

ST. GEORGE & ST. MARY CHURCH GRESLEY

The Parochial Church Council of The Ecclesiastical
Parish Church of St George & St Mary, Church
Gresley

Trustees report & financial statements for the year
ended 31 December 2020





**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH CHURCH OF ST GEORGE & ST MARY, CHURCH GRESLEY**

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For the Year Ended 31 December 2020**

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2020 Report and Accounts for the Parochial Church Council of The Ecclesiastical Parish of St George and St Mary, Church Gresley.

Aim and purposes

St George and St Mary's PCC is responsible for cooperating with the Reverend Mike Firbank and the team of lay preachers in promoting the whole mission of the Church; pastoral, evangelistic, social and ecumenical. Our vision for the future as a Church is being abundantly generous, relational, welcoming and rooted in scripture. The PCC is responsible for the maintenance of the church and specifically responsible for the maintenance of the community centre adjacent to the church building. The PCC is currently engaging in applying for grants to facilitate the re-opening of the church building for worship and community work with the aim of fulfilling our vision of being 'at the heart of the community'; we are in the second stage of applying for a grant from the Heritage Lottery Fund. We have already received a grant to undertake a full spectrum analysis and are now in the process of submitting an expression of interest. This will be for a main grant application to hopefully secure £700,000 of funding to carry out the necessary renovation and restoration.

Objectives and activities

The PCC is committed to enabling the community to worship on Sundays and during the week. The PCC works with the church leadership to ensure we keep our services accessible as well as maintaining our regular communion pattern. The PCC has representatives on the Deanery Synod. The PCC actively encourages participation in community outreach through working together with Churches Together in Swadlincote to promote prayer and support in the community through its Swadlincote Town Centre Chaplaincy work in schools through the Assemblies Team and joint events through the year. Due to the Covid-19 pandemic, there has been considerable disruption to our outreach work.

We continue to be part of the Swadlincote Minster, which was licensed in 2018. This has brought together St John's, Newhall; St Peter's, Hartshorne; Emmanuel Swadlincote and our Church to work more closely together combining resources, services, groups and activities in order to be more efficient and effective in the community. We continue to search for new community projects to engage in as part of the Minster.

At the beginning of 2020, we were worshipping on Sunday mornings in our local secondary school (The Pingle Academy) in Swadlincote since we had to leave our church building in December 2017 due to issues with the building, roof and associated structures. We were also worshipping in the Church Community Centre on Sunday mornings and evenings.

Due to the closure of the church building, we have had to suspend weddings and funerals. We have helped those who have made enquiries to find an alternative location. We are still able and happy to arrange Baptisms.

Achievements and performance

Worship, Prayer, Support and Outreach

In order to achieve our objectives we have developed a holistic UP, IN and OUT approach to Worship which is demonstrated through:

UP – As a people rooted in scripture, we gather together to worship God:

- Morning worship including children's and youth groups and Holy Communion when Covid restrictions allowed
- Weekly evening worship at the Community Centre when Covid restrictions allowed
- Worship and music from our worship band to help people grow in their knowledge and understanding of God and develop their relationship with Jesus
- In March 2020, when restrictions meant that we could not gather together the following was initiated:
 - A daily email of prayer, bible study and worship has been emailed out or paper copies distributed
 - We have held a Friday evening gathering of prayer and worship via Zoom

IN – As a people who are relational, we gather IN small groups for pastoral support and Prayer

- Regular house groups following the monthly teaching and scripture held either outside, inside our community centre when allowed or via Zoom
- Throughout the pandemic support for our church family via regular telephone calls, text messages and contact through social media
- Packs of Lent and Easter resources distributed to all on our electoral roll

OUT – As a people who are Abundantly Generous, we go OUT together to share God's love with others

- Working in the community on various Missional projects to bring God's message to the community but suspended in March 2020 and replaced with online support
- Swadlincote Town Chaplaincy supporting schools, shops and local business in the area
- 10% of our unrestricted giving is allocated to support UK and International charities
- Support for our local food bank and Bank House, an organisation which supports people of all ages who have mental health issues
- Monthly magazine which has been widely distributed throughout the area for more than 40 years
- Working with Swadlincote Churches Together and Swadlincote Community Volunteer Service to provide food hampers during school holidays and a cooked meal delivered every Friday evening since May 2020

Gresley Church Community Centre (GCCC)

The community centre remains closed because of the Coronavirus pandemic. We received a grant from our local district council to support the upkeep of the Community Centre during the pandemic. With this grant we have agreed to use some of it to upgrade windows in the centre and work to the exterior of the centre. Work has also been carried out by the Probation Service to clear the grounds around the hall and church.

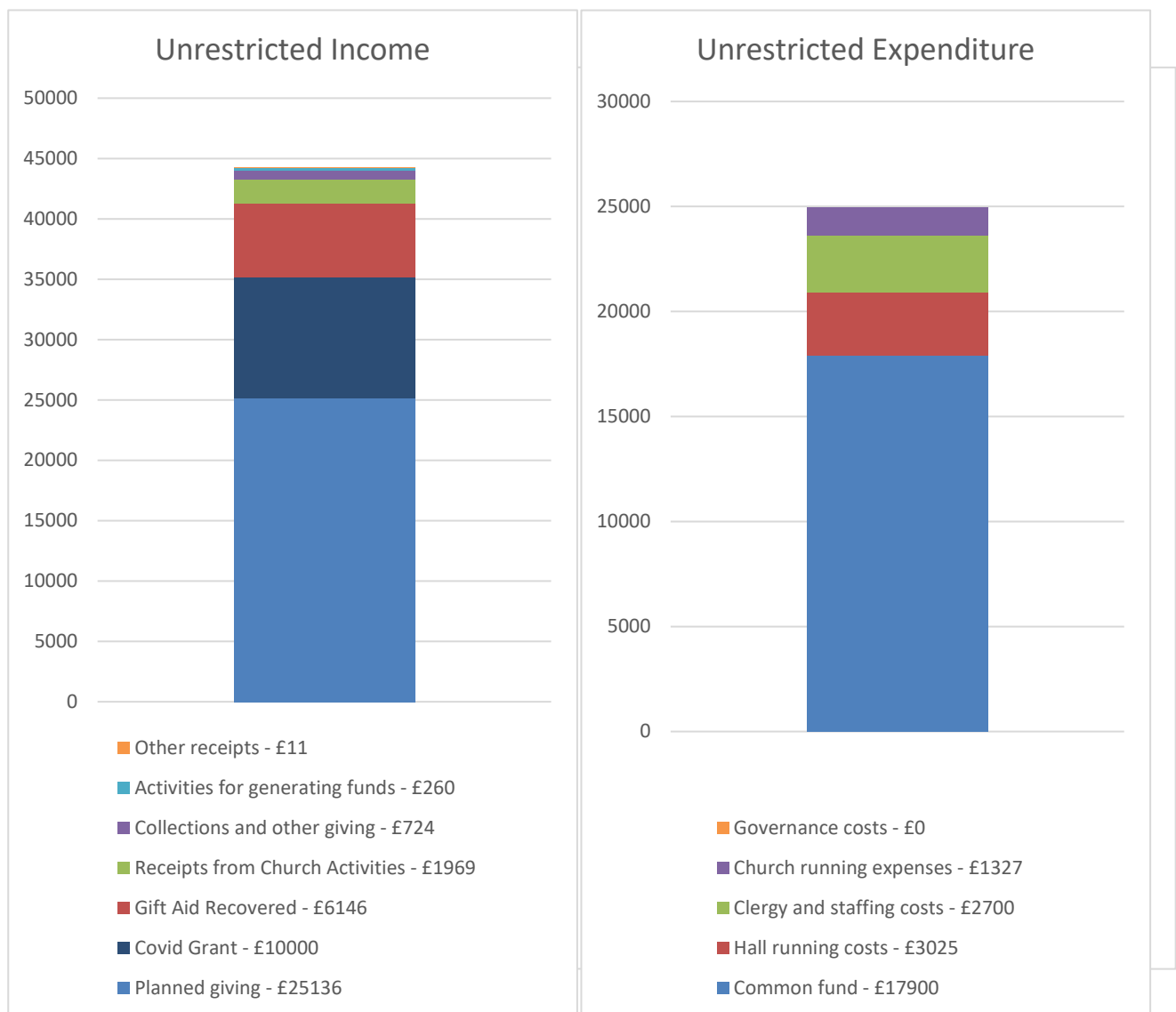
Church Wardens

We were elected to the post of Churchwarden at the end of last October, and, unfortunately, due to the pandemic, we have not been able to carry out most Church Warden duties. However, as part of the Church Leadership Team, we have played a part in the online provision.

We are also part of the team putting together the Expression of Interest document for submission to the Heritage Lottery Fund for the church restoration; this is a slow progress as it needs to be as right as we can make it.

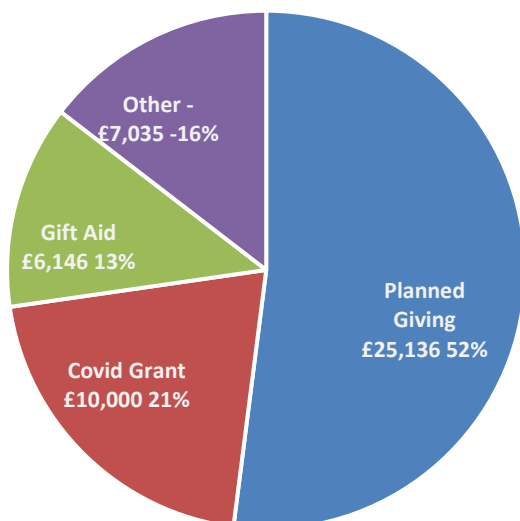
Our thanks go out to all those who have taken part in our online evening prayer, those who have been in the forefront and those behind the scenes. We also thank all those who have donated their time and effort in keeping the Church grounds tidy, home group leaders and co-ordinators, magazine editors and contributors, fellow PCC members, all of whom work together in keeping our church what it is.

Financial review



Total receipts of unrestricted funds were £44,246 of which £25,136 was unrestricted planned voluntary donations, and a further £6,146 was from Gift Aid recovery. Restricted grants and donations of £11,538 were also received, of which £874 relates to Swadlincote Minster. Income from Occasional Offices (Baptism/Wedding/Funeral fees) was again zero (2019 : £nil, 2018 : £nil, 2017 : £1,871 & 2016 : £3,815).

General Fund - Sources of income 2020

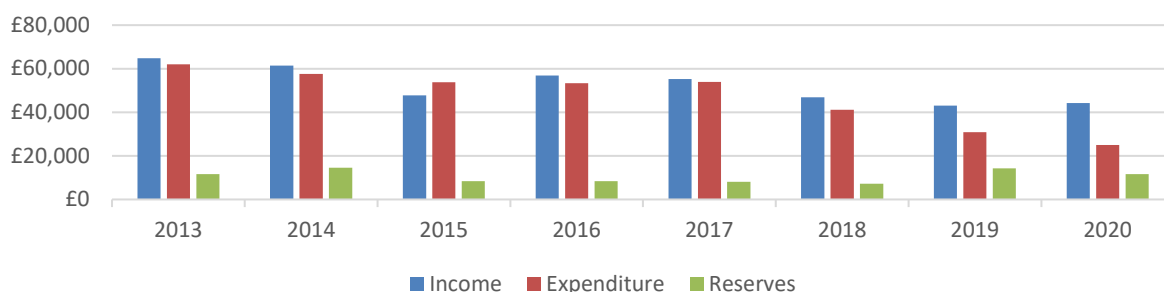


Undoubtedly, Covid-19 had hit us hard with unrestricted planned giving, predominantly directly through the bank and Parish Giving Scheme, (the main source of income for the church) decreased by a further 22% in 2020. We are reliant on a relatively small number of donors (individuals / households) that give between £10 and over £150 every month. We are grateful for every donation as it helps support the work of Gresley Church within the community.

In 2020 £22,360 was spent from unrestricted and designated funds to provide the Christian ministry from Gresley, including the contribution to the diocesan common fund, formerly parish share, (£17,900) that largely provides the stipends and housing for the clergy. In 2019 the PCC re-affirmed their commitment to paying the common fund in full for 2020 and this was set at £40,998, a further increase of 5.1% over 2019. As a PCC we agreed to make monthly payments for 2020 at a rate of 60% of our unrestricted planned giving (plus Gift Aid claimed) to strike a balance between meeting this commitment and continuing the work within the parish. We achieved a payment of £17,900 (44%) which was 57.2% of planned giving.

Net movement in funds on unrestricted funds was a surplus of £19,294 (2019 : Surplus £12,239).

General Fund Income/Expenditure Reserves 2013 - 2020



Overall during 2020, the total fund balances increased from £22,447 to £35,185 of which £28,650 is unrestricted/designated. However, after taking into account the deficit on the Restricted funds, this reduces to £17,731.

Commencing 2019, we manage the funds of Swadlincote Minster on behalf of the four churches. This is by way of a dedicated restricted fund. For 2020 the summary account is as follows:

Receipts		Payments	
Subscriptions		Regular Events	
Emmanuel - Swadlincote	£240.00	Minster Messy Church - Food/Materials	£56.74
St George & St Mary - Gresley	£384.00	Minster Clergy Expenses	£79.70
St John - Newhall	£144.00	Minster Messy Church - Donations	£0.00
St Peter - Hartshorne	<u>£0.00</u>	Minster - Hall Hire (Pingle)	£0.00
	£768.00		
Events			
Minster Messy Church	<u>£106.30</u>		
	£106.30		
Total Receipts	£874.30	Total Payments	£136.44
		Surplus/(Deficit)	<u>£737.86</u>

Reserves policy

The PCC recognises that it is good practice to maintain a balance on free reserves (net current assets) which equates to at least three months' unrestricted payments, this being held to smooth out fluctuations in cash flow and to meet emergencies. For 2020 this would have been around £6,238. The balance of the free reserves at the year-end was £11,660 (Balance of Unrestricted and Designated Funds, LESS deficit on Restoration Fund). Whilst work that began in 2019 to increase voluntary giving is ongoing, the Covid-19 pandemic had required that we utilise our reserves to mitigate the reduced level of voluntary giving in 2020. The PCC continues to work to meet its target to maintain reserves of three months' unrestricted payments.

The Endowment balance of £17,454 relates to a long-standing legacy where the capital is to be maintained and only the income (£97 for 2020) may be used for the purposes of Youth Work or Training.

It is our policy to invest the short-term balances within the CAF Bank Gold Account and the Endowment Fund is currently invested with the CCLA Church of England Deposit Fund.



Parish Safeguarding Report

Safeguarding matters were coordinated through Mrs Mel Garner and Mrs Diane Hardy with no segregation between children and adults.

Due to Covid restrictions and Judie the Safeguarding Administrator at Church House being furloughed for a while there was very little training available and DBS checks were slightly delayed.

New “Streamlining” is being introduced across the diocese in 2021.

It is considered that the PCC has complied with the duty to have “due regard” to the Diocesan guidance in relation to safeguarding.

Mel Garner

Parish safeguarding lead

Volunteers

Our Church could not survive without the generous support of our volunteers, who tirelessly dedicate their time and energy to the work of the church. There are too many people to mention in this report but the PCC thanks them all for their continued commitment and dedication. We carry out a “safer recruitment” policy for all our new volunteer appointments. This includes understanding the need for the post, creating a job description and expected code of conduct. Our Parish Safeguarding information booklet is shared with all applicants and interviews are conducted for the roles. Successful applicants will then be taken through the DBS process prior to commencing volunteer work as an individual.

Structure, governance and management

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

The method of appointment of PCC members is set out in the Church Representation Rules. At St George and St Mary’s the membership of the PCC consists of the incumbent (our vicar), the Churchwardens, and members elected by the electoral roll of the church. All those who are regular worshippers are encouraged to register on the Electoral Roll and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The PCC meets monthly except in August and December and it has a very good attendance record. The members of the PCC have multiple skills which ensures that we can develop the ministry of the Church in every area. During this year, the PCC has continued to meet monthly via Zoom.

We also have a Leadership team which meet monthly consisting currently of the Vicar, lay readers, church wardens and a representative from the youth and children's team. This team plans themes for services, pray together, share their thoughts and aspirations for the Church and offer each other pastoral support. This team has also continued to meet via Zoom.

Administrative information

PCC members who have served at any time from 1 January 2020 until the date this report was approved. Changes took place in October 2020, the date of our APCM.

Ex Officio members:

Revd. Dr. Mike Firbank	Vicar & Chair
Mel Garner	Safeguarding Officer

PCC Members

Kevin Lindsay-Smith	Church Warden until October 2020 and PCC member since
Ken Ashton	Church Warden/Vice Chair PCC until October 2020
David Hardy	Church warden since October 2020
Tony Yalden	Church warden since October 2020
Jon Whiten	Treasurer and also Diocesan and Deanery synods
Martyn Clamp	until October 2020
Daniel Hardy	until February 2021
Caroline Carr	also Deanery synod
Karen Alexander	
Jane Clamp	
Jillian Yalden	until October 2020
Adam Baker	until June 2021
Angela Lager	until June 2021
Andrew Lager	until June 2021
David Wenham	(Co-opted)
Brian Orgill	(Co Opted) until October 2020
Mandy Cairns	since December 2020 and also Deanery synod
Suzanne Stubbs	since October 2020

St George and St Mary's is situated in Church Gresley. It is part of the Mercia Deanery and the Diocese of Derby within the Church of England.



Principal Address: St George and St Mary's Church
Church Street
Church Gresley
SWADLINCOTE
DE11 9NR

Correspondence Address: 11 Reading Avenue
Church Gresley
SWADLINCOTE
DE11 9TA

Charitable Status: Charity registration number 1159929 (England and Wales).

Independent Examiner: S L Hall ACA
Peach & Co.
Chartered Accountants
115 Byrkley Street
Burton on Trent
Staffordshire
DE14 2EG

Bankers: CAF Bank Ltd
25 Kings Hill
West Mailing
Kent, ME19 4JQ

CCLA investment Management Limited
The CBF Church of England Funds
80 Cheapside
London, EC2V 6DZ

Approved by the PCC on 22 December 2021 and signed on their behalf by:

Revd. Mike Firbank (Chairman)



**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST GEORGE & ST MARY, CHURCH GRESLEY**

**Independent Examiner's Report to the PCC of the Ecclesiastical Parish of St George & St Mary
Church Gresley – Charity no. 1159929**

I report on the financial statements of the charity for the year ended 31 December 2020, which are set out on pages 12 to 15.

Respective responsibilities of the trustees and the independent examiner

As the trustees of the charity, the PCC are responsible for the preparation of the financial statements in accordance with the Charities Act 2011 ("the Act").

The PCC considers that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the applicable Directions given by the Charity Commission under section 14S(5)(b) of the Act; and
- state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the PCC as a body. My work has been undertaken so that I might state to the PCC those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the PCC as a body for my examination work, for this report, or for the statements I have made.

Basis of independent examiner's statement

My examination was carried out in accordance with 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 material matters have come to my attention which give me reasonable cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the financial statements do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

S L Hall ACA
Peach & Co.
Chartered Accountants
115 Byrkley Street
Burton on Trent
Staffordshire
DE14 2EG

Dated: 22 December 2021

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST GEORGE & ST MARY, CHURCH GRESLEY**

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	25,136	—	960	—	26,096	31,179
Collections and other giving	724	—	50	—	774	2,418
Other voluntary receipts	—	—	9,291	—	9,291	1,383
Gift Aid recovered	6,146	—	—	—	6,146	6,648
Other receipts	10,000	—	—	—	10,000	839
Activities for generating funds	260	455	266	—	981	1,049
Investment Income	11	—	97	—	108	135
Receipts from church activities	1,969	—	—	—	1,969	2,340
St George's Day Centre	—	—	—	—	—	2,395
Swadlincote Minster	—	—	874	—	874	712
Total receipts	44,246	455	11,538	—	56,239	49,098
Payments						
Missionary and Charitable Giving	—	4,460	331	—	4,791	3,650
Parish Share	17,900	—	—	—	17,900	19,430
Clergy and Staffing costs	2,700	—	—	—	2,700	3,735
Church Running Expenses	1,327	889	4,648	—	6,864	9,125
Hall Running Costs	3,025	—	—	—	3,025	3,415
Church Repairs & Maintenance	—	—	8085	—	8,085	1,752
Hall Repairs & Maintenance	—	—	—	—	—	690
Governance Costs	—	—	—	—	—	720
St George's Day Centre	—	—	—	—	—	2215
Swadlincote Minster	—	—	136	—	136	479
Total payments	24,952	5,349	13,200	—	43,501	45,211
(Deficit)/Excess of receipts over payments before transfers	19,294	(4,894)	(1,662)	—	12,738	3,887
Transfers						
Gross transfers between funds - in	—	4,894	1	—	4,895	5,428
Gross transfers between funds - out	(4,895)	—	—	—	(4,895)	(5,428)
Net movement in funds	14,399	—	(1,661)	—	12,738	3,887
Reconciliation of funds						
Total funds brought forward	11,383	2,868	(9,258)	17,454	22,447	18,560
Total funds carried forward	25,782	2,868	(10,919)	17,454	35,185	22,447

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST GEORGE & ST MARY, CHURCH GRESLEY**


FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

Statement of Assets and Liabilities at 31 December 2020

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Current assets						
Bank current account	24,029.69	1,442.53	(23,145.30)	—	2,326.92	1074.51
Bank deposit account	1,751.86	—	13,440.00	—	15,191.86	5,502.12
CCLA (CBF) deposit account	—	—	—	17,454.69	17,454.69	17,454.69
St George's Day Centre	—	1,426.74	—	—	1,426.74	1,426.74
	25,781.55	2,869.27	(9,705.30)	17,454.69	36,400.21	25,458.06
Less Third Party Funds						
Loans received and outstanding (1)	—	—	(500.00)	—	(500.00)	(2,500.00)
Agency Collections Held (2)	—	—	(714.00)	—	(714.00)	(510.44)
Own Cash Funds	25,781.55	2,869.27	(10,919.30)	17,454.69	35,186.21	22,447.62
Represented by						
Unrestricted – General	25,781.55	—	—	—	15,781.55	11,382.83
Designated – Drop-In	—	1,323.11	—	—	1,323.11	1,323.11
Designated – BELLS	—	(185.61)	—	—	(185.61)	(185.61)
Designated – Youth Fund	—	305.03	—	—	305.03	305.03
Designated – St George's DC	—	1,426.74	—	—	1,426.74	1,426.74
Restricted – E-SUPPORT	—	—	600.00	—	600.00	—
Restricted – HLF-1	—	—	1,256.00	—	1,256.00	—
Restricted – LOD	—	—	266.43	—	266.43	—
Restricted – Minster	—	—	1,322.70	—	1,322.70	584.84
Restricted – New Wine	—	—	309.23	—	309.23	309.23
Restricted – Missional	—	—	280.00	—	280.00	280.00
Restricted – Drop-In	—	—	171.34	—	171.34	171.34
Restricted – Restoration	—	—	(16,990.79)	—	(8,905.79)	(11,962.21)
Restricted – Flowers in Church	—	—	138.26	—	138.26	88.26
Restricted – Closed Churchyards	—	—	556.30	—	556.30	195.30
Restricted – Memorial	—	—	100.00	—	100.00	100.00
Restricted – None	—	—	115.00	—	115.00	115.00
Restricted – Restart the Heart	—	—	21.80	—	21.80	21.80
Restricted – Sound System	—	—	637.27	—	637.27	637.27
Restricted – Wall Repair	—	—	200.00	—	200.00	200.00
Restricted – Joe Storer (Income)	—	—	97.16	—	97.16	—
Endowment – Joe Storer (Capital)	—	—	—	17,454.69	17,454.69	17,454.69
Total	25781.55	2,869.27	(10,919.30)	17,454.69	35,186.21	22,447.62

Approved by the Committee of Management on 22 December 2021 and signed on its behalf by:

Rev. Mike Firbank (PCC Chairman)





**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST GEORGE & ST MARY, CHURCH GRESLEY**

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

Accounting Policies

Accounting convention

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011, using the Receipts & Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions for which the PCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are not recognised in the Statement of Assets and Liabilities:

- Movable church furnishings held by the church-wardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment held by the PCC.
- Amounts owing from the Inland Revenue.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies receivable by the PCC.

Closing bank balances are shown in the Statement of Assets and Liabilities.

The following liabilities are not recognised in the Statement of Assets and Liabilities:

- Any arrears of Diocesan Quota or Parish Share.
- Creditors for goods or services.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST GEORGE & ST MARY, CHURCH GRESLEY**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

	<u>2020</u>		<u>2019</u>	
	£	£	£	£
Note 1 Third party funds				
Loans received and outstanding	500.00		2,500.00	
		500.00		2,500.00

In April 2018 the church received a loan of £6,000.00 from the Repton Deanery Synod Loan Fund to cover the cost of emergency roof work, a full roof inspection and security fencing around the church building. At 31st December 2020 the outstanding balance on the loan was £500.00 (2019 : £2,500.00). The loan is interest free and repayable in quarterly (March/June/September/December) at £500.00 per quarter. Repayment commenced June 2018.

	<u>2020</u>		<u>2019</u>	
Note 2 Third party funds				
Agency collections:				
E & M George Leaving Gift	5.00		5.00	
Christian Aid	25.45		0.00	
Royal British Legion	164.51		164.51	
Children's Society	519.04		340.93	
		714.00		510.44

Note 3 Monies owing by and to the Church				
Independent Examination Fees (2019)	720.00		—	
		720.00		—