. The cost of the lunch remained at £1 for all of 2024. It will go up to £1.50 from February 2025. There was consultation with attendees about this proposed change and I am delighted to report that there was no dissension because of the increase, in fact guests either understood or were quite vocal saying they believed it was a bargain anyway!

Whilst the number is fairly static, we have a considerable number of new guests since last year but sadly have lost a few through ill health or mobility issues.

One of the pluses we have noticed is the number of people who come early and stay late to socialise. Friendship and support is obvious to see and it's a lovely additional benefit.

We have a great team of regular helpers, for which I am very grateful and would like to record my thanks to Margaret, Rosemary, Eva, Sue, Zoe, Suzanne and Angi. Along of course with Chris from Sycamore who supplies the excellent food. It would not be possible without these marvellous volunteers!

Jeannette Dawson, Heat n Eat Lead

Safeguarding:

Safeguarding must always be a high priority. Actions taken in 2024 were as follows:

- The safeguarding policy and other statutory policies were agreed by PCC on 15th January 2024.
- A Deputy Parish Safeguarding Officer, Olivier Humphrey, was appointed.
- An up to date list of volunteers was made, and this was followed up with safeguarding training and DBS checks. We have new volunteers and need to keep updating this list.
- Some PCC DBS certificates were applied for or renewed.
- One incident was reported to the Diocesan Safeguarding Team, relating to information about a non-current situation from 50 years ago.

We need to keep vigilant; events in the national Church of England show that terrible things can happen and have happened. It's vital that we keep safeguarding at the top of our agenda.

Nikki Roe, Parish Safeguarding Officer

Musical Worship

Over the past year, our Musical Worship Group has grown in size, abilities and repertoire. The changes in our worship services throughout the month, with each being a different style of worship, has given us the opportunity to vary our musical style as well. The 2nd Sunday Traditional Services were quite often solo services, mainly focusing on traditional hymns with a few intermittent “old contemporary” songs. The brand-new 4th Sunday Charismatic Service quickly became a chance to create an all-encompassing large group, mainly focusing on well-known contemporary music along with quite a few very new songs. The 1st Sunday Altogether Service and 3rd Sunday Mixed Service have been a blend of different worship styles. These challenged us to balance the types and age of the music to facilitate the worship of our diverse church body, providing a little bit of something for everyone.

The leadership of the Musical Worship Group remained the same, with three of us sharing the burden of planning each week. We had one musician retire from the group but also saw another three join us in 2024. Having been blessed with so many musicians, the burden hasn't been overbearing. We intentionally planned time for everyone to be a part of the congregation, to worship without leading.

With the 2nd Sunday Traditional Service being a solo instrumentalist service, this allowed us to use the practice in the week before for our New Music Practice. During the New Music Practice, everyone is welcome to bring music for us to try. This has also been a relaxed atmosphere for new people who are interested in joining us to try out singing/playing new music alongside our regular musicians.

Other than the normal Sunday services, we also provided music for other services and events throughout the year, including Framework Church, our first Eastingle, both Christingles, the Christmas Fair, Pentecost on the Green, and more. There is always some event on the horizon for us to prepare.

Overall, 2024 was a year of challenges. As a team, the Musical Worship Group met and enjoyed these challenges, supporting each other and our church throughout.

Deborah Smith, Musical Worship Leader

Churchwarden's Fabric Report:

This year, a good deal of money has been spent on the church building, more than in previous years. This is because we have addressed key stonework issues identified in the quinquennial report. We have also fulfilled a long-standing PCC decision to put additional storage in the Nave. We also needed to make sure that water coming into church when it rained stopped coming in! This involved repairs to the roof and guttering. We also paid the deposit on the new server, which was completed in early 2025.

Other general works include the repair of vandalised windows in the church porch area, Hermitage roofing and guttering cleaning and repairs, improvements to flat 2 in the Hermitage and improvements to church grounds.

The heating system in church is very old and it is now almost impossible to get parts. We are spending a good deal of money keeping it going and it has just about survived this year. Richard Bird kindly agreed to lead a team to find the best replacement heating system. PCC have been monitoring progress on this, with Richard giving reports to PCC meetings. All options have been considered and we have come across many obstacles! We hope that a new heating system will be in place by winter 2025/6.

We have liaised with the Parish Council over the lease of St Peter's Rooms, which is due for renewal in 2027. We are currently waiting for the Council to complete a condition survey of the building.

A priority for 2025 is the new heating system, as above. We are pleased that some long overdue works, such as the server and the repairs to the churchyard wall, have been done in early 2025.

Keeping the church buildings going is a huge job, and many people have contributed. We have a duty to keep the church in order, as generations of Church Wardens have done before us. Thanks to everyone who works so hard to ensure that this can be done.

Mic Robins and Nikki Roe, Church Wardens

Treasurer's Report:

Summary

Our long-standing Treasurer, Mike Houghton, stepped down last year. Mike left the finance in a very organised and healthy state, and we are all appreciative of this hard work over many years. Thank you Mike.

We have formed a Finance Team this year, with five different people covering different areas as follows:

Jeannette Dawson – Treasurer and team leader

Nikki Roe – day to day finance, bookkeeping, payroll, reports

Sarah Durke – Gift Aid

Bryan Willson – Cashier

David Baker – Utilities

2024 was a year when some long-awaited projects came to fruition, so it was a year of increased spending which had been planned for some years. The projects were improvements to the church building, and funding for these came from designated funds (the installation of new cupboards and the initial payments for the new servery) and from the Chancel Fund (essential repairs to stone works identified in the last quinquennial report.) We withdrew £16,000 from the Chancel Fund to pay for the stone works.

The General Fund

Unrestricted receipts and payments are recorded in the General Fund. Payments and receipts this year are shown in the financial statements.

The Hermitage Fund

The Hermitage continues to be a valuable source of income for the church, and the Hermitage Fund transferred £14,000 to the General Fund this year to support the budget. Payments and receipts are shown in the financial statements.

Restricted Funds

St Peter's Church has several funds, established over many years, which can only be used for purposes established by the original donors, or agreed by the PCC. Changes in these funds this year are shown in the financial statements.

Conclusion

As mentioned in the introduction, we have spent more money on planned building works than usual this year. Some of these works were agreed by the PCC some time ago, others came as a result of the quinquennial inspection.

There will be challenges to come if St Peter's congregation and regular giving declines in line with national trends. But, at present we are able to pay the bills, including some financial support for our new worshipping communities. As always the church leadership is grateful for the long term generosity of the St Peter's family, which enables us to engage in mission and ministry to Ruddington and the surrounding area.

Jeannette Dawson, Treasurer

Charity number: 1154125

The Parochial Church Council of the Ecclesiastical Parish of Ruddington

Financial Statements for the year ended 31 December 2024

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Financial Statements for the year ended 31 December 2024

Incumbent	The Reverend Andrew Buchanan The Vicarage Wilford Road Ruddington Nottingham NG11 6EL
Banks	Barclays Bank PLC Nottingham High Street Branch Nottingham Group PO Box No 18 Nottingham NG1 6FF Central Board of Finance Church of England Fund London EC2V 6DZ
Independent Examiner	Joanne Roome FCCA Jo Roome Chartered Certified Accountants Room 1, 27A High Street Ruddington Nottingham NG11 6DW

Responsibilities of PCC

The PCC are responsible for the preparation and presentation of the Accounts.

The Charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention

Basis of statement

My examination was carried out in accordance with the 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 such matters. The procedures undertaken do not provide all the evidence that would be required of 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 Statement

I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the records did not accord with the accounting records; or
- the accounts did 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 matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joanne Roome FCCA
Jo Roome Chartered Certified Accountants
Room 1, 27A High Street
Ruddington
Nottingham
NG11 6DW

Date: 13th March 2025

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Financial Statements for the year ended 31 December 2024
Receipts and Payments Account

	2024					
	General	Hermitage	Designated & Restricted	Endowment	Total	2023
	Fund	Fund	Funds	Fund		
Receipts						
Regular giving	71,425	-	-	-	71,425	71,205
Flat rent	-	15,276	-	-	15,276	15,166
Gift Aid recovered	15,786	-	-	-	15,786	14,204
Hermitage Hire	-	14,996	-	-	14,996	13,799
Donations	3,574	-	9,696	-	13,270	8,968
Sundry Income	7,425	-	-	-	7,425	6,830
Wedding and funeral fees (Gross)	4,825	-	-	-	4,825	6,684
Collections	5,420	-	-	-	5,420	2,913
Church hire	2,035	-	-	-	2,035	1,873
Bank Interest	234	1	2,697	-	2,932	1,841
Grants	-	-	-	-	-	-
Investment income	-	-	-	1,603	1,603	1,578
VAT reclaim	-	-	-	-	-	737
FYC ministry	-	-	-	-	-	-
	110,724	30,273	12,393	1,603	154,993	145,798
Payments						
Parish Share	70,008	-	-	-	70,008	65,010
Utilities	13,155	10,814	-	-	23,969	16,856
Repairs & maintenance	25,839	3,839	6,000	-	35,678	15,463
Charitable giving	10,633	-	-	-	10,633	11,097
Insurance	7,673	1,875	-	-	9,548	9,284
Fees, ministers, organists, vergers	4,557	-	-	-	4,557	7,800
Wages	5,029	-	-	-	5,029	4,860
Mission	248	-	-	-	248	160
Framework	544	-	-	-	544	664
Heat n Eat/Friendship Gp	-	-	3,058	-	3,058	3,158
Music & technical	1,379	-	-	-	1,379	3,851
Vicars expenses	1,053	-	-	-	1,053	2,845
Office Costs	1,413	-	-	-	1,413	1,487
Sundry	1,940	258	-	-	2,198	1,398
Professional fees	1,100	-	-	-	1,100	1,133
Cleaning	-	1,623	-	-	1,623	1,061
FYC ministry	398	-	-	-	398	994
Worship resources	2,096	-	-	-	2,096	809
Bank charges	133	108	-	-	241	238
Training & discipleship	40	-	-	-	40	22
HMRC	62	-	-	-	62	-
	147,300	18,517	9,058	-	174,875	148,190
Movement in funds	- 36,576	11,756	3,335	1,603	- 19,882	-2,392
Transfers between funds	30,000	-14,000	-14,397	-1,603	-	-
Funds b/fwd	62,023	16,440	90,853	-	169,316	171,708
Funds c/fwd	55,447	14,196	79,791	-	149,434	169,316

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
 Financial Statements for the year ended 31 December 2024
 Restricted Funds

	Ruddington Chancel Fund	Refugee	Development (was Project)	Mission	Church Grounds	Bell Ringers	Community (was Co-op)	Organ	Heating	Total
2023 B/fwd	50,068	845	21,474	160	1,185	1,344	7,270	1,036	3,088	86,470
Receipts	3,201	-	-	-	-	-	4,500	-	-	7,701
Payments	-	-	-	160	-	-	3,158	-	-	3,318
C/fwd	53,269	845	21,474	-	1,185	1,344	8,612	1,036	3,088	90,853
2024 B/fwd	53,269	845	21,474	-	1,185	1,344	8,612	1,036	3,088	90,853
Receipts	4,300	-	-	-	-	-	1,196	-	8,500	13,996
Payments	16,000	-	6,000	-	-	-	3,058	-	-	25,058
C/fwd	41,569	845	15,474	-	1,185	1,344	6,750	1,036	11,588	79,791

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Year Ended 31 December 2024
Permanent Endowment Funds

	2024	2023
Ruddington (Mills) Fund		
Value b/fwd	3,617	3,306
Unrealised gain/reduction on investment	105	311
Value c/fwd	<u>3,722</u>	<u>3,617</u>
Ruddington Chancel (shares) Fund		
Value b/fwd	57,734	52,769
Unrealised gain/reduction on investment	1,321	4,965
Value c/fwd	<u>59,055</u>	<u>57,734</u>
Ruddington Chancel (cash) Fund		
Funds b/fwd	53,269	50,068
Transfer from Endowment	1,603	1,578
Interest received	2,697	1,623
Withdrawal	- 16,000	-
Value c/fwd	<u>41,569</u>	<u>53,269</u>

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Year Ended 31 December 2024
Charitable Giving For The Year

	2024	2023
Aminit High School	831.00	925.00
NG11 Food Bank	831.00	925.00
Refugee Roots	831.00	925.00
Teso Development Trust	831.00	925.00
Simeons Trustees	831.00	925.00
The Friary	831.00	925.00
West Bridgford Debt Centre (CAP)	831.00	925.00
Jericho Road Project	-	925.00
Stewardship London	-	925.00
Eternal Wall	1,756.00	-
Open Homes Nottingham	831.00	925.00
Streamsinn	-	921.90
Stathern Childrens	831.00	925.00
Amen Tender Heart	831.00	-
Donations to nominated charities	<u>10,066.00</u>	<u>11,096.90</u>
The Childrens Society	567.00	
Total Charitable giving for the year	<u>10,633.00</u>	<u>11,096.90</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF RUDDINGTON

England & Wales - Charity number 1154125

Accounts

Parish Church of St. Peter, Ruddington

Annual Report

and

Financial Statements

of the

Parochial Church Council

For the year ending 31st December 2023

Incumbent

The Reverend Andrew Buchanan
The Vicarage,
Wilford Road,
Ruddington
Nottingham, NG11 6EL

Banks

Barclays Bank plc
Nottingham High Street Branch
Nottingham Group
P.O.Box No.18
Nottingham NG1 6FF

Central Board of Finance
Church of England Fund
London EC2V 6DZ

Independent Examiner

J Roome

Annual Report 2023 for St Peter's Church Ruddington

Background:

St. Peter's Parochial Church Council ('PCC') is a registered charity number 1154125 with the Charity Commission. It has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish of Ruddington, the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Peter's Church and the property known as The Hermitage, which serves as a church hall.

Membership of the PCC:

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Currently the PCC comprises 4 ex officio, 1 Deanery Synod representative and 7 elected members - the agreed establishment being ex officio members +10% of the Church Electoral Roll.

During the year the following served as members of the PCC:-

Incumbent: The Revd Andrew Buchanan (Chairman)

Readers: Mr Mike Houghton
Mrs Jane Robins

Wardens: Mr Mic Robins
Mrs Nikki Roe

Representative on the Deanery Synod:

Mrs Jane Robins

Elected Members: Mr David Baker
Mrs Margaret Barker
Mr Terry Boniface
Mrs Jeannette Dawson
Mrs Caroline Duffield-Simm
Mrs Sue Lindley
Mrs Danielle Pickup

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by it. There were 6 meetings held during the year 2023.

Working Groups:

Apart from the Standing Committee, the PCC has not operated through formal committees. An informal working group, The Buildings Committee, has been overseeing buildings issues.

PCC Meetings:

There were 6 regular meetings of the full PCC during the year, with an average attendance of 11 including the Chair.

Church Attendance:

The 2023 electoral roll stands at 108, including 19 who reside outside the Parish.

During 2023, the church has been open for services all year. The church live streams its Sunday services.

The average attendance at services during the week is 99. The average Sunday service attendance in 2023 was 61 compared to 69 the previous year. A further 38 people attend services at other times in the week; Thursday Communion, Framework Church and Thursday Church at St Peter's School.

It is hard to judge attendance at online services; large numbers of 'engagements' may simply be an appearance on someone's Facebook timeline.

There were 6 baptisms, 5 thanksgivings for the gift of a child, 1 wedding and 8 funerals in church during 2023. A further 11 services were taken by the St Peter's incumbent or Readers at a crematorium.

Vicar's Report:

“There is a time for everything, and a season for every activity under the heavens: a time to be born and a time to die, a time to plant and a time to uproot, a time to kill and a time to heal, a time to tear down and a time to build, a time to weep and a time to laugh, a time to mourn and a time to dance...” Ecclesiastes 3:1-4

I've always found the wisdom of Ecclesiastes helpful, especially when it comes to challenging my expectations, for life is so seasonal, isn't it? The same is true of Church life too, and 2023 felt like the beginning of a new season at St Peter's. Some things came to an end. Lizzie Mack completed her Contextual training and began her Curacy (and she is still sorely missed). But many new things began! We were blessed by the arrival of a substantial number of newcomers in 2023. We also began two new Worshipping Communities. We began a new 'Charismatic service' to complement our monthly 'All Together service', 'Classic service', 'Blended Service' and 'Reflective Service.' Now that the spectre of Covid has truly passed, it feels like 2023 really provided a new foundation for a bright future. So maybe we'd better start searching for our dancing shoes...

Andrew, Vicar St Peter's Ruddington

Discipleship/ Small Groups:

Our small groups continued to play a vital role within St Peter's in 2023. Our small groups remain the context in which most of the pastoral care and practical discipleship is given and received within our church community. I simply want to say a massive 'thank you' to all of our amazing Small Group Leaders, who give so much of their time and love! You make such an enormous difference in the lives of so many people – and we couldn't be church without you.

Rev Andrew Buchanan

Children and youth:

Sadly, in 2023, St Peter's continued to experience what had become a national trend as we saw the number of children and youth people within our church community continue to decline. National statistics paint a

sober picture as the average weekly attendance of children, within Anglican Churches, across England fell by 28 percent between 2019 and 2022. I'm sure that the rising tide of secularism, suspicion of institutions, the rise of Sunday sporting activities and the fact that many families haven't had any connection with church for four generations, have some part to play in our situation. But there is no point in simply wringing our hands – so what, in 2023, did we do about this?

a) We sought to care for the children and young people that we still have.

In cooperation with Ruddington Baptist we have sought to provide a full range of activities for children and young people, both on a Sunday and Friday evening. Our All Together service continues to attract more children than all of our other Sunday activities.

b) We continued to engage with as many children and young people as possible.

Through the love and hard-work of all at Little Ps we sought to reveal the love of God to so many in Ruddington (please read the Little Ps report). During 2023 we also facilitated weekly assemblies at St Peter's School and bi-weekly assemblies at James Peacock School. There was also the extraordinary popularity of our Christmas activities; as we continued to host multiple School/nursery Nativity services and jam packed Christmas Eve Christingle services!

c) If they can't come to us, we'll go to them. In 2023 we established a new worshipping community at St Peter's School (Please see the separate Thursday Church at St Peter's School report).

Thank you to all the volunteers who continue to resource all of these amazing ministries!

Thursday Church at St Peter's School:

In October 23 we established a new worshipping community, with the support and blessing of St Peter's Church of England Junior School, called 'Thursday Church @ St Peter's School'. We meet every Thursday (during term time) from as soon as the school day is finished until about 4.20pm. And it's brilliant! It's proper 'multi-generational church' with prayer, teaching, praise, craft and singing (with the odd parachute game thrown in). Although numbers vary on a week to week basis we have seventeen attendees on our books (a mixture of children and their parents). Wonderful though this church is, it would be impossible without the many fabulous volunteers who lead the teaching sessions, serve refreshments and care for everyone who attends. Thank you everyone, for your hard work and prayers.

Rev Andrew Buchanan

Framework Church

Framework church went 'live' in June 2023.

This followed a twelve-month period during which the steering group met in the space alternate Thursday evenings to pray, talk, plan and listen to what God was saying about the way forward.

The steering group consists of myself, Mic Robins, Debbie King, Lyn Smith, Pat Milazzo, Sue Lindley and Dave Allen.

We had pondered long and hard about the way forward, without any clearly defined plans as to what we would do; and yet God, ever gracious, made it very clear when the time was right. Within a month we had gone from a planning group to being a 'live' church that welcomed newcomers to join us on alternate Thursday mornings, at 11am.

The meeting is a very relaxed affair; coffee from Parker's Yard to start with, prayer, musical worship, sharing our stories, testimony, mutual support, bible readings, an informal talk. There is a WhatsApp group for members to share concerns and prayer requests within the group, or just to say hello and what a great day it is!

Numbers at the start were around 8-10, growing to a maximum of 25 current members although not everyone comes every week. One of the great things though, is that there is a clear sense of belonging amongst the members, even when they can't make it; they will usually make contact every week to say if they will or won't be attending, and if they don't, there is always prayer for them in whatever situation they are in.

Our current prayers are for wisdom for next steps. We have a real solid foundation now and are looking to

see where God will lead us next; our questions are around who we are seeking to reach, what is the natural progression of our service content, how may we proclaim the kingdom more widely and to what demographic. And of course space; currently, when everyone is there we struggle for space, so how do we address that as we grow.

Please keep us in your prayers and we continue to grow this exciting new church right at the heart of our village.

Jane Robins

Little Ps

Little Ps is a Christian Ministry for babies and toddlers and their carers. We meet in St. Peter's Church on Mondays 9-10.45am during term time. We have a lovely, fun filled time together in a safe environment while also learning about God in a gentle way. We have one hour's free play from 9-10 with lots of toys and a Bible craft. Then at 10-10.45 we all join together for a Bible story and Bible songs mixed in with general nursery songs and sometimes a parachute game or bubbles. We have lots of families who are registered with us, some who come occasionally and others every week. Our average weekly numbers of children are between 35-50. Many of our attendees make a small donation, and we use this for refreshments, new toys, special events like parties, leaving presents for the children and donations to charities such as Children in Need. This year, we have also had a donation of £1000 kindly given by Ruddington Parish Council for Little Ps which we are extremely grateful for.

Little Ps has a very dedicated team of volunteers who do an amazing job and without their hard work we could not provide this Ministry so I would like to say thank you to everyone involved.

Lyn Smith, Little Ps leader

Friendship Group:

The Friendship Group meets in Church, once every month, except August, for one and a half hours of entertainment, fun, friendship and cake! Happily, in 2023, only one of the possible eleven meetings had to be cancelled because of Covid.

Though sadly we have lost three of our group this year, we now number 54 members and 11 helpers. Each member is linked to a phoner. The eight phoners contact each person on their list at least once a fortnight. Any problems that are raised during these calls can be followed up or passed on to the correct authority where appropriate.

Eight members are, at present, unable to attend meetings but are still very much part of the group because of this regular contact and the specially designed Easter, Christmas and birthday cards, which everyone receives. Cards are also sent to those who are ill, in hospital or bereaved.

Our programme this year has included quizzes, films, parties with sing songs led by Colin Baker, armchair exercises led by Michelle Foss and entertainment by the Robins, the Osmonds and the Birds. Our grateful thanks go to all of them and, very specially, to Margaret Barker who provides the delicious cakes that are an essential element of every meeting.

My final thanks go to the amazing Friendship Group team for all their help and support. They continue to provide our members with care and friendship, not only at our meetings, but also throughout the whole year.

Honor Dixon, Friendship Group Leader

Heat n Eat:

Heat n Eat provides a two course lunch on the first and fourth Monday of the month to anyone who would like to come along.

There is an average of 35 guests who contribute £1 each by way of payment towards the cost of their lunch. We have a lovely group of regulars who occasionally bring along a friend or colleague to 'try us out' - invariably they return! The majority are of pension age+ but we have several not in that category who also attend regularly. The atmosphere is very convivial and I know those that attend really look forward to the conversation and meeting up with friends.

Heat n Eat would not be possible without our great team of ladies - Margaret, Rosemary, Sue, Joan, Eva, Zoe, Suzanne (hopefully not omitted anyone!) - most but not all from our Church community and Chris from Sycamore who provides the food.

There is still room for growth as we can provide up to 50 meals - ideas on promoting locally would be welcome.

Jeannette Dawson

Jeannette Dawson, Heat n Eat Lead

Safeguarding:

Safeguarding must always be a high priority. Actions taken this year were as follows:

- The safeguarding policy was agreed by PCC on 15th January 2024.
- Almost all of our volunteers have now renewed their safeguarding training. Thank you to group leaders of Little Ps, Friendship Group and Heat n Eat for chasing this, and to some volunteers who helped others to access the online training.
- As a result of this training, a potential safeguarding issue in the village was spotted by a volunteer. This was addressed and vulnerable adults in different groups were informed. This shows that the training is effective and being used.
- Induction forms are now in place for all new volunteers who work with children and/or adults at risk of abuse or neglect.
- Some DBS certificates were applied for or renewed.
- Currently I am Parish Safeguarding Officer (PSO) and Lead Recruiter without a deputy. We still need to appoint a deputy Parish Safeguarding Officer.

Nikki Roe, Parish Safeguarding Officer

Churchwarden's Fabric Report:

Church

- The quinquennial report took place in August. There are no urgent findings but we are working on recommendations.
- The carpets in the nave and sacristy have been replaced.
- Several repairs to the roof have taken place – lead works have been replaced and tiles replaced where needed. There was lots of water coming into the Vestry before this, but there is none now. Gutters have been regularly cleared.
- There have been several repairs to the church heating system. The system will soon be obsolete, so we are investigating changing it. It will need to be an electrical system, as the Church of England will

not allow replacement gas systems. We are investigating Halo Heaters. Any replacement will be a big expense.

- We have waited all year for the parish council to repair the church yard wall. We have been chasing this very regularly. The difficulty is the availability of the Stone Mason.
- We have permission to reconfigure the servery and permission in principle to create storage cupboards in the nave.
- We have new flags and banners for the church.
- The digi-lock has been replaced.
- The hot water heater in one of the toilets has been replaced.
- The yew trees have been pruned.
- As part of our commitment to making the site Eco-friendly, four bird boxes have been put up and a large number of native bluebells have been planted.
- The compost heap has been organised.

Hermitage

- A fire inspection says we are 'broadly compliant'. This is the highest grade that can be given.
- The entrance hall and landing to flats 1 and 2 have been refurbished. This includes replacement flooring.
- A new Hermitage boiler has been installed.
- A replacement shower was fitted in flat 2.
- We have a new pest control service.
- There have been repairs to the roof above flat 3.
- Some of the slabs outside the Hermitage office have been ground down to reduce the risk of trips and falls.

Mic Robins and Nikki Roe, Church Wardens

Charitable Giving:

Nightstop:

Nottingham Nightstop places young people who have nowhere to stay in trained volunteers' spare rooms. Young people receive a private room, a warm meal and somewhere safe to stay for the night. The idea is to keep the young people safe for a few days while agencies sort out somewhere more permanent.

Hosts are vetted carefully. Last year, Nottingham Nightstop provided over 200 'bed days' for over 60 young people locally, all of whom would have been on the streets without the charity's support.

Teso Development Trust:

While education projects (most recently the Aमित High School) have been the focus of much activity, St Peter's has also given generously to TDT general funds, enabling support for a wide range of aid and development projects, as well as contributing to the very frugal administration costs which remain less than 10% of the charity's annual expenditure.

This support to general giving allows TDT to provide emergency support where it is needed and develop new strands of development support which continues to be desperately needed as levels of poverty remain

very high. The Covid shock has compounded poverty, and climate change is also seriously affecting the sustainability of rural lifestyles. As well as supporting projects in the areas of health, water, sanitation and education, TDT is putting much work into helping communities learn new agricultural methods and disaster resistance measures. TDT is also the conduit for St Peter's work with Aminit School which forms part of TDT's portfolio of projects.

Aminit High School, Teso, Uganda:

The support St Peter's gives to Aminit High School enables there to be a major change in the prospects for children in this rural area where subsistence farming is the major way of life. Education is very troubled in Uganda as the government closed all education for well over a year and the sector is overwhelmed, trying to supply the pent up demand often with a shortage of remaining teachers. Having built the shells for a total of seven classrooms will at least give the students covered, if unfinished, accommodation in which to be taught. The schooling crisis has meant that the borrowed primary classrooms that Aminit had previously used are no longer available to them.

The Eternal Wall Of Answered Prayer:

The project is to build an arch in the shape of an infinity loop just outside Coleshill, near Birmingham near to two major motorways - the M6 and the M42. It's final height will be 51.5 metres. That's over twice the height of the Angel of the North which is 20 m in height and the same height as 11 double-decker buses on top of each other. It's as long as a football pitch. It will be visible from nearly 6 miles away. It is half a metre shy of Nelson's Column in Trafalgar Square. It is estimated it will be seen on over 500,000 journeys a week.

It will be composed of 1 million bricks. In each brick will be an answer to prayer. You will be able to point your phone to a brick and be able to read an answer to prayer. This is so people can see how Jesus has answered other people's prayers in the past, to encourage people to pray themselves and build up their faith in God through a personal relationship with Jesus. It will be the largest database of hope stories in the world.

Christians Against Poverty (CAP):

CAP is a debt relief charity, helping people who are stuck within a spiral of debt. Work involves seeing clients in the local area, generally three main visits with follow-up pastoral support which can last for many months. Enabling people to become debt free through expert advice and help and by following their budgeting plan changes people's lives. Evangelism is a part of CAP. Funding is needed to provide ongoing ability to visit clients, essential running costs of the debt centre, for one paid employee, plus any expenses incurred by volunteers.

Jericho Road:

Jericho Road are a Christian charity that bring hope and restoration to marginalised women in Nottingham, especially those affected by the sex industry or at risk of sex work. They practice important work for the most marginalised, multi-disadvantaged women in Nottingham, being Jesus hands and feet, showing love and practical help. They rely on the generosity and support of donors, churches and individuals to sustain

and develop their work. They do outreach and drop-in work involving providing food and support, they visit and keep in contact with women in prison and support women moving on into independent living accommodation

Tender hearts Foundation (Francis and Alison Pidugu) -

Alison and Francis Pidugu work with the Dalit Community in Goa, the so called 'untouchables'. Providing free pre-school education, free vocational training, nutrition and healthcare for children and impoverished people living in the slums.

Randi and Howard Bass (Streams in the Negev):

Nachalat Yeshua Messianic Congregation has had the privilege to use and maintain this historic and preserved building in the historic city of Beer Sheva since 1995, after we had outgrown the third floor of another CMA-owned property at 39 Rambam St., also in the historic Old City (downtown). That privately owned building is today The Bible House, which has been representing the public face of the Messianic/Christian community since 1957, the only such ministry in the Negev Desert. Our vision is for as many people as possible under our authority and influence to be ready for and have part in the first resurrection. (REV 20:4-6) Our mission is to be Yeshua's witnesses to bring more people into his kingdom; we are god's sons and daughters to grow to full maturity in preparation for our bridegroom's return. (MT 28:18-20)

NG11 Foodbank (Trussell Trust):

Based in Hope Church Clifton. The foodbank provides three-day emergency food parcels for people in need who have been referred by a partner agency. The money donated by St Peters goes towards buying food and household items also at special times such as Christmas/Easter to be able to buy all the people they help chocolates or small gifts, also to buy ingredients and resources for their budgeting course and healthy cooking classes. They also signpost people to outside agencies, for example: the Citizens Advice Centre. They have launched a money hub, where people can meet in the cafe in the church hall once a week to discuss money matters and give each other tips on how to manage better.

The volunteers also are greatly helped by the food bank. They provide a loving environment where young people with learning difficulties can learn new skills and gain confidence.

Simeon's Trustees:

Simeon's Trustees and Hyndman's Trustees are leading and long-standing Church of England patronage trusts, with patronage interests in nearly 200 parishes in over 40 dioceses, often as sole patron. Founded in 1836 by Charles Simeon (who is commemorated in the Church of England Calendar on 13 November), Simeon's Trustees are guided by his charge to his founding trustees and their successors, for the benefit of the parishes in their care. Hyndman's Trust was brought together with Simeon's in 1990. The trusts are generally thought of as representing the evangelical tradition in the Church of England, but Simeon's Charge does not set out a 'party' position, and they have patronage interests in parishes in a range of traditions, which they respect. Their main role is when a benefice is in vacancy, working with PCCs, dioceses and, for a significant number of benefices, other patrons, towards the appointment of a new minister. However, in addition to involvement at other key times, they give ongoing prayer support for their parishes and clergy. Simeon's Trustees are patrons (together with the diocese) of St Peter's church. By investing in them we will

ensure that the valuable work of this charity continues until such a time as we need them again. Simeon's Trustees is a small charity that relies upon the financial support of the churches of which it is patron, of which we are one.

Caroline Simm, Charitable Giving Co-ordinator

Treasurer's Report:

1. Introduction and Summary

In comparison with the last two years 2023 was a more predictable and routine financial year, as the various effects of the Covid pandemic became less significant.

Overall, the receipts into all of St Peter's funds (general, restricted and designated) totalled £145,798, compared with £164,959 in 2022. The difference being mainly due to a reduction in regular giving and associated Gift Aid, less sundry income which was inflated in 2022 by fraud refunds; and a reduction in the total value of donations and grants.

The payments from all funds totalled £148,190, an increase of £15,401 compared with £132,789 in 2022. The biggest factor in this difference in payments was caused by the increase in parish share to a more realistic £65,010 compared with £49,350 in 2022.

On 31 December 2023, the total value of all St Peter's funds was £169,316 compared with £171,708 a year earlier, a decrease of £2,392.

2. The General Fund

Unrestricted receipts and payments are recorded in the general fund. With total receipts of £109,131 and payments of £124,789, the general fund finished the year with a deficit of £15,658. When the transfer from the Hermitage surplus is added this deficit reduces to £5,624.

As mentioned above, regular giving and associated Gift Aid was down by £6,150 to £85,409, probably reflecting the ongoing challenges of the cost of living. Also, as new members join the church, it takes some time for their gifts to reach the level of the members who have moved away or died. Donations and collections were also less than in 2022.

Wedding and funeral fees continued to decline with the cultural change to getting married in other venues and the growth in secular funerals. The gross fees for 2023 were £6,684, including the fees to be paid to ministers, vergers, bellringers and organists; and the fees paid to the diocese. When these payments are taken into account, the net benefit to St Peter's was £2,225

Sundry income was significantly down as last year's figure was inflated by refunds for fraudulent payments. This year, the main contribution to sundry income was a £5,000 payment from the diocese towards energy bills.

Regarding payments, parish share was restored to a realistic contribution of £65,010 in 2023, the increase being partially offset by a reduction in church utility bills; bills were higher in 2022 due to timing issues with disputed bills and late payments from 2021.

Music and technical payments increased by nearly £3,000 as it was decided to allocate the broadband costs used for livestreaming to this category rather than the office. Also, there were repairs and replacement costs for the audiovisual system and a new drum kit was bought.

St. Peter's Church has a policy of making grants to chosen charities each year, worth approximately 10% of general fund receipts. Members are asked to suggest charities for discussion and approval by the PCC. £11,097 was distributed as described in the report from the charitable giving co-ordinator – see above. A payment should have been made to The Eternal Wall but didn't complete. This payment has now been made in early 2024.

3. The Hermitage

The Hermitage continues to be a valuable and necessary source of income for St Peter's church. The three flats have been occupied throughout the year and the pre-school continues to be a very important user of the hall on most weekdays during school terms.

Receipts for the year of £28,966 were as expected; 52% from the flat rent and 48% from room hire.

Payments totalled £20,083, a significant increase due to the cost of a new, long overdue boiler, and a doubling of the utility bills. The increase in utilities was due to a grossly over estimated water bill, which will be corrected in 2024.

These receipts and payments resulted in a surplus for the Hermitage of £8,883 before transferring £10,000 to the General Fund. The Hermitage Fund total was £16,440 at the year end.

4. Restricted and Designated Funds

St. Peter's Church has several funds, established over many years, which can only be used for the purposes specified by the original donors, or designated by the PCC.

In 2023, there were no changes to the Church Grounds Funds (£1,185), Bellringers' Fund (£1,344), Organ Fund (£1,036), Heating Fund (£3,088), Refugee Fund (£845) or Development Fund (£21,474). After donations and payments related to Heat'n'Eat and the Friendship Group, the Community Fund increased by £1,342 to £8,612. The remaining £160 in the Mission Fund was used for Framework Church payments, reducing the balance to zero.

There are also a number of restricted funds invested with Churches, Charities and Local Authorities Investment Management (CCLA). At the year end:

The Ruddington (Mills) Permanent Endowment Fund, held in shares, was valued at £3,617 (+£311).

The Ruddington Chancel Permanent Endowment Fund, held in shares, was valued at £57,734 (+£4,965).

The Ruddington Chancel Fund, held in cash, was valued at £53,269 (+£3,201). This fund is nominally restricted to maintenance of the chancel roof, but up to 70% can be spent on other major projects.

5. Conclusion

As mentioned in the introduction, church finance this year has been a little more predictable, and overall, the end of year situation is similar to 2022. There will be challenges in the next few years if St Peter's congregation and regular giving declines in line with national trends. But, at present we are able to pay the bills, including some financial support for our new worshipping communities.

As always the church leadership is grateful for the long term generosity of the St Peter's family, which enables us to engage in mission and ministry to Ruddington and the surrounding area.

I am now stepping down as treasurer so want to thank Nikki Roe for working closely with me and being

open to innovation. And to Andrew Buchanan for his support. In turn, I will of course support the new finance team through the handover and beyond.

M J Houghton,
Treasurer, March 2024

Charity number: 1154125

The Parochial Church Council of the Ecclesiastical Parish of Ruddington

Financial Statements for the year ended 31 December 2023

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Financial Statements for the year ended 31 December 2023

Incumbent	The Reverend Andrew Buchanan The Vicarage Wilford Road Ruddington Nottingham NG11 6EL
Banks	Barclays Bank PLC Nottingham High Street Branch Nottingham Group PO Box No 18 Nottingham NG1 6FF Central Board of Finance Church of England Fund London EC2V 6DZ
Independent Examiner	Joanne Roome FCCA Jo Roome Chartered Certified Accountants Room 1, 27A High Street Ruddington Nottingham NG11 6DW

Responsibilities of PCC

The PCC are responsible for the preparation and presentation of the Accounts.

The Charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention

Basis of statement

My examination was carried out in accordance with the 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 such matters. The procedures undertaken do not provide all the evidence that would be required of 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 Statement

I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the records did not accord with the accounting records; or
- the accounts did 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 matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joanne Roome FCCA
Jo Roome Chartered Certified Accountants
Room 1, 27A High Street
Ruddington
Nottingham
NG11 6DW

Date:

Receipts and Payments Account

	General Fund	Hermitage Fund	Designated & Restricted Funds	Endowment Fund	Total	2022
Receipts						
Regular Giving	71,205	-	-	-	71,205	73,243
Flat Rent	-	15,166	-	-	15,166	14,454
Gift Aid Recovered	14,204	-	-	-	14,204	18,316
Hermitage Hire	-	13,799	-	-	13,799	12,893
Donations	4,468	-	4,500	-	8,968	8,677
Sundry Income	6,830	-	-	-	6,830	12,406
Wedding and Funeral Fees (Gross)	6,684	-	-	-	6,684	10,889
Collections	2,913	-	-	-	2,913	3,580
Church Hire	1,873	-	-	-	1,873	1,556
Bank Interest	217	1	1,623	-	1,841	797
Grants	-	-	-	-	-	5,713
Investment Income	-	-	-	1,578	1,578	-
VAT Reclaim	737	-	-	-	737	575
Family Ministry	-	-	-	-	-	1,860
	109,131	28,966	6,123	1,578	145,798	164,959
Payments						
Parish Share	65,010	-	-	-	65,010	49,350
Utilities	8,857	7,999	-	-	16,856	17,175
Repairs and Maintenance	6,403	9,060	-	-	15,463	13,919
Charitable Giving	11,097	-	-	-	11,097	11,568
Insurance	7,426	1,858	-	-	9,284	7,619
Fees-ministers, organists, etc	7,800	-	-	-	7,800	6,921
Wages	4,860	-	-	-	4,860	8,337
Mission & Framework Church	664	-	160	-	3,982	105
Music and Technical	3,851	-	-	-	3,851	978
Vicar's Expenses	2,845	-	-	-	2,845	1,844
Office Costs	1,487	-	-	-	1,487	1,820
Sundry Payments	1,398	-	-	-	1,398	8,524
Professional Fees	1,133	-	-	-	1,133	841
Cleaning	-	1,061	-	-	1,061	979
Family Ministry	994	-	-	-	994	243
Worship Resources	809	-	-	-	809	929
Bank Charges	133	105	-	-	238	243
Training and Discipleship	22	-	-	-	22	90
Heat'n'Eat & Friendship Group	-	-	3,158	-	-	1,305
	124,789	20,083	3,318	-	148,190	132,790
Movement in Funds	-15,658	8,883	2,805	1,578	-2,392	32,169
Transfers between Funds	10,034	-10,000	1,544	-1,578	-	-
Funds brought forward	67,647	17,557	86,504	-	171,708	139,538
Funds carried forward	62,023	16,440	90,853	-	169,316	171,708

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
 Financial Statements for the year ended 31 December 2023
 Restricted Funds

	Ruddington Chancel Fund	Refugee	Development (was Project)	Mission	Church Grounds	Bell Ringers	Community (was Co-op)	Organ	Heating	Total
2022 B/fwd	47,856	935	22,578	160	1,185	1,344	3,687	1,036	3,088	81,869
Receipts	2,212	-	850	-	-	-	5,713	-	-	8,775
Payments	-	90	1,954	-	-	-	2,130	-	-	4,174
C/fwd	50,068	845	21,474	160	1,185	1,344	7,270	1,036	3,088	86,470
2023 B/fwd	50,068	845	21,474	160	1,185	1,344	7,270	1,036	3,088	86,470
Receipts	3,201	-	-	-	-	-	4,500	-	-	7,701
Payments	-	-	-	160	-	-	3,158	-	-	3,318
C/fwd	53,269	845	21,474	-	1,185	1,344	8,612	1,036	3,088	90,853

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Year Ended 31 December 2023
Permanent Endowment Funds

	2023	2022
Ruddington (Mills) Fund		
Value b/fwd	3,306	3,747
Unrealised gain/reduction on investment	311	- 441
Value c/fwd	<u>3,617</u>	<u>3,306</u>
Ruddington Chancel (shares) Fund		
Value b/fwd	52,769	59,810
Unrealised gain/reduction on investment	4,965	- 7,041
Value c/fwd	<u>57,734</u>	<u>52,769</u>
Ruddington Chancel (cash) Fund		
Funds b/fwd	50,068	47,856
Transfer from Endowment	1,578	1,569
Interest received	1,623	643
Contributions to reordering	-	-
Value c/fwd	<u>53,269</u>	<u>50,068</u>

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
 Year Ended 31 December 2023
 Charitable Giving For The Year

	2023	2022
Aminit High School	925.00	960.00
NG11 Food Bank	925.00	960.00
Refugee Roots	925.00	960.00
Tearfund	-	960.00
Teso Development Trust	925.00	960.00
Simeons Trustees	925.00	960.00
The Friary	925.00	960.00
West Bridgford Debt Centre (CAP)	925.00	960.00
Jericho Road Project	925.00	960.00
Stewardship London	925.00	960.00
Framework	-	960.00
Eternal Wall	-	960.00
Open Homes Nottingham	925.00	-
Streamsinn	921.90	-
Stathern Childrens	925.00	-
	<u>11,096.90</u>	<u>11,520.00</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF RUDDINGTON

England & Wales - Charity number 1154125

Accounts

Parish Church of St. Peter, Ruddington

Annual Report and Financial Statements

of the

Parochial Church Council

For the year ending 31st December 2022

Incumbent

The Reverend Andrew Buchanan
The Vicarage,
Wilford Road,
Ruddington
Nottingham, NG11 6EL

Banks

Barclays Bank plc
Nottingham High Street Branch
P.O.Box No.18
Nottingham, NG1 6FF

Central Board of Finance
Church of England Fund
London, EC2V 6DZ

Independent Examiner

Jo Roome Chartered Certified Accountants
Room1, 27a High Street
Ruddington
Nottingham, NG11 6DW

Annual Report 2022 for St Peter's Church Ruddington

Background:

St. Peter's Parochial Church Council ('PCC') is a registered charity number 1154125 with the Charity Commission. It has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish of Ruddington, the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Peter's Church and the property known as The Hermitage, which serves as a church hall.

Membership of the PCC:

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Currently the PCC comprises 4 ex officio, 1 Deanery Synod representative, 5 elected members and 2 co-opted members - the agreed establishment being ex officio members +10% of the Church Electoral Roll.

During the year the following served as members of the PCC:

Incumbent: The Revd Andrew Buchanan (Chairman)

Readers: Mr Mike Houghton
Mrs Jane Gray

Wardens: Mrs Janice Folkett
Mr Mic Robins

Representative on the Deanery Synod:

Mrs Jane Gray

Elected Members: Mrs Margaret Barker
Mr Terry Boniface
Mrs Jeannette Dawson (co-opted)
Mrs Sue Lindley (co-opted)
Mrs Liz Mack
Mrs Nikki Roe
Mrs Caroline Duffield-Simm

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by it. There were 6 meetings held during the year 2022.

Working Groups:

Apart from the Standing Committee, the PCC has not operated through formal committees. An informal working group, The Buildings Committee, has been overseeing buildings issues.

PCC Meetings:

There were 6 regular meetings of the full PCC during the year, with an average attendance of 11 including the Chair.

Church Attendance:

The current roll stands at 106, including 11 who reside outside the Parish.

During 2022, the church has been open for services all year. The church live streams its Sunday services. Until the end of May 2022, morning prayers were also shared online.

The average Sunday service attendance in 2022 was 69 compared to 60 the previous year.

It is hard to judge attendance at online services; large numbers of 'engagements' may simply be an appearance on someone's Facebook timeline. We know, though, that an average of 14 people engaged with morning prayer each time.

There were 5 weddings, 1 baptism, 4 thanksgivings for the gift of a child and 11 funerals in church during 2022. A further 7 services were taken by the St Peter's incumbent or Readers at a crematorium.

Vicar's Report:

Dear Friends,

Despite all of the challenges that we continue to face as a church community reflecting upon 2022 reminded me that we have so much to give thanks for. We are such an outward facing church! Little P's and Friendship group continued to reveal Christ's love to the wider community of Ruddington. This year these projects were joined by 'Heat n' Eat' – a bold initiative designed to provide care and support for the most vulnerable. However, none of these precious projects would happen without the hard work and sacrifice of so many volunteers. Thank you so much – all of you! I could never thank all of you here (I'd double the size of the report) but I do feel that special thanks needs to be given to Janice Folkett, as she steps down from her role as Churchwarden at this APCM. Janice is amazing! She has loved us so well and fulfilled her role with great skill, compassion and tenacity. Thank you, Janice!

God bless,

Andrew, Vicar St Peter's Ruddington

Discipleship/ Small Groups:

Our small groups continued to be the beating heart of St Peter's in 2022. Every small group is different but each share the same Christ-centred love, commitment to fun, friendship, prayer, study and fellow pilgrim support. Their continued success was largely due to the commitment of their members and the skill and hard work of our small group leaders – and to them we owe a huge debt of gratitude!

This year, in 2022, we were privileged to host the Diocesan 'Real Life' Discipleship Course. A big thank you to all who helped facilitate this course!

Rev Andrew Buchanan

Children and youth:

2022 marked a time of change in our children and youth ministries as, early in the year, Mark Holden (who used to be our Children, youth and Families Leader) moved on to a new position. After a long time of joint reflection we (and the Baptist Church) decided that now wasn't the right to employ another youth/children's worker. As a result, although Sam Hackett (the Baptist minister) and I share overall leadership of this ministry, day-to-day coordination is lead by Sarah Brookes and Sarah Lowe, with termly meeting with volunteers to iron out issues and to discern future direction. Children and youth groups have meet on Sundays and Fridays. On Sunday, groups included Little Time travellers 3-5s, Transformers 5-11s and Grid 11-15. Our Friday evening youth groups were 'Big' and 'Paz'.

Jointly, with the Baptist and Methodist churches, we continued to lead weekly assemblies at both St Peter's and James Peacock Schools. Nikki Roe, David Baker and myself are Foundation Governors at St Peter's School.

Rev Andrew Buchanan

Little Ps:

Little Ps is a Christian Ministry for babies and toddlers. We meet in St. Peter's Church on Mondays 9-10.45am during term time. We have a lovely, fun-filled time together in a safe environment while also learning about God in a gentle way. We have one hour's free play from 9-10 with lots of toys and a Bible craft. Then at 10-10.45 we all join together for a Bible story and Bible songs mixed in with general nursery songs and sometimes a parachute game or bubbles. We have lots of families who are registered with us, some who come occasionally and others every week. Our average weekly numbers of children are between 25-35. This Ministry is donation only and is self funding. Any money donated goes towards buying things we need. The surplus goes to the Church. From February 2022 up till February 2023 during the 39 weeks we have met which includes the Christmas Fair our profit has been £952 of which we have paid out £840. Broken down it is as follows....

MONEY PAID TO THE CHURCH.

£498 proceeds was from refreshments at the Christmas fair. Most of the lovely home made cakes were provided by Margaret Barker and church members' generosity.

£120 proceeds from the weekly donations given on entry to Little Ps

£50 given for Children in Need

OUR OUT GOINGS FOR LITTLE Ps NEEDS

£82 for new toys to replace old and damaged ones

£20 for books (leaving gifts and Christmas)

£70 sundries (tea, coffee, milk, sugar, and food for end of summer term party)

BALANCE TO DATE

£112 left in the kitty which will hopefully increase by end of term when we will give once again to the Church.

Little Ps has a very dedicated team of volunteers who do an amazing job and without their hard work we could not provide this Ministry so I would like to say Thank you to everyone involved.

Lyn Smith, Little Ps leader

Friendship Group:

The Friendship Group meets once a month in church and is funded by grants from the Co-op.

In 2022 the group managed to meet 6 out of a possible 11 times. Cancellations were caused by Covid, the period of extreme heat and, in September, the Queen's funeral.

In September and June, Michelle Foss led us in Armchair Exercises. Some members found these sessions extremely beneficial and, as a result, Michelle has started regular classes in the Hermitage.

In May we watched The Plank. October's Quiz caused much hilarious rivalry between the teams, the winner being decided by a tie break! In November Colin Baker entertained us with one of his famous Sing Songs, ably assisted by Mic Robins and Penny and Richard Bird and in December we took 44 members to the Cottage Hotel for a Christmas lunch

During the year we have lost five very dear, longstanding members. They are sadly missed by us all.

At the same time, we have welcomed a new helper and eight new members, six of whom have joined us from our sister ministry Heat 'n Eat.

Regular contact with members is an essential part of our Friendship Group ministry. Specially designed cards are sent for birthdays, Christmas, Easter and to those who are ill, in hospital or bereaved, and everyone receives a small gift at Christmas and Easter.

Each member is assigned to a Friendship phoner, who call them at least every fortnight. This regular contact, together with the monthly meetings, a main part of which is time for chats and the serving of tea and cakes, enables us to hear of any health or welfare problems, which can, if necessary, be referred to Andrew.

We have been told by our members that there is no other similar group, that our care and friendship has made a real difference and is very much appreciated. We feel very blessed to hear that at least one member has decided to worship here at St Peter's.

I would like to pay tribute and give my grateful thanks to all the leaders and helpers who work so hard and are always willing to do whatever necessary to make the Friendship Group such a caring ministry.

Honor Dixon, Friendship Group Leader

Heat n Eat:

Heat n Eat was born from a conversation Andrew and I had way back in early 2022, hearing stories about the impending cost of living crisis, (of which we are now fully absorbed in). Andrew wanted the church to offer something practical and the idea of Heat N Eat was born.

Its very much been a team effort right from the start, including securing outside funding from Reach Rushcliffe for one year's meals, the cooking and serving of the food by Chris Flewitt of Sycamore Dining, and the brilliant team of ladies who help twice a month – setting up tables, welcoming and chatting to our guests, serving the food and endless drinks and then washing up by hand in our less than ideal kitchen facilities. It just goes to show what can be achieved when people believe in a vision and run with it.

We now have funding for at least another year due to funding from Ruddington Village Centre Partnership. Each person pays a contribution of £1, as a way of offering something regardless of circumstance and enabling dignity, and the funding pays the remaining £2.50. This is great value as the meals are of really food quality.

Our vision was to offer really good quality hot food to anyone who booked, not seeking to decide who is in need but to allow our open welcome to be the open wide arms of the love of Jesus-His kingdom of abundance and acceptance preached through good food and building community. We also wanted to offer more than just food- so we set tablecloths and flowers and make it feel like it a proper meal out- again demonstrating that God is one of abundance.

We use Eventbrite to book the meals, which is not foolproof by any means but allows us to monitor numbers; I book for those who are unable to do so themselves.

We served 26 meals for our first event in June last year, and now serve 40 people each time, with the capacity to go up to 50. Many people come each time, enjoying the community that has been built and eating in company, when many would otherwise eat alone or miss a meal during the day.

My hope is that we reach more families who might enjoy a hot meal during the day, and whilst this event is not overtly evangelistic, we can demonstrate in practical terms the reason for the hope that we have. We are also practically attending to one of our agreed purposes of church - in loving neighbour- and being missional as we respond in loving service and fight injustice on behalf of those whom society says have less worth, either due to age or lack of resources.

As I prepare to leave St Peter's later in the year, Janette has agreed to lead the Heat n Eat team forward, ably assisted by her team – Sue, Margaret, Eva and Joan- but new volunteers would be very welcome – its lots of fun and the food is fabulous.

Lizzie Mack, Heat n Eat Lead

Musical Worship

Generally, the music in the church is a steady, comforting part of the service. It is a vital part of our services yet is often taken for granted. I would like to think that people have not noticed the changes that have occurred over the past year and that we have continued to be that supportive facilitator in worship.

The main change in the worship team was the change of leadership from Jane Gray to myself. With my coming, I was trying to bring more balance between the traditional and contemporary worship in our blended services. This has been a real challenge with a few musicians being very strongly one side of the spectrum. However, most services over the past year have found a happy balance. This has been my main goal over the past year, to achieve a balance where everyone can worship through music that not only fits the theme of the services but fits the people of our church.

A few other changes that have happened over the past year are these: 1) a reduction in paper waste with the beginning of a music lyric library, 2) an attempt to keep sound equipment more dependable by reducing the number of changes in the setup, and 3) the further inclusion of John Russell to get our organ up and leading music again.

The one major difficulty we have found is the introduction of new music while maintaining this balance. Overall, I think the musical worship has matured slowly and steadily. We will be looking to recruit more musicians this year to allow for more variation in sound while maintaining the blended worship balance.

Deb Smith, Musical Worship Leader

Safeguarding:

Safeguarding must always be a high priority. This year, many volunteers are due to renew their safeguarding training, and plans are in place for this. The increased expectations of training, together with a larger focus

on online learning, make this more tricky than previously, but it is vital that all our eligible volunteers complete the online training courses. We will support them in doing this.

We have tightened up our procedures for induction of new volunteers, and have made registration of our existing volunteers more formal and systematic.

I have been pleased to see that volunteers have come to me to express 'uh-oh' feelings if they have one. This is a sign that the culture of safeguarding in church is vigilant.

Currently I am Parish Safeguarding Officer (PSO) and Lead Recruiter without a deputy. This leads to some vulnerabilities in the system and I will be looking to recruit a Deputy PSO this year.

Nikki Roe, Parish Safeguarding Officer

Churchwarden's Fabric Report:

- Timing issues on heating programmer attended to and continue to be monitored
- Electrical works: vestry light replaced, power point console plug investigated, servery water heater replaced
- Church clock tower repaired, funded by Ruddington Parish Council (RPC)
- Lead work to roof has been 'Smartwater' treated as required by insurance
- All fire extinguishers serviced or replaced and PAT testing completed
- Wall heater to bell tower replaced.
- New bolt provided to rear double doors to conserve heat, to be used only for funerals, weddings and emergency exit purposes.
- Floor studs to mark seat rows completed.
- Leaf and moss clearing to all roof areas carried out.
- Lead repair works to main roof valleys completed as quinquennial report requirement, including slate replacements
- Flagpole lanyard to be replaced.
- Twisted floor duct grating fixed.
- Jubilee celebrations beacon and flags as joint venture with RPC
- Internal stonework repairs, storage cupboard and servery work still held in abeyance awaiting Diocesan approval.
- Statement of significance and need for servery has been submitted and specification now obtained from Diocesan architect for inclusion in our application
- Internal church lighting to be reviewed. A specialist lighting design company has submitted proposals at no cost, which are being considered, costs to be finalised
-

External Grounds

- Water Pipe leak and subsequent paving subsidence in church path adjacent to boiler house has now been investigated, excavated repaired and made good, works paid for by RPC. Our thanks have been expressed to councillors involved.
- An application under list 'B' has been made to the Diocese for; repairs, replacement bricks and re-pointing church boundary wall. Quotes obtained to carry out the works, which will be expedited once risk of frost has passed. Work funded by RPC. Contractors appointed.

- Work to remedy unsafe trees as per tree survey also to be funded by RPC
- Large tree in centre of rear lawn became unsafe and was removed and stump excavated out. New tree planted in north east corner of rear lawn, thanks again to RPC.

Hermitage:

- Windows to flat 2 replaced (kitchen and bedroom)
- New floor coverings to flats 1 and 2 entrance lobby and landing complete.
- Archer Roofing repaired roof to valleys over flat 2 and 3, both need regular cleaning.
- Problems with blocked sink and draining recurring due to tenant misuse. Plumber has cleared blockage and added additional rodding points to waste.
- Water leak under hermitage car park investigated, located and repaired.
- Flat 2 bedrooms and bathroom has been redecorated.
- EPC obtained for hermitage.
- New railings around boiler house steps completed.
- Problems with hermitage boilers reoccurring. Rob Cotton recommended complete replacement of system at a cost of approximately £6,000. Second opinion obtained from heating engineer. Recent site visit, both boilers now working, however the hot water combi-boiler is not looking serviceable for much longer, parts proving difficult to obtain as unit becoming obsolete, therefore quote is being prepared to replace this boiler should the original fail again.

Mic Robins and Janice Folkett, Church Wardens

Charitable Giving:

On 21st March 2022 St. Peter's Parochial Church Council (PCC) decided to distribute £11,520 equally between the following twelve charities for our annual charitable giving (£960 to each charity)

1. Framework: Framework Housing Association work with people with multiple disadvantages offering housing support, health and social care, employment support, living and budgeting skills. Framework was formed in 2001 after the merger of two Nottingham-based charities, Macedon (a Christian charity begun by Sneinton congregational Church) and Nottingham Help the Homeless Association (NHHA) – merged. It is a regional charity covering Nottingham, Nottinghamshire, Lincolnshire, Derbyshire and Sheffield. Their work is about empowering those people to address the challenges they face and supporting them to live independently in our communities.

2. NG11 Foodbank (Trussell Trust): Based in Hope Church Clifton. The foodbank provides three-day emergency food parcels for people in need who have been referred by a partner agency. The money donated by St Peters goes towards buying food and household items also at special times such as Christmas/Easter to be able to buy all the people they help chocolates or small gifts, also to buy ingredients and resources for their budgeting course and healthy cooking classes. They also signpost people to outside agencies, for example: the Citizens Advice Centre. They are about to launch The Money Hub, where people can meet in the cafe in the church hall once a week to discuss money matters and give each other tips on how to manage better.

The volunteers also are greatly helped by the food bank. They provide a loving environment where young people with learning difficulties can learn new skills and gain confidence. Also school pupils can do their D of E volunteering there and they have students volunteering who might be writing their dissertation on social situations like poverty.

3. Christians Against Poverty (CAP): CAP is a debt relief charity, helping people who are stuck within a spiral of debt. Work involves seeing clients in the local area, generally three main visits with follow-up pastoral support which can last for many months. Enabling people to become debt free through expert advice and help and by following their budgeting plan changes people's lives. Evangelism is a part of CAP. Funding is needed to provide ongoing ability to visit clients, essential running costs of the debt centre, for one paid employee, plus any expenses incurred by volunteers.

4. The Eternal Wall of Answered Prayer: The project is to build an arch in the shape of an infinity loop just outside Coleshill, near Birmingham near to two major motorways - the M6 and the M42. It's final height will be 51.5 metres. It will be seen on over 500,000 journeys a week.

It will be composed of 1 million bricks. In each brick will be an answer to prayer. You will be able to point your phone to a brick and be able to read an answer to prayer. This is so people can see how God has answered other people's prayers in the past, to encourage people to pray themselves and build up their faith in God through a personal relationship with Jesus. It will be the largest database of hope stories in the world.

5. The Friary: The Friary is a charity with a distinctly Christian foundation serving South Nottingham and Rushcliffe. Its mission is to empower homeless and vulnerable adults to rebuild their lives by offering practical services, advice and emotional support. Every year the charity caters for 15,000 visits (about 40 per day) from local people who are suffering the effects of homelessness, substance misuse, financial destitution and social isolation. The Friary continues to feed and clothe people who are hungry and homeless, but over the years has extended its services to enable access to a GP, dentist, podiatrist, mental health professionals and a specialist nurse to assist rough sleepers. There is also access to in-house IT services to give support with online benefit claims, CV writing and job applications.

6. Tender hearts Foundation (Francis and Alison Pidugu): Alison and Francis Pidugu work with the Dalit Community in Goa, the so called 'untouchables'. Providing free pre-school education, free vocational training, nutrition and healthcare for children and impoverished people living in the slums.

7. Teso Development Trust (general funds): St Peter's has had links with the Teso Development Trust (TDT) for around 20 years. Due to Covid children have not received any education for two years in most areas of Teso. Climate change is also affecting the sustainability of rural lifestyles in Teso and TDT is putting much work into helping communities learn new agricultural methods and disaster resistance measures. TDT is also the conduit for our work with Aमित School which forms part of TDT's portfolio of projects.

8. Aमित High School (via Teso Development Trust): Following the conclusion of the highly successful support from St Peter's to the Ngora Parents' School in Teso, St Peter's are now supporting the Aमित High School. The school is in a desperately needy part of Teso where there was previously no secondary education. The support we give to Aमित High School enables there to be a major change in the prospects for children in this rural area where subsistence farming is the major way of life.

The project started very quickly using accumulated funds within TDT and a foundation has been built for a school block comprising 4 classrooms, a storeroom and office/staffroom. At the request of the community funding was switched to the provision of a three classroom block that had been started by the community but who ran out of funds.

9. Tearfund: Tearfund does good work as well as representing a Christian voice on a larger stage, being part of the Disaster Emergency Committee and undertaking advocacy on many important world issues from a Christian perspective. Tearfund is a Christian charity with over 50 years of experience in international development around the world. Tearfund starts from the position that poverty is not God's plan, and an end to extreme poverty is possible. Tearfund works directly, and alongside local partners and churches, in underserved communities in more than 50 countries to tackle complex poverty in three main ways: Humanitarian response, community development, advocacy and influencing. Particularly important is Tearfund's advocacy at international level from an evangelical Christian standpoint, ensuring that Christian

perspectives are voiced at the highest levels of policy making in international arenas.

10. Simeon's Trustees: Simeon's Trustees and Hyndman's Trustees are leading and long-standing Church of England patronage trusts, with patronage interests in nearly 200 parishes in over 40 dioceses, often as sole patron. Founded in 1836 by Charles Simeon (who is commemorated in the Church of England Calendar on 13 November), Simeon's Trustees are guided by his charge to his founding trustees and their successors, for the benefit of the parishes in their care. Hyndman's Trust was brought together with Simeon's in 1990. The trusts are generally thought of as representing the evangelical tradition in the Church of England, but Simeon's Charge does not set out a 'party' position, and they have patronage interests in parishes in a range of traditions, which they respect. Their main role is when a benefice is in vacancy, working with PCCs, dioceses and, for a significant number of benefices, other patrons, towards the appointment of a new minister. However, in addition to involvement at other key times, they give ongoing prayer support for their parishes and clergy. Simeon Trustees are patrons (together with the diocese) of St Peter's church. By investing in them we will ensure that the valuable work of this charity continues until such a time as we need them again. Simeon's Trustees is a small charity that relies upon the financial support of the churches of which it is patron, of which we are one.

11. Jericho Road: Jericho Road are a Christian charity that bring hope and restoration to marginalised women in Nottingham, especially those affected by the sex industry or at risk of sex work. They practice important work for the most marginalised, multi-disadvantaged women in Nottingham, being Jesus hands and feet, showing love and practical help. As a charity that began in 2000 started by the then vicar of St. Andrew's church and his wife as a result of the sex work evidence they saw in the church garden, they rely on the generosity and support of donors, churches and individuals to sustain and develop their work. They do outreach and drop-in work involving providing food and support, they visit and keep in contact with women in prison and support women moving on into independent living accommodation.

12: Refugee Roots: Refugee Roots offers a vast range of support for refugees and asylum seekers in the Nottingham area. They are a Christian charity that helps asylum seekers and refugees build relationships and navigate the complexities of building a new life in the UK.

Caroline Simm, Charitable Giving Co-ordinator

Treasurer's Report:

1. Introduction and Summary

As the complete disruption to church life caused by the pandemic receded, it would have been expected that 2022 may have been more straightforward in terms of St Peter's finances. However, although the year was generally positive for church finances, it was not business as usual.

For example, the PCC decided late in 2021 that reserves could no longer be drawn on to pay parish share so significantly less share was paid in 2022. Also Mark Holden, the family, youth and children's leader decided to move on resulting in substantial savings in wages and associated costs. Additionally, collections and donations increased to more like pre-pandemic levels, and of course, there were increases in some energy bills.

Additionally, grants totalling £5,713 were received from Ruddington Village Partnership and Rushcliffe Borough Council to support the new Heat'n'Eat initiative supplying hot meals for £1 to about thirty people, twice a month.

The overall result of these factors, and others, is that total receipts into all of St Peter's funds

(unrestricted, restricted and designated) were £164,959 compared with £163,367 in 2021. The total payments from all funds were £132,789, just over £32,000 less than £177,007 in 2021. Much of this difference in payments is caused by the cost of refurbishing Flat 1 in the Hermitage in 2021.

On 31 December 2022, the total value of all St Peter's funds was £162,494 compared with £130,324 a year earlier.

2. The General Fund

Unrestricted receipts and payments are recorded in the general fund which at the end of 2022, finished with a surplus of receipts over payments of £14,810, increasing to £25,747 when the £10,000 Hermitage transfer and others are included.

Regular giving was reduced, as forecast, as church members moved away. Gift Aid increased, but this was mainly due to timing of claims, and collections almost doubled as congregations increased after the pandemic.

As mentioned above, the PCC decided to reduce parish share payments by about one-third to protect reserves. The effect of energy price rises can be seen in the church utility bills increasing to £13,093.

Changes to the way the information is presented (as a result of working with a new accountant) make some comparisons with the previous year misleading. For example, it appears that wedding and funeral fees increased almost four-fold in 2022 but this is as a result of showing gross and not net fees. For a true comparison see the notes to the accounts.

Sundry receipts and payments are distorted as a result of transactions by fraudsters when the debit card details were used to pay for foreign holidays. These payments have been refunded by the travel company.

Giving to our nominated charities totalled £11,520, representing 10% of the unrestricted receipts in 2021.

Overall, the reduction in parish share payments and other savings offset the increased utility bills. This means that St Peter's is in a better position starting 2023 than it was a year ago, with £67,647 in the general fund, including reserves.

3. The Hermitage

The Hermitage continues to be a valuable and necessary source of income for St Peter's church. The three flats have been occupied throughout the year and the pre-school continues to be an important and valuable user of the hall on most weekdays during school terms.

Receipts for the year of £27,354 were as expected; 53% from the flat rent and 47% from room hire.

Payments totalled £13,980 resulting in a surplus for the Hermitage of £13,374 before transferring £10,000 to the General Fund. The Hermitage Fund total was £17,557 at the year end.

4. Restricted and Designated Funds

St. Peter's Church has several funds, established over many years, which can only be used for the purposes specified by the original donors, or designated by the PCC.

In 2022, there were no changes to the Church Grounds Funds (£1,185), Mission Fund (£160), Bellringers' Fund (£1,344), Organ Fund (£1,036) and Heating Fund (£3,088).

There was a minor maintenance payment from the Refugee Fund which now stand at £845. The Development Fund paid £1,954 for improvements to audio visual systems and church lighting but this was partially offset by a donation of £850 so the fund now totals £21,474. The Community Fund (previously Co-op) received grants of £5,713 for Heat'n'Eat, and after paying for Christmas lunch and other gifts for the Friendship Group now totals £7,270.

There are also a number of restricted funds invested with Churches, Charities and Local Authorities Investment Management (CCLA). At the year end:

The Ruddington (Mills) Permanent Endowment Fund, held in shares, was valued at £3,306.

The Ruddington Chancel Permanent Endowment Fund, held in shares, was valued at £52,769.

The Ruddington Chancel Fund, held in cash, was valued at £50,068. This fund is nominally restricted to maintenance of the chancel roof, but up to 70% can be spent on other major projects.

5. Charitable Giving

St. Peter's Church has a policy of making grants to chosen charities each year, worth approximately 10% of general fund receipts. Members are asked to suggest charities for discussion and approval by the PCC. £11,520 was distributed according to the report from the charitable giving co-ordinator – see above.

6. Conclusion

Changing circumstances, as outlined in the introduction, meant that church finances were not easy to forecast in 2022. The situation continues to be unpredictable in 2023, with support for energy bills being uncertain and the ongoing, unpredictable effects of war in Ukraine. That said, St Peter's is in a reasonably good financial position as the year starts, and also we are planning a giving campaign for the early summer which, hopefully will further improve the situation.

Finally, the church leadership continues to be grateful for the long term generosity of our members, which we never take for granted, and without which we would not be able to engage in mission and ministry to Ruddington and the surrounding area.

M J Houghton,
Treasurer, March 2023

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Financial Statements for the year ended 31 December 2022
Independent Examiners Report

Responsibilities of PCC

The PCC are responsible for the preparation and presentation of the Accounts.

The Charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention

Basis of statement

My examination was carried out in accordance with the 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 such matters. The procedures undertaken do not provide all the evidence that would be required of 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.

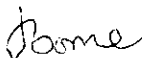
Independent Examiner Statement

I am qualified to undertake the examination by being a qualified member of the Association of Chartered Certified Accountants.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the records did not accord with the accounting records; or
- the accounts did 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 matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Joanne Roome FCCA
Jo Roome Chartered Certified Accountants
Room 1, 27A High Street
Ruddington
Nottingham
NG11 6DW

Date: 17/03/23

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
 Financial Statements for the year ended 31 December 2022
 Receipts and Payments Account

	2022						
	General	Hermitage	Designated & Restricted	Endowment			2021
	Fund	Fund	Funds	Fund	Total		
Receipts							
Bank Interest	113	7	677	-	797		107
Wedding and funeral fees	10,889	-	-	-	10,889		2,673
Church hire	1,556	-	-	-	1,556		769
Hermitage	-	-	-	-	-		10,000
Flat rent	-	14,454	-	-	14,454		14,901
Hermitage Hire	-	12,893	-	-	12,893		9,101
Donations	7,827	-	850	-	8,677		3,838
Grants	-	-	5,713	-	5,713		22,000
Investment income	-	-	-	1,569	-		1,700
Designated gifts	-	-	-	-	-		500
VAT reclaim	575	-	-	-	575		410
Furlough	-	-	-	-	-		1,598
Regular giving	73,243	-	-	-	73,243		78,649
Collections	3,580	-	-	-	3,580		1,813
FYC ministry	1,860	-	-	-	1,860		-
Sundry Income	12,406	-	-	-	12,406		-
Gift Aid recovered	18,316	-	-	-	18,316		15,308
	130,365	27,354	7,240	1,569	164,959		163,367
Payments							
Charitable giving	11,568	-	-	-	11,568		13,010
Office Costs	1,213	607	-	-	1,820		3,216
Hermitage payment to church	-	-	-	-	-		10,000
FYC ministry	243	-	-	-	243		619
Heat and Eat	1,305	-	-	-	1,305		-
Training & discipleship	90	-	-	-	90		21
Worship resources	929	-	-	-	929		789
Music & technical	978	-	-	-	978		640
Mission	105	-	-	-	105		-
Vicars expenses	1,844	-	-	-	1,844		2,274
Fees, ministers, organists, ver	6,921	-	-	-	6,921		-
Parish Share	49,350	-	-	-	49,350		76,076
Bank charges	136	107	-	-	243		98
Utilities	13,093	4,082	-	-	17,175		7,451
Insurance	5,917	1,702	-	-	7,619		7,755
Cleaning	-	979	-	-	979		871
Repairs & maintenance	5,372	6,503	2,044	-	13,919		37,442
Professional fees	841	-	-	-	841		702
Sundry	7,314	-	1,210	-	8,524		363
Wages	8,337	-	-	-	8,337		15,680
	115,555	13,980	3,254	-	132,789		177,007
Movement in funds	14,810	13,374	3,986	1,569	32,170		-13,640
Transfers between funds	10,937	-10,017	649	-1,569	-		-1,700
Funds b/fwd	41,900	14,200	81,869	-	130,324		145,664
Funds c/fwd	67,647	17,557	86,504	-	162,494		130,324

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
 Financial Statements for the year ended 31 December 2022
 Restricted Funds

	Ruddington Chancel Fund	Refugee	Development (was Project)	Mission	Church Grounds	Bell Ringers	Community (was Co-op)	Organ	Heating	Total
2021 B/fwd	53,209	2,587	24,793	237	1,185	1,344	3,973	1,036	-	88,364
Receipts	1,543	-	6,896	-	-	-	-	-	13,500	21,939
Payments	6,896	1,652	9,111	77	-	-	286	-	10,412	28,434
C/fwd	47,856	935	22,578	160	1,185	1,344	3,687	1,036	3,088	81,869
2022 B/fwd	47,856	935	22,578	160	1,185	1,344	3,687	1,036	3,088	81,869
Receipts	2,212	-	850	-	-	-	5,713	-	-	8,775
Payments	-	90	1,954	-	-	-	2,130	-	-	4,174
C/fwd	50,068	845	21,474	160	1,185	1,344	7,270	1,036	3,088	86,470

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Financial Statements for the year ended 31 December 2022
Notes to the Accounts

	2022	2021
Weddings and Funerals		
Wedding and funeral fees	10,889	7,441
Payments for fees, ministers, organists and vergers	6,921	4,768
	<u>3,968</u>	<u>2,673</u>
During the year the Hermitage transferred the following amount to the general fund		
	<u>10,000</u>	<u>10,000</u>

The Parochial Church Council of the Ecclesiastical Parish of Ruddington
Year Ended 31 December 2022
Permanent Endowment Funds

	2022	2021
Ruddington (Mills) Fund		
Value b/fwd	3,747	3,278
Unrealised gain/reduction on investment	- 441	469
Value c/fwd	<u>3,306</u>	<u>3,747</u>
Ruddington Chancel (shares) Fund		
Value b/fwd	59,810	52,325
Unrealised gain/reduction on investment	- 7,041	7,485
Value c/fwd	<u>52,769</u>	<u>59,810</u>
Ruddington Chancel (cash) Fund		
Funds b/fwd	47,856	53,209
Transfer from Endowment	1,569	1,518
Interest received	643	25
Contributions to reordering	-	- 6,896
Value c/fwd	<u>50,068</u>	<u>47,856</u>



Rev A Buchanan
Vicar



Mr M Houghton
Treasurer

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF RUDDINGTON

England & Wales - Charity number 1154125

Accounts

Parish Church of St. Peter, Ruddington

Annual Report

and

Financial Statements

of the

Parochial Church Council

For the year ending 31st December 2021

Incumbent

The Reverend Andrew Buchanan
The Vicarage,
Wilford Road,
Ruddington
Nottingham NG11 6EL

Banks

Barclays Bank plc
Nottingham High Street Branch
Nottingham Group
P.O.Box No.18
Nottingham NG1 6FF

Central Board of Finance
Church of England Fund
London EC2V 6DZ

Independent Examiner

Mr L Fearon

Parish Church of St. Peter's Ruddington – Annual Report for 2021

Background

St. Peter's Parochial Church Council ('PCC') is a registered charity number 1154125 with the Charity Commission. It has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish of Ruddington, the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Peter's Church, the Churchyard and the property known as The Hermitage, which serves as a church hall.

Membership of the PCC

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Currently the PCC comprises of 5 ex officio, 1 Deanery Synod representative, 8 elected members - the agreed establishment being ex officio members +10% of the Church Electoral Roll.

During the year the following served as members of the PCC:-

Incumbent: The Revd Andrew Buchanan (Chairman)

Readers: Mr Mike Houghton (Vice-Chairman from May 2021)
Mrs Jane Gray

Wardens: Mr Michael Robins
Mrs Janice Folkett

Representative on the Deanery Synod:

Mrs Jane Gray

Elected Members: Mrs Margaret Barker
Mr Terry Boniface
Mrs Caroline Duffield-Simm
Mrs Liz Mack
Mrs Pat Milazzo
Mrs Liz Parkinson
Mr Tim Pickup
Mrs Nikki Roe

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by it. There were 6 meetings held during the year.

Working Groups:

Apart from the Standing Committee, the PCC has not operated through formal committees. An informal working group, The Buildings Committee, has been overseeing the maintenance of the church and Hermitage..

PCC Meetings

There were 6 regular meetings of the full PCC during the year, with an average attendance of 11 including the Chairman.

Church Attendance

The current roll stands at 113, including 19 who reside outside the Parish.

During 2021, the church has sometimes been open for services, sometimes been completely closed and sometimes open for private prayer, according to Covid government guidelines and local risk assessments. The church has also conducted online services and has shared morning prayer online.

The average Sunday service attendance in 2020 was 60 compared to 55 the previous year.

It is hard to judge attendance at online services; large numbers of 'engagements' may simply be an appearance on someone's Facebook timeline. We know, though, that an average of 14 people engaged with morning prayer each time.

There were 3 weddings, 1 baptism, no thanksgivings for the gift of a child and 10 funerals in church during 2020. A further 17 services were taken by the Vicar or Readers at a crematorium.

Leaders' Reports

Vicar's Report

Dear Friends,

As Vicar of St Peter's do you know what my greatest frustration is? It is that you still don't seem to appreciate how kind, generous, loving and fun you really are! Over the last year, as Covid still haunted our world, I have witnessed countless acts of love and sacrificial kindness within our church community. Yes, times are challenging. We still lack the younger people that we need if our community is to be sustainable and we are facing financial challenges that are putting our very future in jeopardy – however, if only the wider community of Ruddington knew how beautiful you are, if only we could get the good news out, that God is truly here, then I'm sure that our fortunes would change overnight. It was Jesus who said – "I tell you, open your eyes and look at the fields! They are ripe for harvest." (John 4:35b). It was true then and I'm convinced that it is true of Ruddington today.

Andrew Buchanan, Vicar.

Children, Youth and Families

Our much-loved Children, Youth and Families Leader, Mark Holden, who moved to another job in early 2022, co-ordinated the following activities during 2021:

Sundays:

The Sunday morning groups met more often this year, sometimes outside. These groups were Little Time travellers 3-5s, Transformers 5-11s and Grid 11-15. A new 'muddy church' group formed which had some success when the weather was warmer. All Sunday youth groups are taken jointly with the Baptist Church.

Members of our youth group led one of our first Altogether services in November, putting on a very good puppet show.

When possible, our Youth Worker, Mark Holden, co-led a Sunday evening group for children in school years 10, 11 and 12. This took place at Nicholas and Dina Morton's home (Baptist church members).

Messy Church:

This has been suspended. We are reconsidering how best to serve our community and something new will be launched in 2022 -watch this space.

Inter-church children's and youth work:

Assemblies:

As schools opened, a range of church members took assemblies at both James Peacock and St Peter's Junior schools.

BIG (Believers In God) school years 6 - 10

This group runs on a Friday night, and continued through the year, either by Zoom or in person, as guidelines allowed.

The past year has been challenging for all of us; a huge thank you to all those who have supported any of the activities with children, youth and families.

We thank Mark for all his work with our children, youth and families over the years and wish him the very best as he moves on to a new adventure.

Little Ps

Little Ps is a Children's Ministry which meets on Monday mornings during term time. It is self funding and any money that we are given is by donation only which goes towards buying things we may need. Any surplus is given to the church at the end of each term. During Covid we were unable to meet indoors due to restrictions, but we had a session outside in all weathers where we started with about 3 families which gradually built up until we were able to come inside in September 2021. We now have approximately 70 families on our books with a weekly average of about 25 families attending. It is a place for mums, dads, grandparents, and carers, to bring their children for a lovely time in a safe environment while also learning about god in a fun way.

It is Christian based with bible stories, Christian songs, nursery rhymes, bible crafts and games.

Since September 2021 donations have been received of £252.30. Out of this we have paid out £130.30. £25 was given to children in need, £50.00 was paid out for Christmas gifts for the children, £55.30 was paid out for weekly needs of tea, coffee, milk, biscuits, and a few other sundries. The surplus was given to the Church in February 2022.

Little Ps has a very dedicated team who do an amazing job; without their hard work we could not provide this ministry so I would like to say thank you to every one of you involved.

Lyn Smith, Little Ps Leader

Friendship Group

Despite the Covid lockdowns, the Friendship Group continues to grow, and we currently have 52 members, ranging in age from 7 months to 101 years! This number includes our wonderful helpers, without whom this ministry could not function.

During lockdown, our five “phoners” continued to ring all members or their carers once a fortnight and any relevant information about their health or well-being was passed on to Andrew.

The monthly cake delivery service started in September 2020 continued until July 2021. Each member chose 3 pieces of cake from a list of 9 varieties, all made by Margaret Barker. Each month our phoners collected the choices, which were collated and sent to Margaret, who made the cakes and cut the required number of pieces. These were then boxed, labelled and hand delivered. Quite an operation!

Our specially designed cards are sent for birthdays, Easter and to those who are ill, in hospital or bereaved.

It was with great joy that we were able to start meeting in church again in September. In October we had a quiz and sang harvest hymns helped by Lizzie Mac and Mic Robins, and in November we enjoyed an armchair aerobics session led by Michelle Foss.

Then sadly Covid struck again. Our carefully planned Christmas party had to be cancelled and instead, everyone received a Christmas card, their cake choices and a delightful Christmas decoration containing a luxury mint chocolate, designed, made and donated by June Walters.

My grateful thanks go to the Friendship Group leaders and all the helpers who set up, wash up, serve tea and cake, meet the taxi users in the Hermitage car park and bring them in wheelchairs into church, deal with registration and, most importantly, provide a listening ear and a loving, caring atmosphere.

Honor Dixon, Friendship Group Leader

Safeguarding

Safeguarding continues to have a high profile in church. All volunteers working with children or with adults at risk of abuse or neglect have been trained. We need to make sure that any new volunteers are fully inducted, trained and prepared for the work they do. Leaders are trained at a higher level.

The Parish Safeguarding Audit, a national, online audit process, has identified no serious shortcomings with our procedures and practice. We do need to standardise job descriptions and recruitment procedures for volunteers; this is something I really want to get to grips with this year.

We have done a lot of work on updating our procedures for risk assessments this year, and these are kept in church, accessible for all, and easily updated when necessary.

The commitment of our volunteers to safeguarding, and the profile it has in church, is lovely to see and I'd like to thank everyone for their work this year.

Nikki Roe, Parish Safeguarding Officer

Discipleship/ Small Groups

Our small groups continued to be the beating heart of St Peter's in 2021. Every small group is different but each share the same Christ-centred love, commitment to fun, friendship, prayer, study and fellow pilgrim support. Their continued success was largely due to the commitment of their members and the skill and hard work of our small group leaders – and to them we owe a huge debt of gratitude! In 2021 we saw the formation of some new groups (such as the Monday evening prayer group) and the moving away of some of our most experienced small group leaders (such as Colin Baker and Paul Selby). In this year we also began a new service, called the Small Group Gatherings, in which our small groups gathered together for a more informal service of worship, teaching, fun and shared testimony. In 2021 our small groups continued to be an essential part of what it means to belong to St Peter's – and will do so for many years to come.

Andrew Buchanan, Vicar

Musical Worship

Psalm 137: "...How can we sing the songs of the Lord while in a foreign land?..."

Many of us in the music group felt, back at the start of 2021, much as the Israelites must have felt when in captivity in Babylon; how could we sing and praise God with our music when so much in life felt foreign and alien? Everything felt strange, and all that we held dear seemed to be subject to change and limitation.

We began the year with no music at all, a difficult situation for all concerned. Later in the year a very pared down music group led music with one instrument and singer, with the congregation unable to join in. How difficult it was; to pick songs that didn't exhort worshippers to "...come sing with me..." or 'lift our voices'...it seemed that much of the point had been lost. During these times the joy was being able to sing, a Capela, outside church which was a great and joyous witness to passers-by as they heard familiar and much-loved songs being sung so rapturously.

Finally in late summer the music group was able to re-form, and later be joined by the congregation as musical worship was allowed again in church; what joy! Initially the group felt it important to keep to the familiar; to play favourite and much-loved worship songs so that the congregation felt comfortable and enabled to re-connect through musical worship. This continued for some months, as things began to get back to normal.

Christmas came and went, with limited numbers; a smaller music group was able to deliver music across all the usual services. Colin and Maureen Baker left the area to be closer to family, with the

loss of Colin's input being felt particularly at Christmas services as we sought to deliver traditional carols and songs minus input from the organ. A joyous collaboration took place between Ruddington Community choir and the church group at the Carol service which was well received and supported.

More recently the music group have felt led to deliver more upbeat and modern songs now that the worst of the Pandemic appears to be over; the biblical account of musicians at the fall of Jericho seemed particularly pertinent to the group. Joshua 6:1-27 speaks of musicians leading the way into battle to affirm God's victory over Jericho, and the group felt this metaphor reflected where the music group is placed in church currently; to lead boldly, affirming God's victory over trial.

On a practical level, the format for leading worship remains the same; four main leaders each take one week and deliver music as they feel led, by mixing singers and musicians within the group. This allows for diversity and originality on a weekly basis with a different emphasis each week. All in all, a difficult year for the music group, but one in which God has been ever present, ever faithful, and in which our voices and songs can again finally be heard.

Jane Gray , Music Leader

Churchwarden's Fabric Report

Hermitage

- Refurbishment of Hermitage Flat 1 was completed and snagging items were finalised at the beginning of the year, and the existing tenant moved back in.
- The entrance door to Flat 2 was subsequently renewed and upgraded to a fire door to meet current regulations.
- External door repairs were carried out to Flat 1 and 2 lobby
- In order to bring Flat 1 up to meet current EPC regulations additional loft insulation was quoted and installed.
- The main hall to the Hermitage was repainted and redecorated by volunteers
- A roof leak repair was carried out to the rear valley over Flat 2
- Water damage to Flat 2 dining room ceiling was repaired and redecorated with some remedial works being carried out, refixing isolated ceiling joists to the existing ceiling binders
- The entrance hall to Flats 1 and 2 were refurbished and redecorated
- Front door lock replaced to Hermitage entrance door
- Car Park entrance gate and new posts were fitted
- New steel railings and gate designed, fabricated, and installed to boiler room entrance steps
- Hope Garden planting frame designed, fabricated, and fitted to memorial garden
- Repairs carried out to play equipment in Hermitage playschool

Church

- Following discussions on specification with Peter Rogan (architect) and specialist stone conservationists the hardwood block flooring to the main church was repaired and

completely re-sanded and re-sealed early in the new year. Expansion joints were cut and formed to the perimeter of each of the internal stone columns in order to vent dampness from the sub floor and to try and aid control of the hygroscopic salt build ups on the lower surfaces of the columns. The expansion joints then formed were filled with breathable caulking.

- An intermittent smell of gas in the vestry lobby was investigated and monitored. No satisfactory solution was forthcoming from our previous heating engineers who recommended complete replacement of the existing heaters. A second opinion was sought from an alternative heating engineering company who have subsequently tested the installation, replaced the defective burner bars, gas valves and controllers and now have both heating units tested and working, saving the cost of complete replacement. Spare components have been purchased for stock to try and future-proof the installation
- Stain glass window sections have been replaced after vandalism.
- The external top belfry door was repaired.
- Floor protectors now fitted to wooden chairs to prevent damage to new floor finish.
- Church clock repair is in hand.
- Served refurbishments and external and internal stone repair works were put on hold during 2021.

Electrical Works

- Electrical repair works were carried out to the lych gate and main front gate path lighting, floodlights, hi- level LED floodlight to front of church (using tower scaffolding), north and south tower stair lights, served strip lights, water heating WC 1, the belfry electrics.

External Works

- Leaf clearing from high level north and south external; parapet gutters and vestry roof carried out
- Internal secret valley clearance hampered by bad weather to be rearranged ASAP
- New steel gully grate frame made for rear rainwater pipe gully to prevent children falling down it
- Severn Trent Water isolated an old water service to stop a leak under the side path where it had subsided. Ruddington Parish Council agreed to make good path and carry out repair/ repointing works to boundary walls
- A wasp nest in church was eradicated by Pest Control
- A tree survey of large trees in church grounds was carried out by the Parish Council to check safety.

Other

- The weekly church cleaning rota is working well – thank you so much to our loyal cleaning volunteers. More volunteers would always be appreciated.
- The annual big church clean took place in November, thanks to all involved
- The water boiler for served has stopped working; this has subsequently been tested and found to be faulty. A replacement has been ordered.
- We have approached the parish council to try and ascertain their plans regarding their use of St Peters rooms as their current lease expires in 2027. As yet no decision has been made.

- All routine checks and tests have been completed and a review of the fire risk assessment identified the need for fire wardens to be trained; this has been addressed and five people are to be trained for this role.

Special thanks to Janice, the other half of the Church Warden team, and to Nikki for all their hard work behind the scenes. Thank you also to all those who volunteered their time and effort during the year.

Michael Robins, Church Warden

Charitable Giving

A total of £12,880 was distributed to 14 charities listed below, as agreed by the PCC. £1,288 is a 10% share and £644 represents a 5% share.

Aminit High School in the Teso Region of Eastern Uganda - £1288

<https://www.teso.org.uk>

Starting just two years ago, St Peter's has worked with the local community at Aminit to complete a three classroom block and have laid a base for a new, four classroom block which in total will provide a classroom for each year group.

Refugee Roots - £1288

<https://www.refugeeroots.org.uk>

Refugee Roots is a Christian charity that helps asylum seekers and refugees build relationships and navigate the complexities of building a new life in the UK.

Teso Development Trust - £1288

<https://www.teso.org.uk>

TDT support a variety of development, educational, relief, water and mission projects in the area. They are a Christian Charity, committed to working in partnership with the Iteso churches (Iteso or people of Teso) to bring development to their region.

Creativenergie - £644

<https://creativenergie.co.uk>

Since 2013, Creativenergie have been working in Sub-Saharan Africa and Asia, with a focus on Poo Power: Gas from Dung and Light for Life. They want to see all people having access to sustainable energy for abundant life.

Christians Against Poverty - £644

<https://capuk.org>

Christians Against Poverty (CAP) provides free debt help and local community groups across the UK. Services are free, run with local churches and provide practical and emotional support.

The Friary Drop-In Centre - £644

<https://the-friary.org.uk>

We are determined to cater for the needs of the most vulnerable in our society by supporting people into recovery and advocating for those without a voice.

Simeon Trustees - £644

<http://www.simeons.org.uk>

Our main role is when a benefice is in vacancy, working with PCCs, Dioceses and, for a significant number of our benefices, other patrons, towards the appointment of a new minister.

Open Doors - £644

<https://www.opendoorsuk.org>

Open Doors supports Christians who risk their lives, daily, to follow Jesus - by supplying Bibles, providing emergency relief and helping persecuted believers stand strong for the long-term.

Tearfund - £644

<https://www.tearfund.org>

Tearfund is a Christian charity that partners with churches in more than 50 of the world's poorest countries. We tackle poverty through sustainable development, responding to disasters, and challenging injustice.

Street Pastors - £644

<https://www.streetpastors.org>

Street Pastors is about Christians rolling up their sleeves and getting involved in practically responding to problems they are like beacons on our streets

NG11 Foodbank - £1 288

<https://cliftonng11.foodbank.org.uk>

.... we provide three days' nutritionally balanced emergency food and support to local people who are referred to us in crisis.

Alison and Francis Pidugu and The Kings Ministry - India - £1 288

<https://tenderheartfoundation.org>

Through Tender Heart we provide free pre-primary education, free vocational training, nutrition and healthcare to children living in the slums. Our goal is to improve their quality of life in a holistic way, regardless of caste or religion, giving them new opportunity, dignity and hope.

Raquel and Max Candia - San Melchior, Peru - £1 288

This small charity, based in Peru, was founded in the 1990's and provides health care and education to the impoverished people & local Quechua communities.

Howard and Randi Bass - Nachalat Yeshua Congregation - £644

<http://www.streamsinthenegev.com>

We meet in an old Turkish house, privately owned property by Christians for about 100 years, in Beer Sheva's Old City. We are cross-denominational; that is, we belong with all others whose sins have been forgiven through the death on the cross of the Lord Jesus Christ, and who call upon the name of the Lord out of a pure heart.

Dave Russell, Charities Co-ordinator

Treasurer's Report

Introduction

As we are all well aware, the Covid pandemic continued through 2021, disrupting the flow of church life, services and attendance for far longer than any of us had imagined early in the year. Church finances were inevitably affected as services and activities were interrupted and weddings were sometimes postponed several times. It is against this backdrop of a long lasting pandemic that this report is written.

1. The General Fund

Unrestricted receipts and payments are recorded in the general fund. At the end of 2021, the payments exceeded the receipts by £7,763 which is a smaller deficit than in 2020. Although total receipts fell by £13,701 compared with 2020, payments were also reduced.

Regular giving by standing order, and corresponding Gift Aid, fell by £9,709 to £93,957, mainly as a result of members moving away to be nearer family, or for other reasons. The effect of these moves will be even greater next year over a full twelve months. Furlough payments were also significantly less as claims were phased out. However, "one-off" donations to the church, often from non-members, were significantly increased at £3,838

Hermitage room hire and flat rent, contributed £10,000 to the general fund in 2021, up from £8,000 in 2020 when this contribution had to be reduced as the pre-school was closed for many months.

The vicar's expenses were significantly less as the sabbatical had been paid for in 2020 (hopefully to happen in 2022) and the family, youth and children's leader's salary was less as the Baptist church increased its contribution to 50%. Although a saving is shown for the church gas bill, in reality this is caused by a disputed bill to be paid in 2022.

Charitable giving to mission partners and other charities was maintained at about 10% of the previous year's unrestricted receipts to the general fund. Fourteen charities were supported in total with the list appearing on the last page of the financial statements.

St Peter's paid £76,076 in parish share; a 3% reduction on 2020. The PCC felt it prudent to reduce the parish share slightly to protect the rapidly diminishing reserves, £20,000 of which had been used to support the general fund in the last two years. The PCC also decided that the remaining reserves (£12,896) in the CofE Deposit Fund would not be used to support the General Fund in 2022.

2. The Hermitage

The Hermitage is a very important source of income for St Peter's church and with the pre-school open for most of the year in 2021, Hermitage hire recovered to almost pre-pandemic levels at £9,101. Flat rent was also up by £2,271 after rent reviews and a full year of rent from Flat 1 which had been refurbished in 2020. Running expenses were up by £3,402, mainly caused by additional maintenance needs discovered during the refurbishment of Flat 1.

Overall, the Hermitage operated at a deficit of £1,233 in 2021, after transferring £10,000 to the church general fund. But with considerable maintenance now complete it is hoped to return to a surplus in 2022.

3. Designated and Restricted Funds

St. Peter's Church has several funds, established over many years, which can only be used for the purposes specified by the original donors, or designated by the PCC.

There were no changes to the Church Grounds, Bellringers or Organ Funds during 2021.

During 2021, it became apparent that the church heating system was in need of major repairs. Initially it was suggested by contractors that a new system was required costing possibly £25,000 or more. However, major repairs were possible and a designated heating fund was created for donations and grants. After the work was completed, £3,088 remains in this fund for future maintenance.

£6,896 was transferred to the Project Fund to pay for the extensive refurbishment of the church floor early in the year. Additionally £2,215 was withdrawn from the fund to pay for carpets at the back of church and lapel microphones to improve sound quality during streamed services.

£286 was withdrawn from The Co-op Community Fund to pay for various gifts for members of the Monday Friendship Group which has been unable to meet during the pandemic.

£1,652 was withdrawn from the Refugee Fund to pay for repairs and maintenance to Flat 3 before a new tenant moved in.

£77 was withdrawn from the Mission Fund to pay for a new Alpha course mobile phone, banner and related expenses.

There are also a number of restricted funds managed by Churches, Charities and Local Authorities Investment Management (CCLA).

At the year end:

The Ruddington (Mills) Permanent Endowment Fund, held in shares, was valued at £3,747, an increase of £469 (14.3%).

The Ruddington Chancel Permanent Endowment Fund, held in shares, was valued at £59,810, an increase of £7,485 (14.3%). Dividends from this fund are paid into the Chancel (Cash) Fund below.

The Ruddington Chancel Fund, held in cash, was valued at £47,856, a net decrease of £5,353 (10.1%), after receiving dividends and withdrawing money to pay for major repairs to the church floor. This fund is nominally restricted to maintenance of the chancel roof, but up to 70% can be spent on other major projects.

5. Reserves

It is the church's policy that reserves should ideally be maintained at £30,000, held in the CCLA Church of England deposit fund. This represents approximately three months of unrestricted

general fund payments. Reserves on deposit at 31 December 2021 were £12,897 having been depleted to support the general fund in recent years. The PCC has agreed that this support will stop and efforts should be made to build reserves back to the target level.

6. Summary

The total of cash and bank balances held by St Peter's on 31 December 2020 was:

General Fund (including £12,896 of unrestricted reserves)	£34,300
Hermitage Fund	£14,200
Ruddington Chancel (Cash) Fund	£47,900
Other Restricted Funds	£34,200
<u>Total</u>	<u>£130,600</u>

Looking to the future, there is still considerable uncertainty regarding the effect of the pandemic on church life. At present, attendances have not recovered to 2019 levels and with long-standing members moving away, with their associated giving, it is forecast that receipts could be down by about £15,000 in 2022. The PCC decided that the remaining reserves should be ring-fenced, so it is difficult to see where the money will come from to pay full parish share in 2022.

M J Houghton,
Treasurer

March 2022

Independent Examiners Report on the accounts
Report to the PCC of St Peter's Ruddington
on the accounts for the year ended 31st December 2021

Responsibilities of PCC

The PCC are responsible for the preparation and presentation of the accounts.

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of statement

My examination was carried out in accordance with the 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 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 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 130 of the 2011 Act and section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  _____ Date: 21st April 2022

Laurence Fearon

LEF Consulting, 107 Beeches Road, Rowley Regis, West Midlands B65 0BB

St Peter's Church, Ruddington
Financial Statements for the year ended 31 December 2021
Receipts and Payments Account (£ thousand)

	General Fund	Hermitage Fund (Designated)	Ruddington Chancel Fund (Restricted)	Other Restricted Funds (Page 5)	Endowment Funds	Total
Cash and bank balances 31/12/19 *	52.9	42.8	51.0	37.9	0.0	184.6
2020						
Receipts	129.4	18.5	2.2	0.0	1.6	151.7
Payments	(140.4)	(45.9)	0.0	(2.7)	0.0	(189.0)
Other transfers	0.0	0.0	0.0	0.0	(1.6)	(1.6)
Net increase/(decrease)	(11.0)	(27.4)	2.2	(2.7)	0.0	(38.9)
Cash and bank balances 31/12/20 *	41.9	15.4	53.2	35.2	0.0	145.7
2021						
Receipts	115.7	24.0	1.7	20.3	1.7	163.4
Payments	(123.3)	(25.2)	(6.9)	(21.5)	0.0	(176.9)
Other transfers	0.0	0.0	0.0	0.0	(1.7)	(1.7)
Net increase/(decrease)	(7.6)	(1.2)	(5.2)	(1.2)	0.0	(15.2)
Cash and bank balances 31/12/21 *	34.3	14.2	48.0	34.0	0.0	130.5

* General Note: During the preparation of the financial statements, historical errors were discovered that resulted in overstatement of the General Fund and understatement of the Hermitage Fund in previous years. These errors have now been amended and the year end balances are correct.

PARISH CHURCH OF ST PETER, RUDDINGTON 2021**GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT (£)**

RECEIPTS	2,020	2,021
EARNINGS		
Bank Interest	131	107
Wedding and funeral fees	3,151	2,673
Church Hire	260	769
Hermitage	8,000	10,000
TOTAL EARNINGS	11,542	13,549
EXTRAORDINARY RECEIPTS		
Donations	650	3,838
Designated Gifts	600	500
Exceptional Income	6,054	0
Deposits held (postponed youth camp)	356	0
DCMS VAT Reclaim	0	410
Furlough (Children's Worker)	5,023	1,598
TOTAL EXTRAORDINARY RECEIPTS	12,683	6,346
OFFERINGS		
Regular Giving	85,825	78,649
Collections/open plate	1,475	1,813
Tax Recovered	17,841	15,308
TOTAL OFFERINGS	105,141	95,770
<u>TOTAL RECEIPTS</u>	<u>129,366</u>	<u>115,665</u>
PAYMENTS		
CAPITAL EXPENDITURE		
New Equipment/Stained Glass Window	5,710	0
TOTAL CAPITAL EXPENDITURE	5,710	0
CHARITABLE GIVING	14,400	13,010
MINISTRY COSTS		
Office Costs	1,579	2,155
Family, Youth and Children's Ministry	1,245	619
Training and Discipleship	89	21
Worship Resources	957	789
Messy Church and Café Church	141	0
Music and Technical	280	640
Vicar's Expenses	3,720	2,274
TOTAL MINISTRY COSTS	8,012	6,499
PARISH SHARE	78,504	76,076

RUNNING EXPENSES

Bank Charge	86	12
Electricity	1,059	1,107
Gas	4,783	2,409
Insurance	5,779	6,128
Cleaning	100	67
Repairs & Maintenance	4,344	3,657
Water	100	107
TOTAL RUNNING EXPENSES	16,250	13,487

SALARIES AND DISBURSEMENTS

Administrator	2,871	2,871
Family, Youth and Children's Leader	9,458	6,301
Pension	1,852	1,839
HMRC	3,336	3,255
TOTAL SALARIES AND DISBURSEMENTS	17,517	14,266

TOTAL PAYMENTS**140,394** **123,338****EXCESS OF RECEIPTS OVER PAYMENTS****-11,028** **-7,673**

PARISH CHURCH OF ST PETER, RUDDINGTON 2021**HERMITAGE RECEIPTS AND PAYMENTS ACCOUNT (£)**

	2020	2,021
<u>RECEIPTS</u>		
RENT Flats	12,630	14,901
Hermitage hire	5,894	9,101
Bank Interest	11	0
TOTAL RECEIPTS	<u>18,534</u>	<u>24,002</u>
<u>PAYMENTS</u>		
CAPITAL EXPENDITURE	26,118	0
Payment to Church	8,000	10,000
<u>RUNNING EXPENSES</u>		
Administration	778	1,061
Bank Charges	60	86
Cleaning	330	804
Electricity 5	1,347	816
Gas	983	1,354
Insurance	1,621	1,627
Property Agent	606	702
Council Tax (flat 3)	160	-185
Repairs & Maintenance	4,093	7,366
Water	441	191
TOTAL RUNNING EXPENSES	10,419	13,821
<u>SALARIES</u>		
Administrator	1,412	1,414
TOTAL SALARIES	1,412	1,414
<u>TOTAL PAYMENTS</u>	<u>45,949</u>	<u>25,235</u>
<u>EXCESS OF RECEIPTS OVER PAYMENTS</u>	<u>-27,415</u>	<u>-1,233</u>

5 includes 734 electricity rebate (2020: 294)

PARISH CHURCH OF ST PETER, RUDDINGTON 2021
OTHER RESTRICTED FUNDS

	Refugee	Project	Mission	Church Grounds	Bell Ringers	Co-op	Organ	Heating	Total
	£	£	£	£	£	£	£	£	£
Cash and bank balances 31/12/19	2587	27237	237	1,185	1,344	4,237	1,036	0	37,863
2020									
Receipts	0	0	0	0	0	0	0	0	0
Payments	0	-2444	0	0	0	-264	0	0	-2,708
Net increase/(decrease)	0	-2444	0	0	0	-264	0	0	-2,708
Cash and bank balances 31/12/20	2587	24793	237	1185	1344	3973	1036	0	35,155
2021									
Receipts	0	6,896	0	0	0	0	0	13,500	20,396
Payments	-1652	-9,111	-77	0	0	-286	0	-10,412	-21,539
Net increase/(decrease)	-1652	-2215	-77	0	0	-286	0	3088	-1,143
Cash and bank balances 31/12/21	935	22,578	160	1,185	1,344	3,687	1,036	3,088	34,012

PARISH CHURCH OF ST PETER, RUDDINGTON 2021**Funds where Southwell & Nottingham Diocesan Board of Finance is Custodian Trustee****RUDDINGTON (MILLS) FUND – PERMANENT ENDOWMENT (£)****Managing Trustees - Southwell & Nottingham Diocesan Board of Finance**

	2020	2021
Receipt - Investment Fund Income	0	0
Payment - Transfer to General Fund	0	0
	<u>0</u>	<u>0</u>
Invested assets value at 1st Jan	3,067	3,278
Unrealised gain (reduction) on investment	211	469
Invested assets value at 31st Dec	<u>3,278</u>	<u>3,747</u>

RUDDINGTON CHANCEL (Shares) FUND - PERMANENT ENDOWMENT (£)**Managing Trustees - Southwell & Nottingham Diocesan Board of Finance**

	2020	2021
Receipt - Investment Income	1,466	1,518
Payment - Transfer to Restricted Fund	1,466	1,518
	<u>0</u>	<u>0</u>
Invested assets value at 1st Jan	48,958	52,325
Unrealised gain (reduction) on investment	3,367	7,485
Invested assets value at 31st Dec	<u>52,325</u>	<u>59,810</u>

RUDDINGTON CHANCEL (Cash) FUND – RESTRICTED FUND (£) ⁶**Managing Trustees - PCC of St Peter's Church**

	2020	2021
Receipts		
Transfer from Endowment Fund	1,466	1,518
Deposit Interest	91	25
Total Receipts	<u>1,557</u>	<u>1,543</u>
Payments		
Contribution to reordering	0	6,896
Excess of Receipts over Payments	<u>0</u>	<u>0</u>
Funds 1 Jan	51,522	53,209
Funds 31 Dec	<u>53,209</u>	<u>47,856</u>

6 Primarily for keeping the chancel wind and weatherproof, but up to 70% may be used for the rest of th

PARISH CHURCH OF ST PETER, RUDDINGTON 2021**STATEMENT OF ASSETS AND LIABILITIES AT YEAR END (£)**

	<u>2020</u>	<u>2021</u>
NET MONETARY ASSETS	145,700	130,542
PERMANENT ENDOWMENT TRUSTS		
Ruddington (Mills) Fund	3,278	3,747
Ruddington Chancel Fund	52,325	59,810
TOTAL NET FUNDS	<u>201,303</u>	<u>194,099</u>

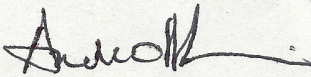
In addition to the above assets, the following significant amounts were due or payable at the year end:

DEBTORS AND OTHER ANTICIPATED RECEIPTS (£)	<u>2020</u>	<u>2021</u>
CHURCH		
HERMITAGE		0
Cleaner	100	0
Total	100	0
CREDITORS AND COMMITMENTS		
CHURCH		
Pozitive Energy		1,000
HERMITAGE		
Pozitive Energy		500
Water Plus		400
Total	100	1900

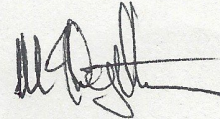
NON-MONETARY ASSETS worth over £1,000

Hermitage Building
Church Organ, Church chairs, Electric Piano

Signed on behalf of the PCC:-



Andrew Buchanan, Chairman.



Mike Houghton, Treasurer

PARISH CHURCH OF ST PETER, RUDDINGTON 2021

<u>CHARITABLE GIVING FOR THE YEAR (£)</u>	2020	2021
Aminit High School	1400	1288
NG11 Food Bank	1400	1288
PSG Vidas (Raquel and Max Candia)	1400	1288
Refugee Roots	1400	1288
Tenderheart – Alison & Francis Pigudu	1400	1288
Teso Development Trust	1400	1288
Nachalat Yeshua Congregation (H&R Bass)	700	674
Creative Energie	700	644
Open Doors	700	644
Simeon's Trustees	700	644
Street Pastors	700	644
Tearfund	700	644
The Friary	700	644
West Bridgford Debt Centre (CAP)	700	644
Pastoral	400	100
	<u>14,400</u>	<u>13,010</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF RUDDINGTON

England & Wales - Charity number 1154125

Accounts

Parish Church of St. Peter, Ruddington

Annual Report

and

Financial Statements

of the

Parochial Church Council

For the year ending 31st December 2020

Incumbent

The Reverend Andrew Buchanan
The Vicarage,
Wilford Road,
Ruddington
Nottingham NG11 6EL

Banks

Barclays Bank plc
Nottingham High Street Branch
Nottingham Group
P.O.Box No.18
Nottingham NG1 6FF

Central Board of Finance
Church of England Fund
London EC2V 6DZ

Independent Examiner

L Fearon

Parish Church of St. Peter's Ruddington – Annual Report for 2020

Background

St. Peter's Parochial Church Council ('PCC') is a registered charity number 1154125 with the Charity Commission. It has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish of Ruddington, the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Peter's Church, the Churchyard and the property known as The Hermitage, which serves as a church hall.

Membership of the PCC

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. Currently the PCC comprises of 6 ex officio, 2 Deanery Synod representatives, 11 elected members - the agreed establishment being ex officio members +10% of the Church Electoral Roll.

During the year the following served as members of the PCC:-

Incumbent:	The Revd Andrew Buchanan (Chairman)	
Readers:	Mr Mike Houghton	
	Mrs Jane Gray	
	Mr Paul Selby	
	Mr Andrew Third	(Deputy Chair)
Wardens:	Mr Mike Houghton	
	Mrs Janice Folkett	

Representative on the Deanery Synod:

Mrs Jane Gray
Mr Andrew Third

Elected Members:	Mrs Margaret Barker
	Mr Terry Boniface
	Mrs Elizabeth Dickinson
	Mrs Liz Mack
	Mrs Pat Milazzo
	Mrs Liz Parkinson
	Mr Tim Pickup
	Mrs Nikki Roe
	Mr David Russell
	Mr Chris Tinsley

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by it. There were 5 meetings held during the year 2020.

Working Groups:

Apart from the Standing Committee, the PCC has not operated through formal committees. An informal working group, The Hermitage Management Group, has been overseeing the Hermitage.

PCC Meetings

There were 5 regular meetings of the full PCC during the year, with an average attendance of 14 including the Chairman.

Church Attendance

The electoral roll was renewed in 2019. The current roll stands at 117, including 22 who reside outside the Parish.

During 2020, the church has sometimes been open for services, sometimes been completely closed and sometimes open for private prayer, according to Covid government guidelines and local risk assessments. The church has also conducted online services and has shared Morning and Evening Prayer online.

The average Sunday service attendance in 2020 was 55 compared to 88 the previous year. (Comparisons with former years are not useful this year due to the very large effect of Covid 19 on church attendance in 2020.) The average attendance for private prayer was 20.

It is hard to judge attendance at online services; large numbers of 'engagements' may simply be an appearance on someone's Facebook timeline. Numbers seem to vary between 700 (at Easter in 2020) and 3! We know, though, that an average of 14 people engaged with Morning Prayer each time.

There were 3 weddings, 1 baptism, no thanksgivings for the gift of a child and 4 funerals in church during 2020. A further 21 services were taken by the St Peter's incumbent or Readers at a crematorium.

Leaders' Reports

Vicar's Report

2020 – what a terrible year! The pandemic just dominated everything, didn't it? 2020 was a year not only of restrictions but for many a time of illness, mourning, anxiety and great loss. With St Peter's church building having to close its doors for long periods during lockdown, you could be tempted into believing that during this time 'the church' all but disappeared – but you'd be completely wrong.

During this most difficult of years the work of the Church continued:

- St Peter's played an instrumental role in the founding of the 'Ruddington Covid-19 Mutual Aid Group' (the neighbourhood care group that galvanised and organised much of the local Covid support within Ruddington). And once set up, many of the volunteers came from our community.
- Through our Pastoral care group and the Friendship Group we were able to provide ongoing care and companionship for many of the most vulnerable in Ruddington.
- New forays into social media meant that many, who would never have dreamed of stepping into our doors, were able to receive support and Spiritual sustenance.
- Small groups continued to gather, now mainly on Zoom, to provide support, teaching and prayer.
- Our local schools were supported. Not only through the work of our foundation governors but also the tireless work of Mark Holden and the assembly team. We were even given the privilege of hosting the St Peter's School foodbank, in the Hermitage, during the summer.

2020 - the most difficult of years. But the light still shone, even through the clouds.

Andrew Buchanan, Vicar.

Families, Youth and Children

Sunday Mornings:

The Sunday morning groups met in January, February and until 15th March. These groups were Little Time travellers 3-5s, Transformers 5-11s and Grid 11-15. These groups are for children and young people from St Peter's and the Baptist church. In February 2020 an Alpha course for under 12s started. This involved meeting in the Hermitage, having some breakfast and watching an Alpha youth video. The course was attended by 3-6 young people. Sadly this stopped in March and the decision was made to wait until it could be completed in the future. Over the summer and into autumn a space was available in the Hermitage for children to meet, however this had low attendance as many families didn't feel comfortable bringing their children due to the Covid restrictions.

Sunday Evening Group:

This is for year groups 10, 11 and 12. There is a group on a Sunday evening 7:00 – 8:30 that meets at Nicholas and Dina Morton's home (Baptist church members). along with Mark Holden. A group of 5 young people meet for fellowship and discipleship.

The group met regularly until March 15th. The group would also meet for socials and once a term eat together. During lock down the group continued to meet online although this was not weekly. When it has been possible such as during the summer months the group met outside in a garden.

Messy Church:

Messy Church was held 3 times during the year, in January, February and March 2020. In January a total of 29 people attended and 13 volunteers took part, in February 55 people attended and 18 volunteers and in March there was an attendance of 39 people and 12 volunteers. Since March 2020 it has been impossible to meet for Messy church and because food is such an important part of the event it is unsure when we will be able to meet again. I would like to thank all of the volunteers who served in Messy, it has always involved a lot of work and commitment and without such a great team Messy Church would not have taken place.

In September the team met via Zoom and the Jesse Tree project was launched for Advent. This project was alongside St Paul's, St Giles, St Luke's and St Mary's churches. Each day during Advent a member of one of the mentioned churches or St Peter's and the Baptist church produced a short video and planned a craft activity that would be added to a Jesse Tree, based on a story from the Bible. This was published online as an activity that families could do daily in the build up to Christmas.

Inter-church Children's and Youth work:

Assemblies:

Weekly assemblies took place in James Peacock and St Peter's schools until early March. These were led by an enthusiastic team of volunteers. These were Andrew Buchanan, Mark Holden, Pat Milazzo, Sam Hackett, Ness Greenhalgh and Simon Rose. Sadly since March 2020 we have been unable to go into schools but assemblies have been recorded and sent to the school. In March 2021 an Easter Labyrinth was set up within St Peter's school which will allow years 3, 4 and 5 to learn more about Easter.

BIG (Believers In God) School Years 6 - 10

Together with Sarah Lowe, Ness Greenhalgh, Sam Hackett, Hayley Ryner and Mark Holden BIG ran each Friday until early March 2020. When lock down started the group continued online and during the spring of 2020 a weekly family challenge was set. These included dance, singing and acting challenges. These were popular during the Spring months. Over the summer when Mark was on furlough Jenny Boniface did a fantastic job of keeping the group going and let several weeks of Zoom sessions which kept the young people connected. In September the group met within St Peter's church keeping to the strict social distancing guidelines. When possible the group were able to take part in some outdoor activities such as a treasure hunt around the church grounds. Since the start of 2021 the group has met online and has been looking at the work of the charity Open Doors. The young people took part in a fundraising challenge, running, walking or cycling the combined distanced from Nottingham to Libya, they raised an impressive £1650. The zoom sessions have also seen guest speakers talking about their experiences of faith in different parts of the world. This has seen people talking about China, Colombia and Morocco.

Little Ps:

This has been led by Lynn Smith who has been supported by a wonderful team of volunteers. Little Ps ran weekly every Monday morning for parents and preschool age children. Sadly this had to stop in mid March. In the summer an outdoor graduation was held in Vicarage lane park for several of the children who started school in September. In the autumn months Little Ps met in the church under the Covid restrictions. This was with a limited number but was a welcome opportunity to see parents. Since the new year Little Ps has been meeting on Monday morning on Zoom with Lyn, Pat Milazzo and Mark leading singing and story time. This has been popular with childminders but has seen low attendance. We look forward to being able to meet in church as soon as possible.

The past year has been challenging for all of us and children and young people have had to adapt to many things such as home-schooling and not being able to see family and friends as much as they would normally do. Hopefully we will be able to do more things over the coming weeks and months. A huge thank you to all those who have supported any of the activities with children, youth and families.

Mark Holden, Families, Youth and Children's Leader

Friendship Group

After the first Covid lockdown stopped our monthly meetings in St. Peter's, the following ways of keeping in touch with our 36 members were decided upon.

Five of our team each telephone a number of members about once a fortnight. Calls can last 20 minutes or more. From these calls and from our regular team texts, phone calls and Zoom meetings, we hope to hear of any members who are ill or in hospital. In this event, extra calls are made to them and their families, and information is passed on to the vicar and the church Pastoral team, where appropriate.

Since lockdown, we have gained four new members and, sadly, two very dear members have died.

Specially designed cards are sent for birthdays, Christmas and Easter, and also, to those who are ill, in hospital or bereaved.

Last summer, when lockdown restrictions were eased, "phoners" often met with their "phonees" for a walk or for a coffee and a chat, either in the village or in their own gardens, all socially distanced, of course.

In September we started a monthly cake delivery service. Each member chooses 3 pieces of cake from a list of 9 varieties, all made by Margaret Barker. These are hand delivered in boxes labelled with the recipient's name and choices. At Christmas, mince pies, kindly donated by Lizzie Mack, were added to the choice list, and, as well as the cakes, everyone received a Christmas card and either seasonal chocolates or a beautiful wooden tea-light holder, designed and donated by Mic Robins.

The phone calls, cakes and cards are all much appreciated, and we hope to continue this provision until we are, once again, able to meet safely in St. Peter's.

Honor Dixon, Friendship Group Leader

Safeguarding

Safeguarding continues to have a high profile in church. All volunteers working with children or with adults at risk of abuse or neglect have been trained, with 20 volunteers renewing their foundation training in January 2020. The list of volunteers continues to grow, and we are working on making sure that they are fully inducted and prepared for the work they do. Leaders are trained at a higher level and I keep my knowledge up to date through my training work at the diocese.

The Parish Safeguarding Audit, a national, online audit process, has identified no serious shortcomings with our procedures and practice. We do need to standardise job descriptions and recruitment procedures for volunteers; something that has been put on hold due to Covid this year.

The commitment of our volunteers to safeguarding, and the profile it has in church, is lovely to see and I'd like to thank everyone for their work this year. I'd especially like to thank Joan Russell, who has worked hard on DBS checks for the church over a number of years. As the system has changed, I'll be taking over this role from April 2021.

Nikki Roe, Parish Safeguarding Officer

Discipleship

Small group programmes were disrupted when it became impossible to meet in person in March last year. However, many groups started meeting online and enjoying fellowship in this way, as well as some study. Those who didn't meet online continued to maintain contact by telephone and some smaller groups, where the national guidance allowed it, met in person in the open or in large enough rooms. We are hopeful that 'in person' meeting will gradually be allowed in the coming months once again, perhaps first outdoors and then indoors, and the groups will be able to remind themselves what their friends' legs look like.

Andrew Third, Small Group Co-ordinator

Musical Worship

What can one say about Musical Worship in a year that has been one of the most challenging years most of us have ever seen?

2020 began in much the same way as any other year; for the music group the early part of any year is usually time of exhaustion following a busy Christmas period in which the church is blessed to be able to welcome hundreds of people coming through its doors and engaging with the great variety of services on offer. Whilst eager for some respite from the busyness, little could we have foreseen what that quiet time was to look like!

March saw increasing fear in the world as Covid 19 began its relentless toll on everything we hold dear. Our way of life, interaction with our families and each other, our worship together and indeed, our very lives. Church was not exempt from the fall out of the Pandemic as churches were closed and our voices were silenced.

Speaking as one to whom musical worship is central to my experience of God, being unable to raise my voice in praise and worship was difficult; I yearned for what was no longer possible. But God is gracious. Always. I recall one warm sunny Sunday morning in April, sitting in my garden reflecting that normally at that time I would be involved in praising God with music. I prayed that the enforced silence would not be forever, and that music would soon be heard again. I suddenly heard music playing in a garden nearby, with the strains of 'Amazing Grace' ringing out; it sounded very much like a church service being recorded. Then someone nearby began playing a flute along with the song; not a perfect rendition by any means but clearly a heartfelt desire to tap into something of the divine, something that represents normality and all that we hold so very dear in our lives of faith.

This year, more than any other, has given me time to reflect on the very great treasure that we have with our worship music. Whatever trial or trouble it seems that in every human soul is that inbuilt desire to connect with God through music in a way that transcends all else. Everyone has their own preference yet that ability of the heart and soul to go beyond words and worship God along with the heavenly hosts in a way that bypasses our intellect and simply allows us to 'be' in the presence of God is so very, very precious.

I hope and pray that life will never be the same. That our appreciation of our faith, and as part of that faith, our ability to raise our voices in joyful music to God will never be taken for granted. That we will forget about the layouts, the formats, the styles, the song choices and concentrate instead on the simplicity of a simple act of worship by means of our greatest instrument, our voice, as we grow in our appreciation of an Almighty and ever-present God who has brought us through this awful year.

Jane Gray, Musical Worship Leader

Churchwarden's Fabric Report

Even though St Peter's church building and the Hermitage were closed for many months in 2020, and activities severely limited, repairs, maintenance and refurbishment continued whenever allowed by the Covid 19 restrictions.

Perhaps the most significant and unfortunate event in 2020 was several stained glass windows being broken by vandals on two occasions; early in the year on the south side, and slightly later, on the north side of the building. The insurance claim was submitted to Ecclesiastical and eventually about £7,000 of repairs were completed to a high standard by M. E. Stained Glass. As a precaution, the path through the churchyard was closed overnight for many months and security cameras were fitted to the outside of the building.

There were fewer incidents of the roof leaking during torrential rain during the year due to drier

weather and regular checks on the roof. Late in the year, a team of volunteers spent several hours clearing all the leaves to minimise problems during the winter months. Cleaning of the Hermitage gutters is now done regularly by a specialist contractor.

The church floor became progressively worse during the year with several areas lifting, either due to constrained expansion, or damp rising through the waterproof membrane. Initially it was planned to repair the affected areas but eventually it was agreed to repair and then refinish the entire floor as this could be paid for using the Chancel Fund. The creation of cork-filled expansion gaps at the base of the pillars was also agreed; these gaps also allowing the floor to “breathe”. A consultant inspected the base of the pillars and advised that no remedial action was needed other than light brushing of the surface to remove excess salts. The work, costing just under £7,000, was due to take place early in 2021 (and has now been completed).

Many churches have started to livestream services during the pandemic and St Peter's PCC agreed in the autumn that a professional streaming system should be installed in the church. Hilltop Audio-Visual, our preferred supplier of audio-visual systems, were contacted and quoted for a “pan-tilt-zoom” camera to be installed, temporarily at first, on the column next to the sound desk. The associated control panels were positioned on an extension to the sound desk. Virgin Media and others were asked for quotes to install broadband in the building. The installation was completed by Hilltop AV and Virgin Media in November in time for Christmas and other Sunday services to be streamed.

The carpets at the back of church, both in the vestibule and the “coffee area” are in need of replacement after about twenty-five years. Quotes were obtained and Gregg Hill Flooring will be replacing these carpets early in 2021.

There have been ongoing minor electrical repairs in church during the year. The most important is probably the improvements to the controls for the churchyard path lights. These lights can now be programmed easily to provide a safer path through the churchyard during the dark winter evenings.

The heating system was serviced by a new contractor during the year, our old service contact having retired. Although more expensive, a thorough service was carried out. There is some concern about the remaining service life of the existing system and thought should now be given to funding a replacement.

A quote was obtained for the refurbishment of the church toilets but owing to limited finance and other projects already started, it was decided not to go ahead at present.

Church cleaning stopped while the building was closed, owing to the pandemic. When cleaning was needed again, it was decided to call for volunteers to establish a cleaning rota. This has been a great success and the building is now very presentable on Sunday mornings and other occasions.

Progress with the new servery and north-aisle storage cupboards has been a little slow, partly caused by the pandemic. Ongoing discussions are taking place with the church architect, potential contractors and the diocese concerning design and faculty applications. It is hoped this progresses to completion in 2021. Similarly, there has been no progress with investigating the feasibility of installing solar panels on the church roof. It would be good if this can be progressed in 2021.

Major work has been done at the Hermitage with the complete refurbishment of Flat One. This was planned to start early in 2020 but was delayed during lockdown with most of the work being done in November. Refurbishment went roughly to plan but the need for an Energy Performance Certificate created a little extra work, principally the need for loft insulation. This, in turn, revealed the need for woodworm treatment which will be done early in 2021. We were blessed with the refugee moving out of Flat Three at the right time for the Flat One tenant to move in, avoiding the need to find B&B accommodation while the refurbishment took place. Over many years, money had been accrued in the Hermitage deposit account to fund this refurbishment costing roughly £25,000, so there has been no effect on day to day Hermitage finances.

There has been the expected ongoing maintenance to the Hermitage during 2020 with some small roof repairs needed, as well as electrical and joinery maintenance.

The grounds are in need of some tidying-up as, although efforts were made to find a reasonably priced gardener, he proved to be unreliable. A gardener or team of volunteers will need to be organised in 2021.

The churchwardens are grateful to all the members of the church community who help to maintain our church buildings and grounds to a high standard, either themselves, or by organising contractors. It cannot be stressed highly enough, that first impressions of the building and its facilities are vitally important when potential members visit our campus, and the buildings are used for weddings, funerals and other events.

Personally, as I step down after four years serving as a churchwarden, I also need to thank my fellow warden, Janice Folkett, for all she has done as we have worked together for the last few years.

Mike Houghton, Churchwarden

Charitable Giving - Mission Partners Report

As in previous years, the choice of charities and mission partners is essentially based on the recommendation from a 'champion' from within the congregation; someone with a passion for an organisation. Choices must fit well with our vision as a church and with our mission statements. As usual, choices will be a balance between long-established partnerships and more recent additions together with a mix of home, national and international partners.

Monies distributed in 2020 were as follows.

Receiving £1400, Teso Development Trust, The Aमित High School, Alison and Francis Pigudu, NG11 Food Bank, Refugee Roots and Raquel and Max (Peru)

Receiving £700, Nachalat Yashua Congregation Israel, The Friary, Open Doors, Tear Fund, Street Pastors, Simeon Trustees, Creative Energie and Christians Against Poverty (CAP)

Receiving £400, discretionary funds distributed by the Vicar

The Standing Committee will make the choice of beneficiaries for the coming year, based on the 2020 list. Furthermore, it has been agreed to carry out a full review of Charitable Giving, to make the process more straightforward in the future, incorporated into the routine of our church

David Russell, Charitable Giving Co-ordinator

Treasurer's Report

Introduction

For churches across the country, including St Peter's, 2020 started quietly with the post-Christmas lull in activity, prior to the start of Lent. By mid-March, however, everything had changed. Lockdown due to the pandemic was inevitable but it was hoped that church life would return to normal after a few months and by September at the latest. In reality, disruption to a greater or lesser extent, affected St Peter's for the whole of 2020. The church was open during late Summer for quiet prayer and "safe" services started again in late September.

Church finances were bound to be affected as plate collections stopped and weddings were postponed. Social activities, including coffee between services, which make a small but significant contribution were all cancelled. Importantly, regular giving by standing order was maintained at 2019 levels. It is against this backdrop of unprecedented events that this report is written.

1. The General Fund

Unrestricted receipts and payments are recorded in the general fund. At the end of 2020, the payments exceeded the receipts by £11,028 for the reasons stated in the introduction, i.e., the effect of the pandemic on collections, weddings and social activities. Fortunately the church has sufficient reserves to cover this deficit.

Regular giving makes up nearly 82% of St Peter's receipts and because of changes to some standing orders this increased marginally from £84,997 in 2019 to £85,825 in 2020.

Hermitage room hire and flat rent, contributed £10,000 to the general fund in 2019, but this had to be reduced to £8,000 for 2020 owing to the pre-school being closed for the first lockdown.

The exceptional income of £6,054 was the result of an insurance claim for broken stained glass windows, and donations from church members for Covid support grants.

Regarding ministry costs, expenditure on office expenses, and family, youth and children's ministry remained at 2019 levels, but all the payments related to "in-church" ministries reduced as a result of the building being little used. The significant increase in the vicar's expenses was due to advance payment of £2,000 towards a sabbatical, which was subsequently postponed.

Charitable giving to mission partners and other charities appears to have more than doubled but this is due to a change in the timing of payments agreed by the PCC. 2019 was, in effect a half-year, whereas 2020 was, and future years will be, a full year.

St Peter's paid £78,504 in parish share; a 5% increase on 2019 and 96% of that requested by the diocese.

Gas and electricity bills, and cleaning, reduced as expected, but repairs and maintenance increased as various minor repairs were done while the building was closed.

Salaries and associated staff payments remained at a similar level to 2019, but in reality the payment to the FYC Leader was reduced from £9,458 to £4,435 owing to receipts from the Job Retention (Furlough) Scheme.

2. The Hermitage

The Hermitage is a valuable and necessary source of income for St Peter's church but with the pre-school being closed due to the pandemic, and all other occasional hire being cancelled, Hermitage hire dropped by 50% from £11,744 in 2019 to £5,894 in 2020. Running expenses were similar to 2019 with savings on gas, cleaning and gardening. The increase in electricity bills is being investigated.

After considerable planning, the major refurbishment of Flat One was completed in December. This was delayed from earlier in the year. Just over £26,000, previously accrued in the Hermitage deposit account was used to pay for the work. Some savings were made as the tenant was able to move into Flat Three, rather than a B&B, while the work took place. Flat One is now finished to a high standard and should need very little maintenance for some time.

Overall, the Hermitage operated at a deficit of £27,415 in 2020, owing to the loss of pre-school hire and the refurbishment of Flat One.

3. Designated and Restricted Funds

St. Peter's Church has several funds, established over many years, which can only be used for the purposes specified by the original donors, or designated by the PCC.

There were no changes to the Refugee, Mission, Church Grounds, Bellringers or Organ Funds during 2020.

£2,444 was withdrawn from the Project Fund to pay for the camera system for livestreaming services which was installed in November.

£264 was withdrawn from The Co-op Community Fund to pay for gifts for members of the Monday Friendship Group which has been unable to meet during the pandemic.

There are also a number of restricted funds invested with Churches, Charities and Local Authorities Investment Management (CCLA). At the year end:

The Ruddington (Mills) Permanent Endowment Fund, held in shares, was valued at £3,278, an increase of £211 (6.8%).

The Ruddington Chancel Permanent Endowment Fund, held in shares, was valued at £52,325, an increase of £3,367 (6.9%)

The Ruddington Chancel Fund, held in cash, was valued at £53,209, an increase of £1,687 (3.27%). This fund is nominally restricted to maintenance of the chancel roof, but up to 70% can be spent on other major projects. It is planned to use this fund to repair and reseal the church floor early in 2021. The work is estimated to cost just under £7,000.

4. Disbursement of Grants – Charitable Giving

St. Peter's Church has a policy of making grants to chosen charities each year, worth approximately 10% of general fund receipts. Members are asked to suggest charities from which a short list is produced for discussion and approval by the PCC.

The charitable giving for 2020 appears in the financial statements and totals £14,400, including £400 in pastoral Covid support grants. Owing to the transitional period where the church moves from making these payments in the current year, to the following year, this is considerably more than in 2019. When these statements have been examined and approved, 10% of the unrestricted receipts to the general fund in 2020, will be given away in 2021.

5. Summary

The total of cash and bank balances held by St Peter's on 31 December 2020 was:

General Fund (including £22,886 of unrestricted reserves)	£64,700
Hermitage Fund	£1,200
Ruddington Chancel (Cash) Fund	£53,200
Other Restricted Funds	£35,200
<u>Total</u>	<u>£148,900</u>

This is £44,300 reduction on the cash and bank balances at the end of 2019, due to the pandemic and the considerable investment in refurbishing Flat One.

Looking forward, there is still considerable uncertainty regarding the effect of the pandemic on church life in 2021 so budgeting has been very difficult. However St Peter's still has reserves of just under £23,000 so there is no immediate crisis. That said, the difference between receipts from regular giving and associated Gift Aid, and the church's payments continues to widen, emphasising the importance of the Hermitage rent and room hire to bridge the gap.

Mike Houghton, Treasurer

Independent Examiners Report on the accounts

Report to the PCC of St Peter's Ruddington on the accounts for the year ended 31st December 2020

Responsibilities of PCC

The PCC are responsible for the preparation and presentation of the accounts.

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Responsibility of Independent Examiner

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act,
- to follow the procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of statement

My examination was carried out in accordance with the 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 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 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of section 130 of the 2011 Act and section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  _____ Date: 5th March 2021

Laurence Fearon

LEF Consulting, 107 Beeches Road, Rowley Regis, West Midlands B65 0BB

St Peter's Church, Ruddington
Financial Statements for the year ended 31 December 2020
Receipts and Payments Account (£ thousand)

	General Fund	Hermitage Fund (designated)	Ruddington Chancel Fund (restricted)	Other restricted Funds ²	Endowment Funds ³	Total
Cash and bank balances 31/12/18	70.9	32.6	49.5	14.2	0.0	167.2
2019						
Receipts	128.1	24.1	0.0	26.5	1.5	180.2
Payments	(123.3)	(28.1)	0.0	(2.8)	0.0	(154.2)
Other transfers	0.0	0.0	1.5	0.0	(1.5)	0.0
Net increase/(decrease)	4.8	(4.0)	1.5	23.7	0.0	26.0
Cash and bank balances 31/12/19	75.7	28.6	51.0	37.9	0.0	193.2
2020						
Prior Year Adjustment 3						(5.3)
Restated Balance						187.9
Receipts	129.4	18.5	2.2	0.0	1.6	151.7
Payments	(140.4)	(45.9)	0.0	(2.7)	0.0	(189.1)
Other transfers	0.0	0.0	0.0	0.0	(1.6)	(1.6)
Net increase/(decrease)	(11.0)	(27.4)	2.2	(2.7)	0.0	(39.0)
Cash and bank balances 31/12/20	64.7	1.2	53.2	35.2	0.0	148.9

1 Reserves for church

2 Bell ringers, Church grounds, Mission, Project, Co-op, Organ and Refugee funds

3 Adjustment for historical minor errors

PARISH CHURCH OF ST PETER, RUDDINGTON 2020**GENERAL FUND RECEIPTS AND PAYMENTS ACCOUNT (£)**

<u>RECEIPTS</u>	2019	2020
EARNINGS		
Bank Interest	124	131
Wedding and funeral fees	5,036	3,151
Church Hire	387	260
Hemitage	10,000	8,000
TOTAL EARNINGS	15,547	11,542
EXTRAORDINARY RECEIPTS		
Donations	5,556	650
Designated Gifts	0	600
Exceptional Income	0	6,054
Deposits held (postponed youth camp)	0	356
Furlough (Childrens Worker)	0	5,023
TOTAL EXTRAORDINARY RECEIPTS	5,556	12,683
OFFERINGS		
Regular Giving	84,997	85,825
Collections/open plate	3,852	1,475
Tax Recovered	18,230	17,841
TOTAL OFFERINGS	107,079	105,141
<u>TOTAL RECEIPTS</u>	<u>128,182</u>	<u>129,366</u>
<u>PAYMENTS</u>		
CAPITAL EXPENDITURE		
New Equipment/Stained Glass Window	835	5,710
TOTAL CAPITAL EXPENDITURE	835	5,710
CHARITABLE GIVING	6,165	14,400
MINISTRY COSTS		
Office Costs	1,489	1,579
Family, Youth and Children's Ministry	1,240	1,245
Training and Discipleship	941	89
Worship Resources	1,483	957
Messy Church and Café Church	319	141
Music and Technical	521	280
Vicar's Expenses	2,471	3,720
Exceptional	115	0
TOTAL MINISTRY COSTS	8,579	8,012
PARISH SHARE	74,772	78,504

RUNNING EXPENSES

Bank Charge	12	86
Electricity	1,253	1,059
Gas	5,644	4,783
Insurance	5,171	5,779
Cleaning	433	100
Repairs & Maintenance	2,760	4,344
Water	64	100
TOTAL RUNNING EXPENSES	15,337	16,250

SALARIES AND DISBURSEMENTS

Administrator	2,815	2,871
Family, Youth and Children's Leader	9,675	9,458
Pension	1,785	1,852
HMRC	3,334	3,336
TOTAL SALARIES AND DISBURSEMENTS	17,609	17,517

TOTAL PAYMENTS**123,297****140,394****EXCESS OF RECEIPTS OVER PAYMENTS****4,885****-11,028**

PARISH CHURCH OF ST PETER, RUDDINGTON 2020**HERMITAGE RECEIPTS AND PAYMENTS ACCOUNT (£)**

	2019	2020
<u>RECEIPTS</u>		
RENT Flats	12,258	12,630
Hermitage hire	11,744	5,894
Bank Interest	117	11
<u>TOTAL RECEIPTS</u>	<u>24,119</u>	<u>18,534</u>
<u>PAYMENTS</u>		
CAPITAL EXPENDITURE	4,157	26,118
Payment to Church	10,000	8,000
<u>RUNNING EXPENSES</u>		
Administration	733	778
Bank Charges	83	60
Cleaning	652	330
Electricity 5	788	1,347
Gas	1,315	983
Gardening	482	0
Insurance	1,585	1,621
Property Agent	612	606
Council Tax (flat 3)	0	160
Repairs & Maintenance	6,008	4,093
Water	312	441
<u>TOTAL RUNNING EXPENSES</u>	<u>12,570</u>	<u>10,419</u>
<u>SALARIES</u>		
Administrator	1,387	1,412
<u>TOTAL SALARIES</u>	<u>1,387</u>	<u>1,412</u>
<u>TOTAL PAYMENTS</u>	<u>28,114</u>	<u>45,949</u>
<u>EXCESS OF RECEIPTS OVER PAYMENTS</u>	<u>-3,995</u>	<u>-27,415</u>

5 includes 294 electricity rebate (2019: 139)

PARISH CHURCH OF ST PETER, RUDDINGTON 2020
OTHER RESTRICTED FUNDS

	Refugee	Project	Mission	Church Grounds	Bell Ringers	Co-op	Organ	Total
	£	£	£	£	£	£	£	£
Cash and bank balances 31/12/18	534	10357	237	1,185	844	0	1,036	14,193
2019								
Receipts	4241	16880	0	0	500	4,828	0	26,449
Payments	-2188	0	0	0	0	-591	0	-2,779
Net increase/(decrease)	2053	16880	0	0	500	4237	0	23,670
Cash and bank balances 31/12/19	2587	27237	237	1185	1344	4237	1036	37,863
2020								
Receipts	0	0	0	0	0	0	0	0
Payments	0	-2,444	0	0	0	-264	0	-2,708
Net increase/(decrease)	0	-2444	0	0	0	-264	0	-2,708
Cash and bank balances 31/12/20	2587	24,793	237	1,185	1,344	3,973	1,036	35,155

PARISH CHURCH OF ST PETER, RUDDINGTON 2020**Funds where Southwell & Nottingham Diocesan Board of Finance is Custodian Trustee****RUDDINGTON (MILLS) FUND – PERMANENT ENDOWMENT (£)****Managing Trustees - Southwell & Nottingham Diocesan Board of Finance**

	2019	2020
Receipt - Investment Fund Income	0	0
Payment - Transfer to General Fund	0	0
	<u>0</u>	<u>0</u>
Invested assets value at 1st Jan	2,584	3,067
Unrealised gain (reduction) on investment	483	211
Invested assets value at 31st Dec	<u>3,067</u>	<u>3,278</u>

RUDDINGTON CHANCEL FUND - PERMANENT ENDOWMENT (£)**Managing Trustees - Southwell & Nottingham Diocesan Board of Finance**

	2019	2020
Receipt - Investment Income	1,423	1,466
Payment - Transfer to Restricted Fund	1,423	1,466
	<u>0</u>	<u>0</u>
Invested assets value at 1st Jan	41,243	48,958
Unrealised gain (reduction) on investment	7,715	3,367
Invested assets value at 31st Dec	<u>48,958</u>	<u>52,325</u>

RUDDINGTON CHANCEL FUND – RESTRICTED FUND (£) ⁶**Managing Trustees - PCC of St Peter's Church**

	2019	2020
Receipts		
Transfer from Endowment Fund	1,423	1,466
Deposit Interest	89	91
Total Receipts	<u>1,512</u>	<u>1,557</u>
Payments		
Contribution to reordering	0	0
Excess of Receipts over Payments	<u>0</u>	<u>0</u>
Funds 1 Jan	49,720	51,522
Funds 31 Dec	<u>51,522</u>	<u>53,209</u>

6 Primarily for keeping the chancel wind and weatherproof, but up to 70% may be used for the rest of th

PARISH CHURCH OF ST PETER, RUDDINGTON

<u>CHARITABLE GIVING FOR THE YEAR (£)</u>	2019	2020
Teso Development Trust	0	1400
Aminit High School	0	1400
Howard Bass	0	700
The Friary	0	700
Open Doors	685	700
Tearfund	0	700
Kings Pidugu	0	1400
Street Pastors	0	700
WP-Christian Solidarity	685	0
Simeons Trustees	0	700
NG11 Food Bank	0	1400
Stathern Children's Holiday Club	685	0
Compassion UK	685	0
Refugee Roots	685	1400
Jericho Road Project	685	0
Creative Energie	685	700
PSG Vidas (Raquel and Max)	1370	1400
West Bridgford Debt Centre (CAP)	0	700
Pastoral	0	400
	<u>6,165</u>	<u>14,400</u>

TOTAL

The timing of payments makes the amounts in both years look dissimilar

PARISH CHURCH OF ST PETER, RUDDINGTON 2020

STATEMENT OF ASSETS AND LIABILITIES AT YEAR END (£)

	<u>2019</u>	<u>2020</u>
NET MONETARY ASSETS	186,205	147,185
PERMANENT ENDOWMENT TRUSTS		
Ruddington (Mills) Fund	3,067	3,278
Ruddington Chancel Fund	48,958	52,325
TOTAL NET FUNDS	<u>238,230</u>	<u>202,788</u>

In addition to the above assets, the following significant amounts were due or payable at the year end:

	<u>2019</u>	<u>2020</u>
DEBTORS AND OTHER ANTICIPATED RECEIPTS (£)		
CHURCH		
HERMITAGE		
Cleaner	100	100
Total	100	100


CREDITORS AND COMMITMENTS

CHURCH		
HERMITAGE		
Total	0	0

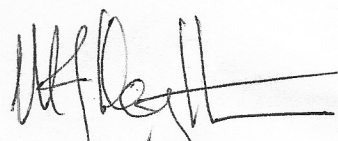
NON-MONETARY ASSETS worth over £1,000

Hermitage Building
Church Organ, Church chairs, Electric Piano

Signed on behalf of the PCC:-



Andrew Buchanan, Chairman.



Mike Houghton, Treasurer