

Chairman's Report 2020

In many respects, the report for this year echoes the words used last year. We have all experienced something that we did not expect and did not understand and had to navigate without a map.

This is still the case in so many ways, both for our church family and for our wider community, nation and world.

In the midst of all this we have sought to do what we could to enable our worship life to continue while at the same time looking after each other and those around us who are most vulnerable. 1 Corinthians 13 – “now these 3 remain – faith hope and love, but the greatest of these is love.”

I want to take the opportunity of expressing all our thanks to 2 people. First to Fred Passant who has held the position of Treasurer and Honorary Treasurer for 26 years (now retiring), and this after faithful service as Churchwarden. He has not only managed the funds on our behalf working with the Church Council, but has always given sound advice to those needing it concerning the financial picture, and all with a heart and motivation focussed on the mission of the church.

Second, I want to express thank to Graham Barton for his service over this difficult period as Health and Safety Officer for our church. Little did he know what would face us all when he took on this position, but he has advised and supported his fellow members of the Core Team, when we have encountered such huge challenges. We are so grateful for the extra miles that Graham has travelled to enable us to serve each other and care for those in need.

We continue to have challenges of other types too. The finances of all churches, in common with other sections of our communities, have been hard pressed with usual income reduced from specific events. Our Gift Day 2020 was a great answer to prayer, and this enabled us to finish the year in a much better place than would otherwise been the case.

Our new financial team will be working to take over from Fred and up-date our systems and we pray for them in all of this.

The heart we have as a church is to make Jesus known and to show his love. Our aim, as our Vision states is to be a People and Place of God's Presence and Peace. We long to see people come to faith and to grow in that faith, and this will be our focus as we move on through, hopefully to an end of the pandemic in the near future.

With my thanks and love to each and every member of our church family

Simon

ST MARY'S CHURCH, NEWENT: APCM held on Monday 6 July 2021 in church and on Zoom.

Simon opened the meeting with a reading from Mark 6; feeding the five thousand. We need to listen to God as we come out of the Covid -19 regulations. There have been many answers to prayer since the pandemic started. He ended with prayer.

Simon thanked the singers and musicians who have performed in church and on Zoom. He also thanked Dan and Nigel for their technical skills and to everyone who has shared God's word with us.

ATTENDANCE

APOLOGIES FOR ABSENCE

Graham Barton

VESTRY MEETING

All church officers were re-elected,
Church Wardens - Roger Beard & Carol Gooch
Deputy Warden & Methodist Secretary - Sue Cook Baptist
Secretary & Safeguarding officer - Janet Roach Secretary to the Council - Carole Brookes

ANNUAL PAROCHIAL CHURCH MEETING

Minutes of 2020 were accepted by members present, after Simon outlined three amendments. Elizabeth Beard, Jo Goodwin and Pam Roberts will all continue on PCC for another three years. Shirley Johns will continue on PCC with her current yearly review. Members can be co-opted throughout the year. Simon thanked PCC members.

ELECTORAL ROLL

200 members to include 147 Anglicans, 9 Methodists, 21 Joint, 6 Baptists, 7 Church in Good standing.

SAFEGUARDING

GDPR and training requirements are in hand, and we are also insurance compliant. Janet Roach is our Safeguarding officer.

HEALTH & SAFETY

Thanks to Graham Barton for all H&S, Hygiene and Fire safety measures which have helped to keep us safe during the pandemic.

A gift of appreciation is going to Graham as he stands down from this post.

FINANCIAL REPORT

PRESENTATION OF ACCOUNTS

Thanks were given to Fred for his management of our finances.

Income of 2020: envelope receipts were very low although Bankers Orders were up.

Tax refunds, general plate collections and fees were all down and there was no fund-raising.

We received £12,631 for our Annual Gift Day, helping our income which was only slightly down. Our outgoings were £60,500. Our General reserves are £28,300 - down £5,000 on the previous year.

There is still £8,000 to be paid on the Diocesan bridging loan for the Porch project - the final bill for the porch has been paid.

Lord's Larder: Thanks to individual and corporate donations, and those from surrounding supermarkets.

Fred Passant is standing down as Treasurer after 26 years in post, also serving as Churchwarden before that. Simon presented his wife Brenda with gifts in Fred's absence (he was present on Zoom). There was a card, a framed picture of our

most recent stained glass window and a bottle of wine -1994 vintage, to reflect the 26 years of Fred's service.

We need a finance team - Nigel Gabb will take an advisory role with Shirley Howard looking after the accounting. We need a third person to take care of the banking side.

Assembled members agreed they should serve.

Tudor Powell has agreed to continue as Independent Examiner.

REPORTS

Simon had already circulated reports from Finance, Graham Barton, Churchwardens and Youth Team.

There is a grant of £8,000 for Josh to do his Youth work in Primary and Secondary schools and locally.

Simon thanked Rev Dan Browne for his ministry here during his curacy.

Simon says we should proceed cautiously as the country unlocks. We need to plan for how we re-introduce church activities. Mutual care will be a priority.

Simon invited questions from the floor - Rev David King expressed his concern over the decision by the Methodist Church to conduct same-sex marriage services.

Thanks were offered for Simon for all he does for us here at St Mary's, and Dan thanked Simon for all his care and attention. Thanks offered too, for the services over Zoom and music in church.

Simon gave thanks to all and ended the meeting with prayer at 8.45pm.

ST. MARY'S CHURCH, NEWENT

Registered Charity No. 1158153

FINANCIAL STATEMENTS FOR YEAR END 31.12.2020

THESE FINANCIAL STATEMENTS HAVE BEEN PREPARED FOR ST. MARY'S CHURCH, NEWENT TO COMPLY WITH THE CHURCH ACCOUNTING REGULATIONS, 2006. THEY INCLUDE ACCOUNTS OF RECEIPTS AND PAYMENTS, A STATEMENT OF ASSETS AND LIABILITIES AND NOTES TO THE FINANCIAL STATEMENTS.

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Unrestricted funds represent money that can be used for the general purposes of the Church Council; amounts that have been earmarked for specific purposes are called *designated* funds (which nevertheless remain unrestricted), the rest being called *general* funds.

Signed.....
F.H. Passant J.P. Hon. Treasurer

Approved by Church Council: -

Signed.....
(Rev. S. Mason, Chairman)

Signed.....
(Mr. R. Beard BEM - member)

Key dates:

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<u>2019</u>	<u>RECEIPTS 2020</u>	<u>General Funds</u>	<u>Restricted Funds</u>	<u>Total £</u>
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12539	Bankers orders	16205		
9730	Tax refunds (general)	7673		
<u>5276</u>	General plate	<u>1931</u>		
44782		37476		37,476
	<u>Other receipts</u>			
1010	Church \ room users	1212		
430	Legacies \ memoriums	373		
2433	Gift Day (inc. gift aid tax)	12631		
172	FWO \ Sales	61		
2914	Fees, etc.	685		
48	Inv. inc. (exc CBF shares)	50		
1199	Onion Fayre teas, stall, etc	0		
999	Other donations	940		
<u>1957</u>	Gift Aid donations	<u>1622</u>		
11162		17574		17,574

Restricted receipts for specific charities / purposes

St Mary's Romania link	3389	
Romania (Redditch group)	4206	
Refurbishment Fund (Porch)	2864	
For Lord's Larder	15561	
Bell Fund (Transfer from Bell A/C for bell frame work)	1000	
Memorium (for specified causes)	271	
Churchyard upkeep - FODDC	2050	
WorldwideMissions (Leprosy)	290	
Children's Society	515	
Other charities (TRAC, Listening Post, Send a Cow)	416	
Flower Fund	0	
Christian Aid	50	
Agape	37	
For Discretionary Fund	125	
Brunel 2020 (deposits)	670	
<u>Computer Fund</u>	<u>375</u>	
TOTAL	31,819	31,819
<u>TOTAL RECEIPTS</u>	<u>55,050</u>	<u>31,819</u>
		<u>86,869</u>

PAYMENTS 2020		General funds	Restricted	TOTAL
2019	Ministry, church, etc.			
1038	Rector expenses	885		
194	Curate expenses	0		
500	Baptist Home Mission	500		
1082	Office & telephone	1541		
219	Teaching, courses, etc.	178		
3719	Gas & water	3252		
1262	Electricity	1305		
5110	Insurance	5191		
1591	Cleaning services	1277		
3191	Repairs / maintenance	2369		
444	Services / altar	0		
715	Music expenses	772		
117	Junior church	41		
912	Printing /stationary	396		
35632	Parish Share Anglican	37520		
4472	Methodist Circuit	4580		
978	Youth work	496		
434	Miscellaneous	207		
61,610		60,510		

Restricted payments to charities, etc.

Bell fund	25
St Mary's Romania link	2848
Romania Redditch Group	4726
Refurbishment fund (porch)	1619
Refurbishment Loan repayment	4080
Lord's Larder	7791
Flower fund	0
Memorium (for specified causes)	271
Worldwide Missions (Leprosy)	290
Childrens Society	500
Other charities (TRAC, List. Post, Send a Cow)	416
Christian Aid	0
Agape	0
Churchyard upkeep	2049
Brunel 2020	0
Computer fund	758
TOTAL	25,373

Total unrestricted receipts (P2) minus above payments of £60,510 = -(£5,460)

Total restricted receipts (P2) minus above payments of £25,373 = £6,446

Grand Total receipts minus payments = £986.

BANK ACCOUNTS - MOVEMENTS IN 2020

Lloyds Classic A/C (current account)

Opening balance	5514.92
Add receipts	26320.94
Less payments	<u>23141.90</u>
Closing balance	<u>8,693.96</u>

Barclays A/C (current account)

Opening balance	31704.34
Add receipts	56036.89
Less payments	<u>58788.10</u>
Closing balance	<u>28,953.13</u>

Lloyds Bell fund A/C

Opening balance	2018.80
Add interest and deposits	0.70
Less transfers	<u>1000.00</u>
Closing balance	<u>1,019.50</u>

Total of above accounts, plus £25 cash float (church) + £557 cash float (treasurer)
= £39,248.59 (see p. 5)

Treasurer cash float held to help with Lord's Larder operations. (This float has had £1,500 transfers from Barclay's account during the year).

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

<u>2019</u>		<u>2020</u>
	<u>Investments</u>	<u>£ Unrestricted £ Restricted</u>
2448	C of E CBF Investment Fund	2,695 0
4348	C of E CBF Deposit Fund	4,366 0
<u>1668</u>	Glos. Diocese CBF Trust (87 shares)	<u>1,782 0</u>
8464		<u>8,843 0</u>

Bank Accounts / Cash

	<u>RESTRICTED</u>	<u>UNRESTRICTED</u>	<u>TOTAL</u>
Barclays (current account): -			
• Agape fund (£28 from 2019)	65		
• Refurbishment fund (inc. Loan £12k)	4600		
• Flower fund (£135 from 2019)	135		
• Ecumenical fund	430		
• Romania project (£1698 from 2019)	2239		
• Romania Redditch fund (£451 from 2019)	(69)		
• Marriage prep. course (from 2014)	96		
• Lord's Larder (£1445 from 2019)	9215		
• Discretionary Fund (£340 from 2019)	465		
• Brunel Manor 2020 deposits	480		
• Childrens Society	15		
• Clock Fund	554		
• Christian Aid (£37 from 2019)	87		
• FODDC - churchyard	(5)		
• Bell Fund	<u>375</u>		
• Total Barclays balance	<u>18,682</u>	<u>10,271</u>	<u>28,953</u>
Lloyds Classic (current) A/C		8,694	8,694
Lloyds Bell fund A/C	1,019		1,019
Cash		<u>582</u>	<u>582</u>
<u>TOTAL</u>	<u>19,701</u>	<u>19,547</u>	<u>39,248 *</u>

* This is the total cash held in bank accounts, see page 4.

The above shows our total restricted and unrestricted cash and investment assets as £48,091.

The **Unrestricted Assets**, i.e. our general reserves, stand at **£28,390** at the year end compared to **£33,462** the previous year, i.e. a fall of **£5,072**. This decrease is due to the excess expenditure over income in 2020 of **£5,460** (page 3), and a rise in the value of the investments of **£379**.

N.B. The Refurbishment Fund includes the £20k loan from the Diocese, £12k of which is outstanding with the next payment of £4k being due in January 2021.

Monetary liabilities: - £12k Diocesan Loan outstanding. **Debtors:** - The bracketed sums shown above.

Fixed assets: - These include the land, buildings and contents belonging to St. Mary's. Apart from the items listed in the Terrier and Inventory (which includes the silver plate, etc.) the Church Council also owns the following items used in the running of the church:

Computing equipment, photocopier, printing machine, video player/monitor, public address system, stage lighting, CCTV system, various microphones and a CD / tape player. All these are security coded.

ST. MARY'S CHURCH, NEWENT - OUTWARD GIVING - 2020

Lord's Larder	<u>£</u> * see below
St Mary's Romania Project	2848
Agape (India)	0
Baptist Home Mission	500
Leprosy Mission (excludes boxes)	290
Listening Post	94
Children's Society (includes boxes)	500
Gloucester Historic Churches Trust	50
C S W	0
Send a Cow	190
Tom Roberts Adventure Centre	131
Methodist Charity	0
Christian Aid	0

TOTAL **£4,603**

(In 2019 the outward giving was £7,060)

* Lord's Larder - see P 8 for details.

N.B. The above does not include Memoriums (collections taken for specific charitable causes at funerals). These total £271 for 2020 and are paid direct to the funeral directors.

REFURBISHMENT FUND 2020
(Porch Project)

Fund balance at 01.01.2020 inc. loan
 (from 2019 accounts)

£
7,435

Income in 2020

Donations (inc. gift aid tax)	2,672
Listed Places of Worship VAT grants	192
Christmas Tree Festival (net)	0

Total **£2,864**

Expenditure in 2020

Porch project	1,356
Loan repayment to Diocese	4,080
Architect fees - Lady Chapel roof project	263

Total **£5,699**

Balance (for 2020) **-£2,835**

Overall Balance at 31.12.2020 **£4,600**
(NB £12k plus interest is due to the Diocese, £4k in January 2021)

This balance is represented on 1.1.21 by: -

CBF Deposit Fund	0
CBF Share A/C	0
Barclay's current A/C	<u>4,600</u>
	<u>£4,600</u>

(The Porch Project is thus in debt by £7,400 plus a little interest)

LORD'S LARDER FUND 2020

<u>Fund balance at 01.01.2020</u> (from 2019 accounts)	<u>£</u> 1,445
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Income in 2020

Personal donations (inc. gift aid tax)	7,863
Corporate donations (inc. Newent Town Council, Avara Foods, Probus, Rotary)	6,180
Other donations (inc. churches, grants, schools)	1518
TOTAL 2020 INCOME	15,561

Expenditure in 2020

Food purchases (additional to donated food)	1,552
Lord's Larder infrastructure	2,254
Service charges (inc. electricity)	621
Co-ordination and deliveries	3,364
TOTAL 2020 EXPENDITURE	7,791

<u>Balance (for 2020)</u>	<u>7,770</u>
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<u>Overall Balance at 31.12.2020</u>	<u>£9,215</u>
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This balance is represented on 1.1.21 by: -

CBF Deposit Fund	0
CBF Share A/C	0
Barclay's current A/C	9,215
	<u>£9,215</u>

N.B. Substantial amounts of donated food + extra purchases have been delivered during the year.

Independent Examiner's Report to the Church Council of
St. Mary's Church, Newent, Gloucestershire

Independent Examiner's Report to the Church Council

This report on the accounts of the above for the year ended 31st December 2020 is in respect of an examination carried out in accordance with regulation 3(3) of the Church Accounting Regulations 1997 and section 43 of the Charities Act 1993.

Respective responsibilities of the Church Council and the examiner

As members of the Church Council you are responsible for the preparation of the accounts; you consider that the audit requirement of regulation 3(3) of the Church Accounting Regulations 1997 and section 43(2) of the Charities Act 1993 do not apply. It is my responsibility to issue this report on these accounts in accordance with regulation 25 of the Church Accounting Regulations 1997 and regulation 7 of the Charities (Accounts and Reports) Regulations 1995.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission section 43(7)(b) of the Charities Act 1993. The examination included a review of the accounting records maintained by the Church Council and the comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

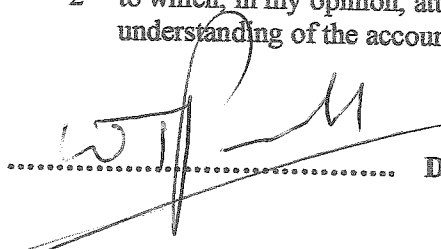
Independent examiner's statement

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
 - (a) to keep accounting records in accordance with section 41 of the Charities Act 1993; and
 - (b) to prepare accounts which accord with the accounting records, have not been met.
- 2 to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed

Tudor Powell
Foye House
Clifford's Mesne
Newent, GL18 1JN


..... Date **5 FEB 2021**

ST. MARY'S CHURCH, NEWENT

Registered Charity No. 1158153

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Monetary liabilities: - £12k Diocesan Loan outstanding. **Debtors:** - The bracketed sums shown above.

Fixed assets: - These include the land, buildings and contents belonging to St. Mary's. Apart from the items listed in the Terrier and Inventory (which includes the silver plate, etc.) the Church Council also owns the following items used in the running of the church:

Computing equipment, photocopier, printing machine, video player/monitor, public address system, stage lighting, CCTV system, various microphones and a CD / tape player. All these are security coded.

ST. MARY'S CHURCH, NEWENT - OUTWARD GIVING - 2020

Lord's Larder	<u>£</u> * see below
St Mary's Romania Project	2848
Agape (India)	0
Baptist Home Mission	500
Leprosy Mission (excludes boxes)	290
Listening Post	94
Children's Society (includes boxes)	500
Gloucester Historic Churches Trust	50
C S W	0
Send a Cow	190
Tom Roberts Adventure Centre	131
Methodist Charity	0
Christian Aid	0

TOTAL **£4,603**

(In 2019 the outward giving was £7,060)

* Lord's Larder - see P 8 for details.

N.B. The above does not include Memoriums (collections taken for specific charitable causes at funerals). These total £271 for 2020 and are paid direct to the funeral directors.

REFURBISHMENT FUND 2020
(Porch Project)

Fund balance at 01.01.2020 inc. loan
 (from 2019 accounts)

£
7,435

Income in 2020

Donations (inc. gift aid tax)	2,672
Listed Places of Worship VAT grants	192
Christmas Tree Festival (net)	0

Total **£2,864**

Expenditure in 2020

Porch project	1,356
Loan repayment to Diocese	4,080
Architect fees - Lady Chapel roof project	263

Total **£5,699**

Balance (for 2020) **-£2,835**

Overall Balance at 31.12.2020 **£4,600**
(NB £12k plus interest is due to the Diocese, £4k in January 2021)

This balance is represented on 1.1.21 by: -

CBF Deposit Fund	0
CBF Share A/C	0
Barclay's current A/C	<u>4,600</u>
	<u>£4,600</u>

(The Porch Project is thus in debt by £7,400 plus a little interest)

LORD'S LARDER FUND 2020

<u>Fund balance at 01.01.2020</u> (from 2019 accounts)	<u>£</u> 1,445
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Income in 2020

Personal donations (inc. gift aid tax)	7,863
Corporate donations (inc. Newent Town Council, Avara Foods, Probus, Rotary)	6,180
Other donations (inc. churches, grants, schools)	1518
TOTAL 2020 INCOME	15,561

Expenditure in 2020

Food purchases (additional to donated food)	1,552
Lord's Larder infrastructure	2,254
Service charges (inc. electricity)	621
Co-ordination and deliveries	3,364
TOTAL 2020 EXPENDITURE	7,791

<u>Balance (for 2020)</u>	<u>7,770</u>
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<u>Overall Balance at 31.12.2020</u>	<u>£9,215</u>
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This balance is represented on 1.1.21 by: -

CBF Deposit Fund	0
CBF Share A/C	0
Barclay's current A/C	9,215
	<u>£9,215</u>

N.B. Substantial amounts of donated food + extra purchases have been delivered during the year.

Independent Examiner's Report to the Church Council of
St. Mary's Church, Newent, Gloucestershire

Independent Examiner's Report to the Church Council

This report on the accounts of the above for the year ended 31st December 2020 is in respect of an examination carried out in accordance with regulation 3(3) of the Church Accounting Regulations 1997 and section 43 of the Charities Act 1993.

Respective responsibilities of the Church Council and the examiner

As members of the Church Council you are responsible for the preparation of the accounts; you consider that the audit requirement of regulation 3(3) of the Church Accounting Regulations 1997 and section 43(2) of the Charities Act 1993 do not apply. It is my responsibility to issue this report on these accounts in accordance with regulation 25 of the Church Accounting Regulations 1997 and regulation 7 of the Charities (Accounts and Reports) Regulations 1995.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission section 43(7)(b) of the Charities Act 1993. The examination included a review of the accounting records maintained by the Church Council and the comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

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
 - (a) to keep accounting records in accordance with section 41 of the Charities Act 1993; and
 - (b) to prepare accounts which accord with the accounting records, have not been met.
- 2 to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed

Tudor Powell
Foye House
Clifford's Mesne
Newent, GL18 1JN

..... Date **5 FEB 2021**