

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 Aminit 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.

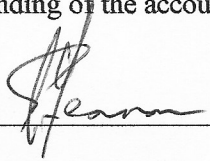
Basis of statement

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
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EXCESS OF RECEIPTS OVER PAYMENTS

4,885	-11,028
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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 the

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:

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

CREDITORS AND COMMITMENTS

CHURCH
HERMITAGE

Total

0 0

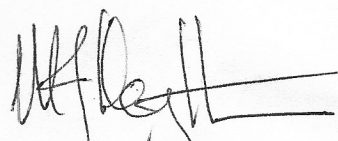
NON-MONETARY ASSETS worth over £1,000

Hermitage Building
Church Organ, Church chairs, Electric Piano

Signed on behalf of the PCC:-



Andrew Buchanan, Chairman.



Mike Houghton, Treasurer