

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

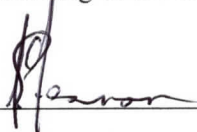
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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 (£)**

<u>RECEIPTS</u>	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>
<u>PAYMENTS</u>		
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
<u>TOTAL RECEIPTS</u>	<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
<u>TOTAL RUNNING EXPENSES</u>	<u>10,419</u>	<u>13,821</u>
<u>SALARIES</u>		
Administrator	1,412	1,414
<u>TOTAL SALARIES</u>	<u>1,412</u>	<u>1,414</u>
<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 (£)**

	2020	2021
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	201,303	194,099

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

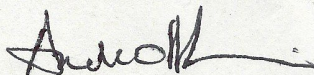
DEBTORS AND OTHER ANTICIPATED RECEIPTS (£)	2020	2021
CHURCH		
HERMITAGE		0
Cleaner	100	0
Total	100	0

CREDITORS AND COMMITMENTS		
CHURCH		
Positive Energy		1,000
HERMITAGE		
Positive 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>