

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER, COLCHESTER

England & Wales · Charity number 1163262

Details

Other names ST PETER'S PCC, COLCHESTER

Status Registered

Legal form Previously excepted

Registered 2015-08-24

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

Contact

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Activities

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

Activities: Regular public worship open to all. Pastoral work, including visiting the sick and the bereaved. Teaching of Christianity through sermons, courses and small groups. Taking of religious assemblies in schools. Providing care for the homeless and elderly in the town. Supporting other charities in the UK and overseas.

Classification

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

Geography

- Essex

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£131,576	£145,991	-	-
2023-12-31	£258,186	£363,157	-	-
2022-12-31	£189,732	£137,652	-	-
2021-12-31	£85,630	£103,187	-	-
2020-12-31	£155,148	£181,249	-	-

Trustees

Name	Role	Appointed
Rev MARK DAVID WALLACE	Chair	2012-09-20
Ann Larkin		2024-03-20
Annette Long		2025-05-07
Anthony Chimezie Nwosu		2025-11-10
Brian Michael New		2023-05-20
DUNCAN VAUGHAN BRECKELS		2017-03-29
David Whittington		2025-11-10
Dr Michael Christopher Kavanagh		2017-03-29
Edward Maurice Stirling Bradley		2022-05-07
John David Hartwell		2023-07-13
Julia Howard		2025-05-07
RICHARD HARRISON LAWN BSC ARCO		2019-04-24
Trevor Anthony Froude		2022-05-07
WENDY ELIZABETH WHITFIELD		2017-03-29

Accounts



St Peter's

COLCHESTER

Annual Report 2024-2025

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Ministry Report

St Peter's Church is committed to sharing the gospel of Jesus Christ with those who live and work in Colchester. Our geographical position in the centre of the city gives us a wide variety of opportunities for ministry, and our congregation's networks of relationships enables us to reach people beyond the parish boundary.

Sunday services remain the focal part of our ministry. In the last year, sermon series have been focussed on the Gospel of Luke and the book of Revelation, alongside a thematic series entitled 'Our Generous God'. Attendance has remained relatively consistent throughout the year at approximately 75 adults and about 20 children, with numbers slightly lower in the summer and winter, and slightly higher in the spring and autumn (a long-established pattern for us as a church). A particular joy in recent weeks has been the baptism of three adults, all of whom came to faith in very different ways.

The Vicar's sabbatical in the spring and early-summer of 2024 gave the opportunity to welcome several visiting speakers, including Revds David Banting, Kieran Bush, John Dunnett, Dick Farr, Aella Gage, and Paul Southern. We were also delighted to benefit from the ministry of Revd Neil McCathie, who received Permission to Officiate from the Bishop of Chelmsford in 2024, and Duncan Breckels (Licensed Lay Minister), and Trevor Froude (Churchwarden).

This year has also seen the revitalization of our Bible Study Groups, most of which study material prepared to follow-up on the passage from the previous Sunday's sermon. As well as the Tuesday evening and Wednesday afternoon Bible Study Groups, we have seen in recent weeks the restarting of the Jericho Road Group. Meanwhile, since January 2025, our Prayer Meetings have moved on to a fortnightly basis, with meetings in-person at noon and online in the evening. Communion Services at Freda Gunton Lodge continue monthly.

St Peter's Kids has continued to be a source of encouragement. All of the groups have been growing in size, with the Spark group (9-13s) seeing a particularly dramatic increase over the year, from 4 to 10. Ignite continues to meet fortnightly in term-time, and group members have attended Contagious in August, Sorted in London (November), and (along with Spark) an Activity Day at Birch Hall (in March). Tiny Tots continues to meet on a Thursday morning in the Church Hall, and has had contact in recent months with about 50 children.

December 2024 was a particularly difficult time for ministry at St Peter's. We lost the use of the heating in the Church Hall, the Church Office was vandalised and left unusable for several weeks, all at the same time as the usual winter weather made the church unpleasantly cold. This was something of a reminder of how fragile ministry can be, given some of the historic issues with which we are still confronted.

One of the more significant encouragements of the last year has been the growth of participation in our various Ministry Teams. This has been a challenge in recent years, but a reframing of the various roles on the teams has enabled a significant uplift in our participation rate this last year. This has eased some significant stresses, for which we are very thankful. It is also a great joy to see the wide variety of people contributing to our church life together.

September 2024 saw the conclusion of the PCC's employment of Bernice Watts, and we thank her for a decade of faithful service and witness in the Church Office. In looking back over her decade in the Church Office, it was a reminder of how much has changed in the last ten years: Bernice's ministry began on a small desk in the corner of the Vicar's study,

using a borrowed photocopier, in the days before WhatsApp was widely used. Much has changed since 2014!

In 2024, we also said thank you and farewell to another long-term servant of St Peter's. Dave Lacy first started work as our Caretaker in 1982, and was only prevented from continuing his work by poor health. Dave's departure led to the significant rearrangement of our cleaning and site maintenance arrangements, and the PCC is very grateful to those who have stepped up as volunteers.

Sally MacArthur began work in the Church Office in September 2024, picking up where Bernice left off. Sally has brought significant experience of professional workplace administration to the role, and has helped both to increase the resilience of our church systems and to ensure that (wherever possible) the church's organisation is being run as efficiently as possible. We will be very sorry to see Sally move on when the time comes for the family to move to Scotland this autumn.

A substantial piece of work this year has been to review our compliance in various areas of church life. This has covered areas such as governance, operations, data protection, safeguarding, employment, and property. The work is ongoing, but substantial progress has been made in ensuring that we are not only compliant with current legislation but also ensuring that (wherever possible) we adhere to best practice in all areas of church life.

The Quinquennial Inspection of October 2024 highlighted significant work that needs to be done to the church building. This, alongside the ongoing need for the redevelopment of our historic building to make it suitable for twenty-first century ministry, led the PCC to conclude that we need to amplify our fund-raising efforts significantly. The appointment of Lizzie Wallace in this regard is a substantial step forward for us as a church, and we look forward to Lizzie beginning work with the PCC in June.

St Peter's is privileged to be part of a number of networks in the diocese and more widely. The links we have with ReNew, CDEN, and the Bishop of Ebbsfleet give us opportunities for fellowship and support from other like-minded Anglicans – which is proving particularly significant in these difficult times in the Church of England. Through the ministry of our Vicar, St Peter's also has a direct involvement with both General Synod and the international GAFCON movement, and we continue 'to contend for the faith' as we find ourselves compelled to resist the liberalising agenda.

Church ministry can be likened to a vine growing on a trellis. The trellis is important, for without it the vine cannot flourish. However, the vine is what really matters, and the trellis is only there to support what is really significant. Much church ministry (e.g. administration, governance, buildings, finance) can be likened to the trellis: it is there to support vine growth, but it must not be mistaken for vine growth. What really matters is the growth of the vine: the people of God being faithful and fruitful in their everyday lives. As we look to the future, the PCC is aware of the challenges of keeping 'vine ministry' central to all we do as a church, and is determined that this should remain our priority.

Mark Wallace (Vicar)

Churchwardens' Report

Looking back on the past year we can again see God's hand at work at St. Peter's.

Our Vicar was able to take a long overdue 3-month sabbatical. Besides being a time for reflection for Mark it was also a chance for many of us to step into the gap in various roles and tasks. We are thankful that God has provided us with people equipped with the gifts and talents needed.

The Quinquennial Inspection Report was received late in 2024. The report listed a number of items/areas in need of repair in the next few years. The projected cost of these repairs is daunting and included as a point for prayer below.

This year we were tasked with appointing a new church administrator, to replace Sally who is leaving in the summer, and a fundraiser - considering the above repairs and costs. We are delighted that Lizzie Wallace has been appointed as both church administrator and fundraiser.

We are grateful to God for providing for our needs and look to Him for the year to come.

Prayer points

- Things to give thanks for:
 - Growth in love for Christ and one another
 - Our staff – Mark and Sally and soon Lizzie and all who give of their time in serving
- Things to pray for:
 - Lizzie in her new dual role
 - Fundraising and the repairs to the church
 - More volunteers to serve and that we may be blessed and be a blessing to others

Report on the Fabric, Goods, and Ornaments

Quinquennial Inspection Report: This was received in October 2024. In the short-term, work is required on the roofs of the vestry, tower, and SW porch. This work should precede any internal improvements and re-decoration. Work on the nave roof is a longer-term project.

Tower Clock: In November 2024 extensive repairs were carried out on the clock mechanism, the hands were re-aligned, and the clock faces cleaned.

On loan: The oil painting of the church, circa 1770, remains on loan to the Colchester and Ipswich Museum Service.

Acquisition: In November 2024, the Laying-up of military colours x4 took place. These comprise a Queen's colour and a Regimental colour for the 2nd and 3rd Battalions of the Parachute Regiment.

Trevor Froude and John Hartwell (Churchwardens) and Wendy Whitfield

PCC Secretary's Report

St Peter's PCC has the responsibility of co-operating with the Incumbent, Revd Mark Wallace, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. St Peter's is a city centre church, with a gathered congregation and a valued heritage of evangelical and expository ministry. The PCC is also responsible for the maintenance of the Church building and Church Hall on North Hill, Colchester.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Peter's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the people that live within our parish, and beyond.

Our services and worship put faith into practice through study of God's word, prayer, music, and sacraments. We also have a concern to provide practical help to those around us in particular need, especially the homeless, families, and the elderly.

When planning our activities for the year, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish, and members of the congregation.
- Evangelistic, social, and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Peter's and its hall.

Safeguarding remains a high priority for the PCC. Our Safeguarding Committee enables the responsibilities in safeguarding children, young people, and vulnerable adults to be more effectively shared.

Our thanks to Mrs Clare Reid, our Electoral Roll Officer, for her upkeep of the electoral roll. This year marked the recreation of the roll from scratch (required every six years). Prior to its deletion, the number of church members on the roll was 78, of whom 18 were resident in the parish. At the time of writing, these numbers are, respectively, 77 and 11.

In the past year, the PCC met formally five times.

Mick Kavanagh (PCC Secretary)

PCC Treasurer's Report

Overview

I continue to be thankful for the sacrificial and generous giving of the congregation to support the ongoing work and ministry of St Peter's. In particular, the response to our Gift Day in September was an answer to prayer, with many members increasing their regular giving, or starting to give regularly. We are also grateful for a generous legacy from the estate of the late Heather Loyd, a long-standing member of the church.

Planned giving (standing orders, offering envelopes, regular giving through Church Suite and through the CEEC Ephesian Fund) was over 11% greater than in 2023. Following the Gift Day, the number of regular donors at the end of the year had increased from 30 (in August) to 36, and their monthly donations increased by £1,733. Collections at services (cash and card payments), however, fell by 9%, probably due to a switch from cash giving to the use of standing orders.

Our Parish Share request for 2024 was £44,664, which was less than the 2023 request of £46,791. This was a welcome reduction, given that the 2023 share was 26% greater than the previous year's share. The Parish Share was paid in full, via the Ephesian Fund (which requires that the money only be used for orthodox Christian purposes).

The award in June of a static 'Payaz Giving Station' for processing card donations was very welcome, with the cost being met by the Diocese's Digital Giving rollout initiative. The device has proved extremely flexible, and we can program the software to accept donations of varying default amounts for various campaigns. It is used largely on Sundays by donors who want to give their 'collection' by card.

Although our most recent tranche of redevelopment work was completed in 2023, there is still some expenditure to be made from the Redevelopment Fund – the purchase of tables and chairs, the builders' retention and the repayment of a loan. We received a grant of £5,000 from the Laing Family Trusts, for which we are very grateful. At the end of the year, the balance was just over £13k, but we will need an additional £9k to fully meet our commitments (including repaying the loan).

The hall continued to be a drain on our funds, particularly as it was not used much by external groups. The Hall Fund deficit for the year was over £3,100; however, liabilities of nearly £8,000 for the replacement of the heating pipework mean that the closing balance was nearly -£17,500. We hope to increase the income received from external hirers in 2025, and reduce costs.

Fabric Fund expenditure was for the repairs to our church clock, and to repair broken skylights in the hall. The former was funded by a transfer from the General Fund, and the latter will be mainly covered by an insurance claim.

In May we switched our energy supplier, in an effort to reduce costs, and to use green energy (electricity, but not gas). We are already seeing the impact of this, as the total electricity and gas bill for 2024 was £1,000 less than in 2023.

Staff costs increased significantly in 2024, as Revd Wallace was now employed by the PCC for the full year, and the new Church Administrator position is for longer hours than the previous Church Manager's. Conversely, though, our caretaker retired in 2024, and is not being replaced, which will defray some of the increase.

We do give thanks to God for his ongoing provision for our needs - and trust Him for the future as well.

Detailed Financial Review

The accounts have been prepared on the 'Accruals' basis, and the 2023 figures are shown for comparison. The General Fund balances include a value of £640,000 for the church hall.

Total income for our General Fund in 2024 was £106,488, and expenditure was £90,693, which includes the full payment of the Diocesan Parish Share. There was an excess of income over expenditure of £15,795, and the balance at year end, excluding fixed assets, was £30,850.

Income from hire of the hall was less than in 2023, and not enough to cover our costs. We received £5,086 in Section 106 grants towards the replacement of the hall boiler. However, expenditure was substantial, particularly due to the replacement of the boiler and pipework. There was an excess of expenditure over income of £10,920, leaving the fund with a balance of -£17,476.

The Bell Fund had a balance of £1,244 at year end. The only movement was the interest earned.

The balance of unrestricted and designated funds (General, Hall, and Bells) at the end of 2024 was £14,618 (excluding fixed assets).

Fabric Fund expenditure was for the church clock and broken skylights, and the fund had a closing balance of £6,143.

The Redevelopment Fund is for major improvement work to the church building. Income was £5,692 (grant and interest), and expenditure £4,673. Taking into account the £15,000 loan to be repaid, the balance at the end of the year was -£5,700.

The Ministry Support Fund is to enable the full-time employment of Revd Mark Wallace within the parish, as he only has a ½ post from the diocese. Income was £6,513 (donations and interest), and expenditure £19,238. The balance at the end of the year was £14,739.

There was no movement in our Reserve Fund except for interest earned. The closing balance was £4,342.

The total closing balance of restricted funds (Fabric, Ministry Support, Redevelopment, and Reserves) was £19,523.

Our only Investment Fund is the Sears Fund, which yielded the usual level of interest. The capital value increased by £237, and the fund value was £5,651.

Reserves Policy

The PCC has no stated policy on the minimum balance of unrestricted funds.

The end-of-year balance of £6,143 in the restricted Fabric Fund is to pay for any urgent maintenance of the church building (for which our policy is to maintain a minimum balance of around £5,000). Any expenditure beyond this will involve raising additional funds.

It is our policy to invest our funds with the Central Board of Finance Church of England Deposit Fund.

Richard Lawn (PCC Treasurer)

Deanery Synod Report

The Deanery Synod is the level of church government that stands between the PCC and the Diocesan Synod - a sort of District Council, but with less to do. It met three times during 2024.

The first meeting in March was at St James the Great, and the main event was an interview with Sam Fowler, the Director of CYO, Christian Youth Outreach, who have worked in local schools for many years. They would like to see a Christian presence in every school and are now hoping to build partnerships between churches and their local schools, and to offer training in school chaplaincy.

We also learned that the Street Pastors are now known as City Pastors. There has been an increase in volunteers, but they are looking for more.

The Deanery Synod met again at West Bergholt in June. The major part of the meeting was a presentation by Canon Ian Hilton on "How to pioneer" which came with the offer of a course on how to encourage pioneering activity in the church - as distinct from mission - and to encourage those people who are naturally pioneers. We then heard about examples of pioneering ministry in the Severalls area, in Stanway, and on the Greenstead estate.

Two projects using the Mission Opportunity Fund were mentioned, with up to £1000 per church being available. One would be to support children's, youth, and family ministry with resources via CYO, and the other to hold a 2025 Deanery Day to "develop a co-ordinated vision for mission".

There were the usual notices and announcements, and the election of three representatives to the Diocesan Synod.

The October meeting of Synod was held at St Peter's. This was the first time we had hosted the meeting since the completion of the kitchen, and there was a lavish supply of refreshments before the meeting. The church calendar for the day commemorated the Protestant Martyrs Nicholas Ridley, Bishop of London, and Hugh Latimer, Bishop of Worcester. Mark Wallace conducted the opening worship with a focus on the Colchester martyrs recorded on the memorial in our chancel.

The main part of the meeting was hosted by Roger Morris, Bishop of Colchester, with reports on the away days held by many parishes over the course of this year. St Peter's has yet to hold an away day. Each away day had been a different understanding of the brief, yet there were similarities. Some involved one parish, others a whole group. Some were more meditative, some more social, and there was a great deal of talk about strengths, weaknesses, and setting goals and strategies.

The other notices and reports included the news that Mark Wallace is one of three clergy elected to the Diocesan Synod, and that Parish Share for 2025 is to increase by 2%.

Duncan Breckels and Wendy Whitfield (Deanery Synod Representatives)

Appendices

The PCC of St Peter's, Colchester 2024-2025

Vicar

Revd Mark Wallace (ex officio & Chair)

Churchwardens

Mr Trevor Froude (Vice-Chair) Mr John Hartwell

Deanery Synod Representatives

Mr Duncan Breckels Mrs Wendy Whitfield

Elected Members

Mr Ed Bradley	Mrs Chris Gray
Mrs Ann Larkin	Mrs Anne Kavanagh
Dr Mick Kavanagh (Secretary)	Mr Richard Lawn (Treasurer)
Mr Brian New	Dr Dan Watts

PCC Committees

Standing Committee

The Standing Committee has power to transact any urgent business between meetings. Its members are the Vicar, the Churchwardens, the Treasurer, and the PCC Secretary.

Finance Sub-Committee

The Finance Sub-committee assists the PCC in overseeing financial and budgetary matters. Its members are the Vicar, the Treasurer, Mr Duncan Breckels, Dr Mick Kavanagh, and Dr Dan Watts.

Safeguarding Committee

The Safeguarding Committee consists of the Vicar, Mrs Clare Reid (Parish Safeguarding Officer), Mrs Julia Howard, Mrs Caroline Sheldrick, and Dr Mick Kavanagh (as Secretary).

Miscellaneous information

St Peter's Church is situated on North Hill, Colchester. It is part of the Diocese of Chelmsford within the Church of England. St Peter's receives the pastoral and sacramental ministry of the Bishop of Ebbsfleet, in accordance with the 2014 House of Bishops' Declaration on the Ministry of Bishops and Priests, by permission of the Bishop of Chelmsford. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006). The PCC was granted charitable status in its own right on 24th October 2015.

Electoral Roll Officer

Mrs Clare Reid

The church website is <https://www.stpeterscolchester.org>

The correspondence address is The Vicarage, Balkerne Close, Colchester CO1 1NZ.

The PCC's independent examiner (of accounts) is Mr Peter Wigglesworth.

The church's Charity Commission number is 1163262.

St Peter's Church Colchester

Financial Statements for the year ended 31 December 2024

Statement of Financial Activities

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Income						
Voluntary income	2(a)	112,434	12,115	-	124,549	245,197
Church activities	2(b)	898	-	-	898	3,254
Other trading activities	2(c)	2,395	-	-	2,395	3,595
Investments	2(d)	1,148	2,116	-	3,264	4,882
Other income	2(e)		470	-	470	1,258
Total Income		116,875	14,701	-	131,576	258,186
Expenditure						
Church activities	3(a)	109,257	34,052	-	143,309	356,544
Missionary and charitable giving	3(b)	2,602	-	-	2,602	6,576
Raising funds	3(c)	43	-	-	43	-
Other	3(d)	38	-	-	38	37
Total Expenditure		111,939	34,052	-	145,991	363,157
Net income before transfers		4,936	(19,351)	-	(14,415)	(104,971)
Transfers between funds		(8,241)	8,241	-	-	-
Net income before investment gains/losses		(3,305)	(11,110)	-	(14,415)	(104,971)
Revaluation gains on investments	5(b)	-	-	237	237	570
Net movement in funds		(3,305)	(11,110)	237	(14,177)	(104,401)
Balances b/f 1st January		657,923	30,633	5,413	693,970	798,371
Balances c/f 31st December		654,618	19,523	5,651	679,792	693,970

St Peter's Church Colchester

Balance Sheet at 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Fixed Assets						
Tangible	5(a)	640,000	-	-	640,000	640,000
Investments	5(b)	-	-	5,651	5,651	5,413
Total Fixed Assets		640,000	-	5,651	645,651	645,413
Current Assets						
Debtors	6	1,190	2,474	-	3,664	1,845
Short term deposits		17,794	36,264	-	54,059	64,629
Cash at bank and in hand		4,659	638	-	5,297	3,448
Total Current Assets		23,643	39,376	-	63,020	69,922
Liabilities						
Creditors - due within 1 year	7	9,025	4,853	-	13,878	1,365
Net Current Assets		14,618	34,523	-	49,142	68,556
Total Assets less Current Liabilities		654,618	34,523	5,651	694,792	713,970
Creditors - due more than 1 year	8	-	15,000	-	15,000	20,000
Net Assets		654,618	19,523	5,651	679,792	693,970
Funds						
Unrestricted					654,618	657,923
Restricted					19,523	30,633
Endowment					5,651	5,413
Total					679,792	693,970

Approved by the Parochial Church Council on 14th April 2025, and signed on their behalf by:

Rev Mark Wallace
Chairman

Richard Lawn
PCC Treasurer

The accompanying notes on pages 3 to 7 form part of these accounts.

St Peter's Church Colchester

Notes to the Financial Statements

1 Accounting Policies

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments that is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds that are to be spent on the PCC's general purposes.

Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the income, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All income is accounted for gross.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid, either directly to the diocese, or via the CEEC Ephesian Fund. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £2,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over the anticipated life of that item. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2 Income

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
2(a) Voluntary Income						
Planned giving		50,503	2,990	-	53,493	52,432
Collections at services		3,988	-	-	3,988	4,381
Gift Days		4,424	-	-	4,424	31,276
Grants:						
- Laing Family Trusts redevelopment		-	5,000	-	5,000	
- Colchester City Council Section 106		5,087	-	-	5,087	9,277
- Listed places of worship VAT recovery		-	1,540	-	1,540	32,000
- Church of England energy costs grant		-	-	-	-	1,045
- Fowler, Smith and Jones redevelopment		-	-	-	-	50,000
- Colchester Churches Charitable Trust		-	-	-	-	10,000
Donations		18,614	2,230	-	20,844	19,778
Legacies		19,975	-	-	19,975	500
Gift Aid recovered		9,845	355	-	10,200	14,508
Loans		-	-	-	-	20,000
		<u>112,434</u>	<u>12,115</u>	<u>-</u>	<u>124,549</u>	<u>245,197</u>
2(b) Church Activities						
Fees for weddings and funerals		248	-	-	248	1,800
Tiny Tots		650	-	-	650	1,120
Bookstall		-	-	-	-	40
Chocfest		-	-	-	-	231
Toy sale		-	-	-	-	63
		<u>898</u>	<u>-</u>	<u>-</u>	<u>898</u>	<u>3,254</u>
2(c) Other Trading Activities						
Church hire		-	-	-	-	260
Hall hire		2,395	-	-	2,395	3,335
		<u>2,395</u>	<u>-</u>	<u>-</u>	<u>2,395</u>	<u>3,595</u>
2(d) Income from Investments						
Bank and CCLA Deposit Fund interest		1,110	2,116	-	3,226	4,845
Sears fund income		38	-	-	38	37
		<u>1,148</u>	<u>2,116</u>	<u>-</u>	<u>3,264</u>	<u>4,882</u>
2(e) Other Income						
Insurance claim		-	470	-	470	-
Bell fund received from bell ringers		-	-	-	-	1,157
Return of overpaid expenses		-	-	-	-	101
		<u>0</u>	<u>470</u>	<u>-</u>	<u>470</u>	<u>1,258</u>
Total Income		<u>116,875</u>	<u>14,701</u>	<u>-</u>	<u>131,576</u>	<u>258,186</u>

3 Expenditure

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
3(a) Church Activities						
Parish Share		44,664	-	-	44,664	41,020
Clergy and staffing costs	4	16,360	18,924	-	35,284	23,566
Church running costs and maintenance		16,374	9,961	-	26,335	18,994
Hall running costs and maintenance		19,504	180	-	19,684	7,735
Loan repayment		-	5,000	-	5,000	-
Diocesan fees for weddings and funerals		228	-	-	228	795
Printing and stationery		3,632	-	-	3,632	4,129
Ministry costs		1,920	314	-	2,234	2,317
Organ & music		902	-	-	902	854
Books and course materials		338	-	-	338	111
Children's work		759	-	-	759	1,084
Audit		975	-	-	975	150
Catering		2,047	-	-	2,047	1,499
Website and email		832	-	-	832	667
Leaving gifts		722	-	-	722	-
Major building work		-	(327)	-	(327)	252,908
Other wedding and funeral costs		-	-	-	-	317
Chocfest		-	-	-	-	399
		<u>109,257</u>	<u>34,052</u>	<u>-</u>	<u>143,309</u>	<u>356,544</u>
3(b) Missionary and Charitable Giving						
Beacon House		272	-	-	272	4,699
Bridgeway		272	-	-	272	-
Clergy Support Trust		100	-	-	100	90
Compassion UK		1,200	-	-	1,200	1,174
Friends of Essex Churches		-	-	-	-	176
Samaritan's Purse		448	-	-	448	37
Simeon's Trustees		210	-	-	210	200
St John's Church, Colchester		-	-	-	-	100
The Evangelical Alliance Relief Fund		100	-	-	100	100
		<u>2,602</u>	<u>-</u>	<u>-</u>	<u>2,602</u>	<u>6,576</u>
3(c) Fundraising						
Card and digital payment fees		43	-	-	43	-
		<u>43</u>	<u>-</u>	<u>-</u>	<u>43</u>	<u>-</u>
3(d) Other Expenditure						
Sears Fund income distribution		38	-	-	38	37
		<u>38</u>	<u>-</u>	<u>-</u>	<u>38</u>	<u>37</u>
Total expenditure		<u>111,939</u>	<u>34,052</u>	<u>-</u>	<u>145,991</u>	<u>363,157</u>

4 Staff Costs

	2024	2023
	£	£
Wages and Salaries	27,609	19,458
Income tax and Social Security costs	3,853	2,762
Pensions - NEST pensions	422	448
Pensions - CEFPS via the Diocese	3,400	898
	<u>35,284</u>	<u>23,566</u>

Average number of paid staff	3	3
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CEFPS is the Church of England Funded Pension Scheme. Rev Wallace's pension contributions for his employment by the PCC are made on our behalf to CEFPS by the Diocese, and the PCC reimburse the Diocese.

During 2024 the PCC employed no staff earning £60,000 or more
No employee benefits were received by any staff

Salaries paid in 2024 to members of staff having a connection to the PCC:

Rev Mark Wallace (PCC chairman)	£12,302
Mrs Bernice Watts (wife of PCC member)	£6,606

5 Fixed Assets

5(a) Tangible Fixed Assets

	Freehold land and buildings	Total
Cost or Valuation		
At 1 January 2024	640,000	640,000
At 31 December 2024	<u>640,000</u>	<u>640,000</u>
Depreciation		
At 1 January 2024	-	-
At 31 December 2024	<u>-</u>	<u>-</u>
Net book value		
At 1 January 2024	640,000	640,000
At 31 December 2024	<u>640,000</u>	<u>640,000</u>

The freehold land and buildings comprise the church hall on North Hill, Colchester. For accounting purposes the historical cost of this property is unknown and was valued in August 2011 for insurance purposes at £640,000.

5(b) Investments

Our investments comprise the Sears Fund, which is a trust in two parts.
£400 is invested for growth, with interest available to use if needed, and £400 is invested with the interest to be used for the poor and needy of the parish, at the Vicar's discretion.

The fund is held in the Church of England Investment Fund Income Shares

	£
Value at 1st January 2024	5,413
Additions	-
Revaluation	237
Disposals	-
Value at 31st December 2024	<u>5,651</u>

6 Debtors

	2024	2023
	£	£
Gift aid recoverable	992	769
CCLA Deposit account interest	662	865
Insurance claim	470	-
Listed places of worship VAT recovery	1,540	-
Hall hire December	-	210
	<u>3,664</u>	<u>1,845</u>

7 Creditors due within 1 year

	2024	2023
	£	£
Total Energies - energy usage December	326	865
Gasway - hall heating repairs	7,885	-
The Glazing Division - hall skylight	180	-
Christmas appeal charities	544	-
Bakers - redevelopment retention	4,673	-
The Good Book Company - Advent books	270	-
Sears Fund income distribution	-	37
Chelmsford DBF - December pension	-	303
Organist fees October - December	-	160
	<u>13,878</u>	<u>1,365</u>

8 Creditors due more than 1 year

	2024	2023
	£	£
Redevelopment fund loan - due 2033 (interest-free)	15,000	20,000
	<u>15,000</u>	<u>20,000</u>

9 Funds

	Balance B/F £	Income £	Expenditure £	Transfers £	Gain on Investments £	Balance C/F £
Unrestricted funds						
General	663,296	106,488	90,693	(8,241)	-	670,850
Designated funds						
Bells	1,183	61	-	-	-	1,244
Hall	(6,555)	10,326	21,246	-	-	(17,476)
Restricted funds						
Fabric	5,758	2,285	10,141	8,241	-	6,143
Ministry Support	27,465	6,513	19,238	-	-	14,739
Redevelopment	(6,719)	5,692	4,673	-	-	(5,700)
Reserve	4,130	212	-	-	-	4,342
Endowment funds						
Sears	5,413	-	-	-	237	5,651
Total Funds	<u>693,970</u>	<u>131,576</u>	<u>145,991</u>	<u>-</u>	<u>237</u>	<u>679,792</u>

Independent examiner's report to the PCC of St Peter's Church, Colchester

I report on the accounts of the PCC for the year ended 31st December 2024, which are set out on the attached pages.

Respective responsibilities of the PCC and the examiner

The PCC 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.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on 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
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records 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:

12 MAR 25

Peter Wigglesworth
41 Albany Road
Crawley
RH11 7BY

Accounts



St Peter's

COLCHESTER

Annual Report 2023-2024

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Vicar's Introduction

One of the greatest joys of this past year has been the successful completion of Phase One of the Redevelopment Project. We are delighted that the new kitchen and toilets are now available for use on a regular basis, and they have significantly enhanced the welcome that we can offer to worshippers, tourists, and the wider community. The work has been completed to a high standard, and we trust it will benefit the mission and ministry of the church for years to come.

More significantly, we have also experienced the joy of church growth, as our congregation has continued to flourish — both in numbers, and in diversity. In fact, with the addition of the 9:00 am early Communion Service, we now have two congregations, for which we give thanks! Since the very reason we exist here in the city centre is to help draw people together to worship the Lord Jesus Christ, this has been a cause for much thanksgiving and praise.

These two factors together mean that we can look back on a year of great encouragement. Of course, not everything has been straightforward, and there remain substantial challenges as we look to the future (not least around the ongoing concerns for our denomination). But I hope you enjoy reading in this Annual Report of all the signs of God's blessing we have received at his hand, and that you are encouraged as we look back by his great faithfulness to us.

Mark Wallace (Vicar)

Ministry Report

The second half of this last year has been a time of significant numerical growth. For the first time in several decades, we have more than 100 adults as part of our worshipping community, and now more than 30 children and young people are part of St Peter's Church. For all this, we are very thankful.

Safeguarding remains a key priority and the PCC is committed to doing all it can to ensure that children and vulnerable people are protected and kept safe. We are particularly grateful for the ministry of Sue Almond as our Parish Safeguarding Officer, and also wish to pay tribute to the support we receive from the Diocesan Safeguarding Team. We continue to ensure that all those involved in positions of leadership, especially with children, have all the required clearances and training.

The church continues to offer pastoral support and encouragement in a variety of different ways. Home Communion is made available for those who are housebound or unable to attend the church for any reason, pastoral engagement remains a priority for those on the Staff Team, and practical support continues to be provided for those with specific needs (especially in terms of offering lifts and providing meals). There are a variety of groups and several different kinds of events have been put on (see below), but informal social occasions, such as the 'Coffee & Chat' sessions at the Mercury Theatre Cafe, remain an important part of our pastoral ministry.

In this last year, we were particularly sad to say farewell to much-loved members of the congregation. Margaret Sawyer served the church for many decades with dedication and kindness before illness overtook her, and we continue to remember her Peter in our prayers. Meanwhile, Sandra Gedling was an inspiration and encouragement to so many as she continued to trust in the goodness of the Lord Jesus while battling cancer, and Matt and the girls remain in our prayers.

A particular highlight of the last year was the baptism of an Iranian convert on Easter Day, and we have been delighted to welcome the children of church members in baptism through the year. Meanwhile, we rejoiced in August at the wedding of Joe and Ellen Ruby, and again in February at the Thanksgiving for Marriage Service for Anthony and Esther Nwosu.

A new initiative in this last year has been the introduction of the Ladies' Book Club, led by Tash Froude and Anne Kavanagh. The group have been working through 'Identity Theft' and discussing how its message applies to their lives and witness. For men, bi-monthly Men's Breakfasts on a Saturday morning have been introduced, giving the opportunity for people to get to know each other socially and for a group member to share their testimony by way of encouragement. Furthermore, many have joined in with the reading of Advent ('Fixated') and Lent ('Finding Mercy on the Way of Sorrow') books of reflections.

Various mid-week groups have continued: the 'Christianity Explored' and 'Hope Explored' courses remain good opportunities for enquirers and newcomers to explore the Christian faith in an informal setting, and the Bible Study Groups are opportunities for small groups to meet together to study God's word and to consider how it applies to their Christian walk and witness. In addition, 'A Walk through Genesis' was offered by Sheila Lloyd in August, and the monthly Communion Services at Freda Gunton Lodge have been well received.

Christmas and Easter remain key opportunities to invite people to church. The Messy Church format has enabled some of the Tiny Tots parents to join us on a Sunday for the first time, and the Carol Services in December were well-attended. Small groups of volunteers have written cards to members of the wider community, which have been very well received.

More widely, the PCC continues to be concerned about the theological shifts in the Church of England, and have declared themselves compelled to resist the initiatives of the House of Bishops in the autumn of 2023. Our Vicar remains on General Synod, and has been playing an active part in the fellowship of orthodox Anglican ministers across the Diocese of Chelmsford and beyond. We have been glad, however, that our Vicar has been able to return to full-time ministry in the parish after the conclusion of his time as Chaplain to the Bishop of Ebbsfleet, thanks to the generosity of those able to support his ministry financially.

Finally, we are grateful for the opportunity to meet Sunday by Sunday — to hear God's word from the Bible, to sing his praises, to call on him in prayer, and to encourage one another in our Christian lives. As a church community, we are thankful to all those volunteers who make this possible — and the number of volunteers who serve on a Sunday in one way or another is steadily increasing. But most of all, we thank God for what he has been doing in us and through us over this past year.

Mark Wallace (Vicar)

Children's & Youth Work Report

It is now a year since we made some significant changes to our Sunday morning provision: setting up the Family Room with live-streamed service, splitting Bible Tots and Diggers into two separate groups, and moving Spark into the Vestry. These changes have worked well, and have enabled us to cater for the growth that we have seen in our Children's and Youth Work. Over the course of this year, we have been blessed by the safe arrival of new babies at St Peter's, several new families have joined us, and we have welcomed a considerable number of young visitors.

Tiny Tots, our evangelistic toddler group, has continued to be well-attended on Thursday mornings in term-time. We have also been delighted to welcome some parents from Tiny Tots to the Messy Church services at Christmas and Easter, which have served as a helpful stepping-stone towards becoming part of the church community.

The reality is that, since our Children's & Youth Worker moved on from her role in May 2023, much of our children's and youth work has been over-stretched and under-resourced. We remain extremely grateful to those volunteers who continue to serve the church by serving so sacrificially as leaders and helpers in St Peter's Kids, but the PCC acknowledges the urgent need for additional support for the team.

The leaders' and helpers' prayer, as always, is that we will grow together in knowledge and love of our Lord Jesus, knowing him better and making him better known. And so - amidst the crafts, games, activities, and biscuits - the main thing in every group is always the faithful teaching of God's word.

On Sundays:

- Bible Tots (Age 2-Reception): Tash and Lizzie have used a variety of materials from Faith in Kids, Mustard Seeds, and TNT to teach both Old and New Testament stories and truth to our little ones.
- Diggers (School Years 1-4): Clare, Peter, and Lizzie have taught their way through 'Meet the King' and several of the Mustard Seeds series, helping these slightly older children to think about the implications of who Jesus is, and why it matters for them.
- Spark (School Years 5-8): Karen and Andy have used Discover Bible Notes to help our older children to practise reading the Bible for themselves and engage with God as he reveals himself in His word.
- Ignite (School Years 9-13): Our older teens remain in church on a Sunday morning. They are encouraged to take notes if that helps them to retain what they hear, and they have the opportunity to discuss the sermons with Mark at regular Sunday night Ignite events.
- The SPK Holiday Club has run during holidays and half-terms, thanks to Caroline Sheldrick and Wendy Whitfield, and gives the opportunity for the regular leaders and helpers of SPK to have a short break from their responsibilities.

Additionally, members of our Ignite group have benefitted from 'Growth Groups' (a couple of teenagers meeting regularly with an adult to read the Bible and pray) and from 'Contagious' (a Christian camp in the summer holiday, looking in 2023 at the gospel of John). This year, we had the particular joy of seeing the first of our young people coming through to serve as a leader at Contagious.

Finally, SPK continues to be involved in the church's sponsorship of Richard and Mary, through writing cards and letters, organising a Cake Sale to raise funds, and supporting the 'Make a Mother's Day' initiative each spring.

At the end of another year, we remain grateful to the Lord for entrusting us with this precious gospel work, and thankful for all the leaders and helpers who serve in this way. Our ongoing prayer is that the Lord might continue to give SPK growth in numbers and maturity, along with supplying our needs for more leaders and helpers to resource this growth.

Lizzie Wallace

Churchwardens' Report

Looking back at the past year we can see God's hand at work at St. Peter's. The Redevelopment Project went ahead as planned and we are enjoying the benefits of our new kitchen and amenities on a weekly basis. The memories of carting various items back and forth from the church hall kitchen or even the sound of the urn cranking up at the back of the church seem distant now. Likewise progressing from one toilet, which could be best described as 'functional', to two modern ones is something we now take for granted. We are thankful firstly to our God for his provision but also to Wendy, Richard, Mark, and all who assisted in getting the job done.

A preacher once described the local church building as a "rain shelter". Essentially that is what it does, it keeps us sheltered from the elements while we have our church service. Sometimes the shelter feels very thin, cold, and leaky, but we are grateful that it is still standing and able to be used and enjoyed.

Of course, the Church is really about God's people, and we have seen growth in numbers and diversity which is further reason for thanksgiving.

We also thank God that we have been able to retain Mark as our full-time Vicar due to the generosity of our congregation. Therefore, Mark has been able to continue to equip God's people for works of service.

We have been observing with concern the changes in our denomination regarding "Prayers of Love and Faith". We are encouraged that the PCC has been united in our opposition to the initiatives proposed by the House of Bishops. We long for the day when our attention can be diverted towards more fruitful matters.

Fabric, Goods and Ornaments

The Quinquennial Inspection due in October 2022 is arranged for 15th March 2024. This was deferred due to the Redevelopment Project and the associated work for the architect. The inspection will identify and prioritise any work required on the fabric of the church.

Work to complete Phase One of the Redevelopment Project was carried out by Bakers of Danbury between 27th March and 24th August 2023. This involved removal of all the pews

from the side aisle (north), re-location of the font, upgrading of our existing toilet facility and the installation of an accessible toilet and kitchen/servary.

During this work the foundations of one of the columns supporting the balcony were strengthened, additional electrical sockets were fitted, and the north wall was re-plastered and painted. A small area still requires painting once the plaster has dried sufficiently. The wooden floor was sanded and lacquered.

Tower Clock: Having been unreliable for some time, the clock stopped in April 2023.

Vestry: The vestry remains in a poor condition, and work is required to the walls and ceiling.

The nave roof: There are a number of lead sheets that show signs of slippage due to failure of the nails. Cracks have appeared in the lead at the west end/south side resulting in some ingress of rainwater near the font. The roof will need to be replaced at some point.

Removals: 17 wooden pews from the side aisle. The ends of the 4 pews that were unsold have been retained.

Acquisitions: Purificators x 6 (white cloths used at Communion). For the kitchen: Coffee machine, dishwasher, fridge, freezer, microwave oven, soup kettle, and 150 white china cups.

On loan: The oil painting of the church, circa 1770, remains on loan to Colchester and Ipswich Museum Service. It remains in a generally good condition with no change over the past year and is currently on display in the Town Hall. The 10-year loan period ends in February 2030, when the City Council would like to have ownership of the painting. This would be achieved as a gift or purchase.

Church Hall: While the hall is a great asset for both the church and the local community, its age poses certain challenges.

The hall roof, apart from the section over the kitchen and office, is in a poor state due to its age. Slates on the pitched roof are prone to slipping and are sometimes removed by strong winds which has recently resulted in some ingress of rainwater. The flat roof over the toilets is in need of replacement.

The boiler continues to function, but we are advised that, due to its age, parts are difficult to obtain, and a replacement is recommended.

Prayer points

	Things to give thanks for	Things to pray for
Church family	Many new faces within our church family	Continued funding to employ our Vicar full-time
	Unity within the church family	That we would all grasp new opportunities to 'love our church' and the community around us
		Ongoing perseverance, and joy in their work, for all in service at St. Peter's
Buildings, contents	God's wonderful provision	Ongoing fundraising for various items needing repair
	The opportunities offered by our central location to reach out to Colchester	

Trevor Froude and John Hartwell (Churchwardens) and Wendy Whitfield

PCC Secretary's Report

St Peter's PCC has the responsibility of co-operating with the Incumbent, Rev Mark Wallace, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. St Peter's is a town centre church, with a gathered congregation and a valued heritage of evangelical and expository ministry. The PCC is also responsible for the maintenance of the Church building and Church Hall on North Hill, Colchester.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Peter's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the people that live within our parish, and beyond.

Our services and worship put faith into practice through study of God's word, prayer, music and sacraments. We also have a concern to provide practical help to those around us in particular need - especially the homeless, families and the elderly.

When planning our activities for the year, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish, and members of the congregation.
- Evangelistic, social and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Peter's and its Hall.

Safeguarding remains a high priority for the PCC. Our Safeguarding Committee enables the responsibilities in safeguarding children, young people, and vulnerable adults to be more effectively shared.

Our thanks to Mrs Clare Reid, our Electoral Roll Officer, for her upkeep of the electoral roll. The number on the roll had at the time of writing risen to 78, of whom 18 are resident in the parish.

In the past year, the PCC met formally six times.

Mick Kavanagh (PCC Secretary)

PCC Treasurer's Report

Overview

I continue to be thankful for the sacrificial and generous giving of the congregation to support the ongoing work and ministry of St Peter's. In particular, the response to our Gift Day in February to enable Mark's continued full-time ministry in the parish (£82k pledged or donated), and the final push of donations and loan to make the redevelopment project happen (nearly £31k).

Planned giving (standing orders and offering envelopes) was slightly less (1.5%) than in 2022, due to a number of causes: changes in people's circumstances, deaths, leavers, and the withholding of some donations in response to the Living in Love and Faith situation. There were significantly fewer regular donors (31) at the end of the year compared to 2022 (39). Collections at services, however, rose by 42%.

Our Parish Share request for 2023 was £46,791, a significant increase (26%) on the 2022 share. We are very grateful for the help given by two other parishes in the diocese, who between them contributed £5,357 towards our share. The remaining £41k was paid in full by us. At year end, the General Fund balance (excluding fixed assets) was £23,296.

We are also grateful to those trusts who made grants towards our redevelopment work, providing £67k towards the total. These were: Fowler, Smith and Jones (£50,000), Colchester Churches Charitable Trust (£10,000) and Benefact (£7,000).

There is still some expenditure to be made from the Redevelopment Fund – the purchase of tables and chairs, the builders' retention and the repayment of a loan. At the end of the year, the bank balance was just over £13k, but we will need an additional £15k to fully meet our commitments (including repaying the loan).

Part of the Hall Fund deficit was written off by the receipt of some more Section 106 funding from Colchester City Council. However, the hall continued to be a drain on our funds, particularly as it was not used much by external groups, and energy costs kept increasing. The Hall Fund ended the year over £6,500 in deficit. There is some more Section 106 funding to claim in 2024 which will help pay for further maintenance, and it is to be hoped that we can increase the income received from external hirers.

The PCC decided to close the Guest House fund in 2023, as alternative provision is now available for the homeless in Colchester. The balance of £4,637 was donated to Beacon House (a local Christian charity helping the homeless).

Thanks are due to Alan Gray, who procured a donation of £1,000 from Damon Albarn towards the repair of our church clock.

Despite our relatively healthy financial position, costs are likely to remain high in 2024 and beyond - energy costs, Parish Share, and staff costs in particular contributing to this.

The funds held by St Peter's bellringers were transferred to the care of the PCC during 2023, as there is no longer a permanent group of ringers.

We do give thanks to God for his ongoing provision for our needs - and trust Him for the future as well.

Detailed Financial Review

As our total income exceeded £250,000 in 2023, the accounts have had to be prepared on the 'Accruals' basis for the first time, and the 2022 figures used for comparison have also been recalculated, so some values may differ from our published 2022 accounts. The General Fund balances include a value for the Church Hall.

Total income for our unrestricted funds (General Fund) in 2023 was £79,956, and expenditure was £90,899, which includes the full payment of the Diocesan parish share (£41,019 by us). There was an excess of expenditure over income of £10,943, and the balance at year end, excluding fixed assets, was £23,296.

The hall was hired out more than in 2022, but still not enough to cover our costs. We received £9,277 in Section 106 grants towards repair work and improvements which had been completed in 2022. However, expenditure was substantial, with energy costs doubling. There was an excess of income over expenditure of £3,355, leaving the fund with a balance of -£6,555.

The new Bell Fund had a balance of £1,183 at year end. The only movement was the interest earned.

The balance of unrestricted and designated funds (General, Hall and Bells) at the end of 2023 was £17,923 (excluding fixed assets).

There was no Fabric Fund expenditure during the year, and the fund had a balance at the end of the year of £5,758.

The Redevelopment fund is for the major work taking place to the church building. Income was £130,134 (donations, grants, loan and interest), and expenditure £232,908. Taking into account the £20,000 loan to be repaid, the balance at the end of the year was -£6,719.

The Ministry Support fund is to enable the full-time employment of Rev Mark Wallace within the parish (effective from October 2023), as he only has a ½ post from the diocese. Income was £32,921 (donations and interest), and expenditure £5,457. The balance at the end of the year was £27,465.

There was no movement in our Reserve Fund except for interest earned. The balance at year end was £4,130.

Our only Investment fund is the Sears Fund, which yielded the usual level of interest. The capital value increased by £570, and the fund value was £5,413.

Reserves Policy

The PCC has no stated policy on the minimum balance of unrestricted funds.

The end-of-year balance of £5,758 in the restricted Fabric Fund is to pay for the clock repair, and any urgent maintenance of the church building (for which our policy is to

maintain a minimum balance of around £5,000). Any expenditure beyond this will involve raising additional funds.

It is our policy to invest our funds with the Central Board of Finance Church of England Deposit Fund.

Richard Lawn (PCC Treasurer)

Deanery Synod Report

The Colchester Deanery Synod is the level of church government next above the PCC. Unlike the national body, the General Synod, the Deanery Synod's activities are quite prosaic and it is more often just a talking shop.

It met in March 2023 at St Botolph's church, and after the normal business we were given a talk about Nightstop Essex, a charity for homeless young adults that had then been in the town for only three months and which seeks to provide overnight accommodation and breakfast to young people. This is with host families that offer a spare room for perhaps as little as one night a month, as a "stepping stone" to more permanent accommodation. There are 33 churches across the country operating "night stop" services, and they are looking for people with "a big heart and a spare room".

We then had a presentation of complex statistics on the deanery, with many charts and figures, and a report on the happenings at General Synod in February. The various notices at the end included the reminder that this was the last meeting before the election of new Deanery representatives, and that the Roger Ennals is to step down after 15 years as Deanery Lay Chair.

At St Peter's last APCM your new reps on Deanery Synod were duly elected, and are now Duncan Breckels and Wendy Whitfield.

The reconstituted Synod met for the first meeting of the new "triennium" in July at St Matthew's, the church converted out of an old school building on Harwich Road, and part of Greenstead parish.

The meeting elected Miss Lynne Gettings as the new lay chair, to replace the previous lay chair Canon Roger Ennals who had retired.

The main part of the meeting was a lively presentation by Beccy Hills, who is Diocesan Parish Giving Advisor for the Dioceses of Chelmsford. It is useful to know that there is a central source of advice and assistance available when we next need to consider the issue of giving and fund raising. However, a major part of what is on offer is centralised management of regular giving and gift aid, which we at St Peter's manage ourselves.

The third meeting of the Deanery Synod in 2023 was at Lexden church in October, where the opening worship was led by Revd Matt Simpkins, who many will remember from when he was a member of the congregation at St Peter's.

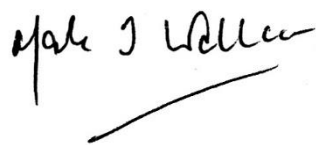
The main presentation was by Revd Canon Pauline Scott, about the "Tendring Border Colchester Garden Community" which is the one remaining of three sets of plans for huge new populated areas around Colchester. It is proposed to build between 7,500 and 9,000 houses, a community the size of Harwich, on open land currently part of the parishes of Ardleigh, Elmstead, and Greenstead. The plans suggest a rapid transit system into Colchester, and a new country park. Revd Scott has been involved from the start of the planning and there are hopes it may become a parish in its own right. However, there will be no church building and any ministry will have to be funded by grants or unpaid. There was no explanation of why there was to be no central funding available. She called for prayer, for the planning, the existing communities in the area, the new community and for the right Christian people to move in and plant the new church.

We then heard from Kate Clifton, the Deanery Environmental Advocate. She wished to receive contact details for an environmental advocate in each church, and encouraged us to complete the energy footprint tool that is part of the parish return and register for the A Rocha Eco Church Award.

The Deanery Treasurer reported that it had not proved possible to transfer the Deanery bank account to new postholders, and no bank would allow them to open a new account as the Deanery was not a charity in its own right. They had therefore moved the funds to a restricted fund held by St Luke's church.

Duncan Breckels and Wendy Whitfield (Deanery Synod Representatives)

Approved by the PCC Standing Committee on 14th March 2024, and signed on their behalf by Rev Mark Wallace (Chairman).

A handwritten signature in black ink, appearing to read "Mark J Wallace". The signature is written in a cursive style with a long horizontal stroke extending to the right.

14th March 2024

Appendices

The PCC of St Peter's, Colchester 2023-2024

Vicar

Revd Mark Wallace (ex officio & Chair)

Churchwardens

Mr Trevor Froude (Vice-Chair) Mr John Hartwell

Deanery Synod Representatives

Mr Duncan Breckels Mrs Wendy Whitfield

Elected Members

Mr Ed Bradley	Mr Tim Hearn
Mrs Anne Kavanagh	Dr Mick Kavanagh (Secretary)
Mr Richard Lawn (Treasurer)	Mrs Val Morris
Mr Brian New	Mrs Clare Reid (Electoral Roll Officer)
Dr Dan Watts	

PCC Committees

Standing Committee

The Standing Committee has power to transact any urgent business between meetings. Its members are the Vicar, the Churchwardens, the Treasurer, and the PCC Secretary.

Finance Sub-Committee

The Finance Sub-committee assists the PCC in overseeing financial and budgetary matters. Its members are the Vicar, the Treasurer, Mr Duncan Breckels, Dr Mick Kavanagh, and Dr Dan Watts.

Safeguarding Committee

The Safeguarding Committee consists of the Vicar, Miss Sue Almond (Parish Safeguarding Officer), Mrs Clare Reid, Mrs Caroline Sheldrick, and Dr Mick Kavanagh (as Secretary).

Miscellaneous information

St Peter's Church is situated on North Hill, Colchester. It is part of the Diocese of Chelmsford within the Church of England. St Peter's receives the pastoral and sacramental ministry of the Bishop of Ebbsfleet, in accordance with the 2014 House of Bishops' Declaration on the Ministry of Bishops and Priests, by permission of the Bishop of Chelmsford. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006). The PCC was granted charitable status in its own right on 24th October 2015.

The church website is <https://www.stpeterscolchester.org>

The correspondence address is The Vicarage, Balcerne Close, Colchester CO1 1NZ.

The PCC's independent examiner (of accounts) is Jason Foxwell FCCA FCIE. His website can be found at: <https://independent-examiner.net/>

St Peter's Church Colchester
Financial Statements for the year ended 31 December 2023

Statement of Financial Activities

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Income						
Voluntary income	2(a)	85,019	160,178	-	245,197	183,598
Church activities	2(b)	3,254	-	-	3,254	2,084
Other trading activities	2(c)	3,595	-	-	3,595	2,741
Investments	2(d)	625	4,258	-	4,882	1,565
Other income	2(e)	1,258	-	-	1,258	-
Total Income		93,751	164,435	-	258,186	189,986
Expenditure						
Church activities	3(a)	98,180	258,364	-	356,544	130,480
Missionary and charitable giving	3(b)	1,939	4,637	-	6,576	2,550
Raising funds		-	-	-	-	-
Other	3(d)	37	-	-	37	361
Total Expenditure		100,156	263,001	-	363,157	133,391
Net income before transfers		(6,405)	(98,566)	0	(104,971)	56,596
Transfers between funds		-	-	-	-	-
Net income before investment gains/losses		(6,405)	(98,566)	0	(104,971)	56,596
Revaluation gains on investments	5(b)	-	-	570	570	(532)
Net movement in funds		(6,405)	(98,566)	570	(104,401)	56,064
Balances b/f 1st January		664,329	129,199	4,844	798,371	742,307
Balances c/f 31st December		657,923	30,633	5,413	693,970	798,371

St Peter's Church Colchester

Balance Sheet at 31 December 2023

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
Fixed Assets						
Tangible	5(a)	640,000	-	-	640,000	640,000
Investments	5(b)	-	-	5,413	5,413	4,844
Total Fixed Assets		640,000	0	5,413	645,413	644,844
Current Assets						
Debtors	6	1,139	706	-	1,845	897
Short term deposits		14,598	50,031	-	64,629	139,549
Cash at bank and in hand		3,249	199	-	3,448	14,101
Total Current Assets		18,986	50,936	-	69,922	154,546
Liabilities						
Creditors - due within 1 year	7	1,062	303	-	1,365	1,019
Net Current Assets		17,923	50,633	-	68,556	153,527
Total Assets less Current Liabilities		657,923	50,633	5,413	713,970	798,371
Creditors - due more than 1 year	8	-	20,000	-	20,000	-
Net Assets		657,923	30,633	5,413	693,970	798,371
Funds						
Unrestricted					657,923	664,329
Restricted					30,633	129,199
Endowment					5,413	4,844
Total					693,970	798,371

Approved by the Parochial Church Council on 14th March 2024, and signed on their behalf by:

Rev Mark Wallace
Chairman

Richard Lawn
PCC Treasurer

Mark J Wallace

Richard Lawn

The accompanying notes on pages 3 to 7 form part of these accounts.

St Peter's Church Colchester

Notes to the Financial Statements

1 Accounting Policies

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities and applicable accounting standard FRS 102.

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

This is the first year that the accounts have been prepared using the accruals accounting method. Previous years' financial reports did not include fixed assets. These have been included this year.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments that is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds that are to be spent on the PCC's general purposes.

Income

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the income to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the income, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All income is accounted for gross.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when paid. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £2,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over the anticipated life of that item. Individual items of equipment with a purchase price of £2,500 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2 Income

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
2(a) Voluntary Income						
Planned giving		51,322	1,110	-	52,432	53,860
Collections at services		4,381	0	-	4,381	3,083
Gift Days		796	30,480	-	31,276	3,043
Grants:						
- Church of England energy costs grant		1,045	-	-	1,045	-
- Fowler, Smith and Jones redevelopment		-	50,000	-	50,000	-
- Colchester Churches Charitable Trust		-	10,000	-	10,000	-
- Colchester City Council Section 106		9,277	-	-	9,277	3,107
- Listed places of worship VAT recovery		-	32,000	-	32,000	-
Donations		6,696	13,082	-	19,778	90,125
Legacies		500	0	-	500	3,000
Gift Aid recovered		11,002	3,506	-	14,508	27,380
Loans		-	20,000	-	20,000	-
		<u>85,019</u>	<u>160,178</u>	<u>-</u>	<u>245,197</u>	<u>183,598</u>
2(b) Church Activities						
Fees for weddings and funerals		1,800	-	-	1,800	1,348
Tiny Tots		1,120	-	-	1,120	668
Bookstall		40	-	-	40	11
Chocfest		231	-	-	231	56
Toy sale		63	-	-	63	-
		<u>3,254</u>	<u>-</u>	<u>-</u>	<u>3,254</u>	<u>2,084</u>
2(c) Other Trading Activities						
Church hire		260	-	-	260	1,088
Hall hire		3,335	-	-	3,335	1,653
		<u>3,595</u>	<u>-</u>	<u>-</u>	<u>3,595</u>	<u>2,741</u>
2(d) Income from Investments						
Bank and CCLA Deposit Fund interest		587	4,258	-	4,845	1,528
Sears fund income		37	-	-	37	37
		<u>625</u>	<u>4,258</u>	<u>-</u>	<u>4,882</u>	<u>1,565</u>
2(e) Other Income						
Bell fund received from bell ringers		1,157	-	-	1,157	-
Return of overpaid expenses		101	-	-	101	-
		<u>1,258</u>	<u>-</u>	<u>-</u>	<u>1,258</u>	<u>-</u>
Total Income		<u>93,751</u>	<u>164,435</u>	<u>-</u>	<u>258,186</u>	<u>189,986</u>

3 Expenditure

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
3(a) Church Activities						
Parish Share		41,020	-	-	41,020	36,878
Clergy and staffing costs	4	18,927	4,639	-	23,566	27,174
Church running costs and maintenance		18,994	-	-	18,994	23,236
Hall running costs and maintenance		7,735	-	-	7,735	23,066
Vicarage maintenance		-	-	-	-	1,539
Major building work		-	252,908	-	252,908	7,753
Loan repayment		-	-	-	-	5,000
Diocesan fees for weddings and funerals		795	-	-	795	632
Other wedding and funeral costs		317	-	-	317	149
Printing and stationery		4,129	-	-	4,129	-
Ministry costs		1,499	818	-	2,317	678
Organ & music		854	-	-	854	1,012
Books and course materials		111	-	-	111	-
Children's work		1,084	-	-	1,084	1,123
Audit		150	-	-	150	150
Chocfest		399	-	-	399	-
Catering		1,499	-	-	1,499	2,091
Website and email		667	-	-	667	-
		<u>98,180</u>	<u>258,364</u>	<u>-</u>	<u>356,544</u>	<u>130,480</u>
3(b) Missionary and Charitable Giving						
Beacon House		63	4,637	-	4,699	96
Christian Youth Outreach		-	-	-	0	630
Clergy Support Trust		90	-	-	90	85
Compassion UK		1,174	-	-	1,174	1,411
Friends of Essex Churches		176	-	-	176	-
Samaritan's Purse		37	-	-	37	33
Simeon's Trustees		200	-	-	200	195
St John's Church, Colchester		100	-	-	100	-
The Evangelical Alliance Relief Fund		100	-	-	100	100
		<u>1,939</u>	<u>4,637</u>	<u>-</u>	<u>6,576</u>	<u>2,550</u>
3(d) Other Expenditure						
Sears Fund income distribution		37	-	-	37	37
Mayor's charities (St George's Day)		-	-	-	-	324
		<u>37</u>	<u>-</u>	<u>-</u>	<u>37</u>	<u>361</u>
Total expenditure		<u>100,156</u>	<u>263,001</u>	<u>-</u>	<u>363,157</u>	<u>133,391</u>

4 Staff Costs

	2023	2022
	£	£
Wages and Salaries	19,458	22,782
Income tax and Social Security costs	2,762	3,690
Pensions - NEST pensions	448	701
Pensions - CEFPS via the Diocese	898	-
	<u>23,566</u>	<u>27,174</u>

Average number of paid staff	3	3
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CEFPS is the Church of England Funded Pension Scheme. Rev Wallace's pension contributions for his employment by the PCC are made on our behalf to CEFPS by the Diocese, and the PCC reimburse the Diocese.

During 2023 the PCC employed no staff earning £60,000 or more
No employee benefits were received by any staff

Salaries paid in 2023 to members of staff having a connection to the PCC:

Rev Mark Wallace (PCC chairman)	£2,921
Mrs Elizabeth Wallace (wife of chairman)	£3,903
Mrs Bernice Watts (wife of PCC member)	£9,415

5 Fixed Assets

5(a) Tangible Fixed Assets

	Freehold land and buildings	Total
Cost or Valuation		
At 1 January 2023	640,000	640,000
At 31 December 2023	<u>640,000</u>	<u>640,000</u>
Depreciation		
At 1 January 2023	-	-
At 31 December 2023	<u>-</u>	<u>-</u>
Net book value		
At 1 January 2023	640,000	640,000
At 31 December 2023	<u>640,000</u>	<u>640,000</u>

The freehold land and buildings comprise the church hall on North Hill, Colchester. For accounting purposes the historical cost of this property is unknown and was valued in August 2011 for insurance purposes at £640,000.

5(b) Investments

Our investments comprise the Sears Fund, which is a trust in two parts.
£400 is invested for growth, with interest available to use if needed, and £400 is invested with the interest to be used for the poor and needy of the parish, at the Vicar's discretion.

The fund is held in the Church of England Investment Fund Income Shares

	£
Value at 1st January 2023	4,844
Additions	-
Revaluation	570
Disposals	-
Value at 31st December 2023	<u>5,413</u>

6 Debtors

	2023	2022
	£	£
Gift aid recoverable	769	897
CCLA Deposit account interest	865	-
Hall hire December	210	-
	<u>1,845</u>	<u>897</u>

7 Creditors due within 1 year

	2023	2022
	£	£
Energy usage December	865	899
Sears Fund income distribution	37	-
Chelmsford DBF - December pension	303	-
Organist fees October - December	160	-
Colchester Archaeological Trust	-	120
	<u>1,365</u>	<u>1,019</u>

8 Creditors due more than 1 year

	2023	2022
	£	£
Redevelopment fund loan - due 2033 (interest-free)	20,000	-
	<u>20,000</u>	<u>-</u>

9 Funds

	Balance B/F	Income	Expenditure	Transfers	Gain on Investments	Balance C/F
	£	£	£	£	£	£
Unrestricted funds						
General	674,239	79,956	90,899	-	-	663,296
Designated funds						
Bells (new in 2023)	-	1,183	-	-	-	1,183
Hall	(9,910)	12,612	9,257	-	-	(6,555)
Restricted funds						
Fabric	4,538	1,220	-	-	-	5,758
Guest House (closed in 2023)	4,549	88	4,637	-	-	0
Ministry Support (new in 2023)	-	32,921	5,457	-	-	27,465
Redevelopment	116,055	130,134	252,908	-	-	(6,719)
Reserve	4,058	72	-	-	-	4,130
Endowment funds						
Sears	4,844	-	-	-	570	5,413
Total Funds	<u>798,371</u>	<u>258,186</u>	<u>363,157</u>	<u>-</u>	<u>570</u>	<u>693,970</u>

**The Parochial Church Council of the
Ecclesiastical Parish of St Peter, Colchester**

**Independent examiner's report on the accounts to the Trustees of
The Parochial Church Council of the Ecclesiastical Parish of St Peter Colchester
("the charity")
for the year ending 31 December 2023**

Responsibilities and basis of report

As the charity's Trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

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

Signed



Date: 21 March 2024

Name: Jason Foxwell

Relevant professional qualification(s) or body

Chartered Certified Accountant

Fellow of the Association of Charity Independent Examiners

Address 39 Enfield Road
Poole
BH15 3LJ

Accounts



Annual Report

May 2022 to May 2023

[text-only version]

Vicar's Introduction

In many ways, this has been a difficult year. Much time and energy has had to be devoted to the repairs in the Church Hall and to the redevelopment of the church building, there has been substantial uncertainty (and at times, considerable anxiety) about what the future will look like for us as a church, and we have often been under significant financial pressure. Meanwhile, I am acutely conscious of the struggles and the pain experienced by many in our church family – and we weep with those who weep (cf. Romans 12.15).

And yet, as we look back, we can be so thankful for all that the Lord has done amongst us. The reports that follow on the next few pages highlight not only the difficulties we have faced but also the encouragements we have received at the Lord's hand, the answers to prayer for which we are so grateful, and the reassuring sense in which the Lord has been working both in us and through us in this last year.

The testimony of God's people has always been that not one of the Lord's promises has failed (cf. Joshua 21.45). As you read this Annual Report, my hope is that our gratitude to the Lord might overflow once more. I commend this Report to you.

With best wishes,

Mark

Ministry Report

Sunday ministry

Sunday services remain at the heart of our church's ministry, and continue to be a key opportunity to welcome newcomers and proclaim the gospel. Sermons in the past year have included series in the Old Testament book of Daniel, in the New Testament letter of 1 Corinthians, and our ongoing series through the Gospel of Matthew. The increasing number of families and young people in the past year has been a particular encouragement, along with the increasing diversity of backgrounds and cultures this has represented, and we are thankful to those leaders and helpers who commit so sacrificially to the work of *St Peter's Kids (SPK)*. A further notable positive from this last year has been the growth of our Music Group to lead our singing in Sunday services.

Mid-week ministry

An increasing number of groups are now offered, both to church members and to the wider community, as opportunities for Bible Study, prayer, mutual encouragement, and fellowship. In 2022-2023, these have included:

- *Christianity Explored* and *Hope Explored* groups, which have offered opportunities for people to look into the Christian faith for themselves and discuss particular questions they might have;
- CONNECT meetings on Wednesday evenings, as our mid-week ministry continued to recover after the difficulties of the Covid-19 lockdowns;
- an evangelistic evening for Women – “ChocFest” – with an opportunity to hear a short talk about Jesus;
- Bible Study Groups, studying Judges, Revelation, Micah, and an Old Testament overview;
- monthly Prayer Meetings, as we gather to pray for the work of the church, for the needs of the world, and for particular individuals and situations;
- a group from St Peter's supporting Beacon House (a local charity supporting homeless people), and being involved in the regular ‘Everyone has a Story’ initiative;
- a Study Evening over the summer, offering ‘A Walk through the book of Exodus’ with Stephen and Sheila Lloyd;
- a group for young people in their 20s and 30s on a Sunday evening (at the time of writing, evolving into a men's Bible Study Group);
- a new Bible Study group for women on a Wednesday morning;
- and a Lent Book Group, reflecting on the new book by Timothy Keller entitled *Forgive – why should I, and how can I?*
- and ongoing monthly Communion Services at Freda Gunton Lodge.

“A group of women (there are 6 of us at the moment) have started meeting on Wednesday mornings in the church hall. When we come together we get the toys out (as there are 6 little people too), put the kettle on and spend time chatting and reading and discussing the gospel of Mark. Our hope is that, as we meet regularly and listen to God's word (over the sounds of children driving cars/eating snacks/having meltdowns), we can build each other up and encourage one another in our faith. All women are welcome to join us - most Wednesdays in term time, 10am-11.30am, in the church hall.”

There have also been increasingly popular opportunities to meet together for food, including a Women's Pudding Evening, Afternoon Tea at Stephen & Sheila Lloyd's, an Ice Cream Party with the Cox family, and picnics at the Vicarage.

Pastoral ministry

St Peter's continues to seek to offer pastoral support and encouragement for all those in the church, and for many in the wider community. Social gatherings, especially the 'Coffee & Chat' at the Mercury Theatre Cafe, continue to offer opportunities for people to get to know one another. Meanwhile, practical help is offered wherever possible, including the recent introduction of 'Kindness Meals' in association with COOK Colchester.

We have sadly said goodbye to several much-loved members of St Peter's – including John Huke, Audrey Lambert, Heather Loyd, Ursula Maggie, and Mary Wyatt – and give thanks that as we grieve, we do so not without hope.

Safeguarding remains a key priority, and the responsibility of everyone at St Peter's. The PCC is grateful to Sue Almond for her continued work as our Parish Safeguarding Officer, and to the Safeguarding Committee who support her in that work. St Peter's continues to seek to do all it can to ensure that children and vulnerable people are protected and kept safe.

Christmas and Easter

The major festivals remain key opportunities for the mission and ministry of St Peter's. 2022 was the first Christmas since the final removal of all Covid-restrictions, and it was a particular joy to welcome back both North Primary School and the Sixth Form College for their Christmas Carol Services in the church. Both our Parish Carol Service and the Christmas Eve Christingle Service were once again well-attended.

Easter 2023 saw the introduction of Messy Church to St Peter's for the first time. More than 60 people gathered in the Church Hall on Good Friday morning for craft and activities, music and food, and a reminder of the true meaning of Good Friday

Before both Christmas and Easter, a small team of volunteers made and wrote cards to members of the local community (which were very much appreciated), and invitations were distributed to publicise the events being offered. Numbers at the Christmas and Easter services were higher than at any point in recent memory.

Civic Services

St Peter's was the venue for Civic Services in both May (for St George's Day) and June (for the Platinum Jubilee), with the latter followed by a celebratory "Big Jubilee Lunch" in the Church Hall. Then, after the death of Queen Elizabeth II in September, the church was again opened throughout the week for short Services of Prayer & Reflection, culminating in a third Civic Service for 2022 as St Peter's hosted the Civic Service of Thanksgiving as part of the national programme of mourning.

The usual pattern of hosting Civic Services has been put 'on hold' now the building work has begun in the church, but we hope to be able to offer these services once again in 2024 and beyond.

The Wider Church

The PCC of St Peter's remains committed to playing its part in the Diocese of Chelmsford and the Church of England. Our Vicar, Revd Mark Wallace, continues as a member of both General Synod and Diocesan Synod, and we have ensured representation at all of the Colchester Deanery Synod meetings this year. Mark continues to serve as a CPAS Patronage Trustee, as part of the leadership of the ReNew network, as vice-chair of the Chelmsford Diocesan Evangelical Network, and remains Senior Chaplain to the Bishop of Ebbsfleet (who succeeded the Bishop of Maidstone in February 2023).

Mark Wallace (Vicar)

Children's and Youth Work

Praise the Lord for another wonderful year with our children and young people!

The growth in the number of young children coming along to church has led to recent changes to our Sunday morning provision. We now have:

The Family Room

Parents of under twos are able to take their little ones to the church Hall and join in with the service as it is live-streamed onto the big television in the Family Room. This is proving to be a cheery way for the little ones to potter about while their parents are built up and encouraged.

Bible Tots and Diggers

Bible Tots (age 2 - Reception) and Diggers (school years 1-4) start off all together; singing songs about Jesus and watching a Bible story on DVD. They then separate into their two groups for age-specific teaching, discussion, craft, prayer - and biscuits! We have nearly finished our Bible overview and will be starting new material shortly.

Spark

Spark, for those in school years 5-8, now meet in the Vestry (although temporarily relocated to the Hall during the redevelopment work in church). They finished their Bible overview in February, then worked their way through Ephesians, and have recently started using new Bible reading material which we pray will help them to develop a personal daily Bible reading habit.

Ignite

Those in Ignite (school years 9-13) remain in church with the adults and are encouraged to take notes as they engage with the sermons. There are periodic 'Sermons and Puddings' evenings to discuss what they have heard over the previous weeks. It is a great joy to see our Ignite gang growing in their faith, and a thrill to see them serving our church family on Sundays: turning up early / staying late to help with technology, tea & coffee, setting-up and clearing-away.

Children and Youth Activities outside church time

Growth Groups

Our first three Growth Groups started up in the New Year. These groups provide the opportunity for pairs of young Christians to meet up with an older Christian to study the Bible and talk about life as a follower of Jesus. This initiative has been well-received and is a model of discipleship that we would like to see further integrated into the DNA of our church family.

Contagious

Last summer six members of Ignite (along with Lizzie Wallace as a Leader) joined hundreds of young people for the Contagious Christian Camp. It was a fantastic time of fun, and we worked our way through the whole book of Revelation. We currently have five young people signed up for this year's Camp where we will be studying John's Gospel.

There are also occasional social activities involving food, or games, or both!

Tiny Tots

This has been going for over a year now and is well-loved by many. About a hundred families have come along over that time (happily not all at once!) On most weeks about 25 families join us to play, chat, enjoy the hot drinks and homemade cakes, and to listen to the Bible story. We sing songs that teach truths about Jesus and each week we encourage people to join us at church on a Sunday. We also advertise any evangelistic events that the parents might like to come along to (most recently our Good Friday 'Messy Church' service and ChocFest.) Our hope and prayer in all of this, is that people will come to know the Lord who loves them and their children more than they can even imagine.

Compassion

As a church we have continued to financially support our sponsored children Mary (15) and Richard (14). A few people from St Peter's write letters and pray for these precious children through the year. We receive letters from both Mary and Richard which are always encouraging and humbling to read - overflowing as they are with thankfulness to us and to the Lord. The children and young people at St Peter's will be holding a cake sale in May to raise money to send gifts to their brother in Brazil and sister in the Philippines.

St Peter's Youth Team

We remain hugely grateful for all members of our Youth Team who pray for our children and youth and, where possible, also help in person. None of the aforementioned groups could run without our wonderful group of dedicated volunteers. We thank God for you all!

Lizzie Wallace (Children's & Youth Worker)

Churchwardens' Report

Hello from Matt and Trevor! What a year of challenges and answered prayer!

Both the Redevelopment Project and Mark's ongoing ministry here both seemed to faced the real threat of ending abruptly in the last 12 months due to unexpected external financial pressures. But in different ways, God overruled, through the generosity of His people, to enable both to proceed. We are delighted to see many new faces in our church family recently and in particular the growth in our youth work. We thank our Heavenly Father for his great faithfulness and again give Him the glory!

Report on the Fabric, Goods and Ornaments

No repairs to the church building have been needed since the last APCM anon redecoration has taken place. However, regular maintenance has been ongoing.

The vestry remains in poor condition, and work is required to the walls and ceiling.

The nave roof: there are a number of lead sheets that show signs of slippage but no evidence of leaks internally.

The oil painting of the church remains on loan to The Colchester and Ipswich Museum Service as per the Faculty granted in 2020. It is reported to be in good condition and is currently on display in the Town Hall where it is expected to remain for at least another 12 months.

Grand piano: following consultation with the Archdeacon this has been sold on line.

Kneelers: due to lack of use, the number of these in the pews has been greatly reduced.

Pews: As advised by the Registry, the pews being removed from the north aisle will be offered for sale into the architectural salvage market.

The Church Hall

Following a fall of plaster from the ceiling of the main hall in June, a risk assessment found other areas to be unsafe. The hall was therefore closed June to August whilst the ceiling was replaced, main hall re-decorated and cupboards installed. The Church Hall roof remains in poor condition and will need replacing in the next five years or so.

The Redevelopment Project

Having faced a significantly larger than expected increase in costs due to inflation, God provided sufficient funds in order for works to start before an important deadline. A Faculty (2022-0778090) was granted on 24th January 2023, allowing us to "remove pews from the side aisle (north) and re-locate the font; install kitchen/servery, disabled toilet and improve existing toilet facility". This work began on 27th March 2023.

Work is progressing rapidly at the time of writing and is expected to be finished by late summer. We are greatly looking forward to how these improvements will enable us to make much greater use of our historic church building to serve our growing congregation, but also to host events and outreach to our wider community. There does however remain a shortfall in the funds raised and our fundraising team is working hard to cover this.

Prayer points

Church family

- Give thanks for many new faces within our church family and outreach groups
- Give thanks for unity within the church family
- Give thanks for the wonderful generosity God has shown through the sacrificial giving of his people to support both Mark and the Redevelopment Project
- Give thanks for Lizzie's hard work with our children and young people over the last year
- Give thanks for Bernice's ongoing ministry as Church Manager in the Office
- Please pray that all would feel warmly welcome and encouraged to walk together in faith
- Please pray that we would all grasp new opportunities to 'love our church' and the community around us
- Please pray for ongoing perseverance and joy in their work for Mark and Bernice

Buildings, contents and Redevelopment Project

- Give thanks for God's wonderful provision of what we need, just when we need it
- Give thanks for the opportunities offered by our central location to reach out to Colchester and how this will be enabled by the Redevelopment Project

- Please pray that the church would still be a welcoming and safe environment during the building works
- Please pray for ongoing fundraising

Matt Cox and Trevor Froude (Churchwardens)

PCC Secretary's Report

St Peter's PCC has the responsibility of co-operating with the incumbent, Rev Mark Wallace, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. St Peter's is a city centre church, with a gathered congregation and a valued heritage of evangelical and expository ministry. The PCC is also responsible for the maintenance of the Church building and Church hall on North Hill, Colchester.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Peter's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the people that live within our parish, and beyond.

Our services and worship put faith into practice through study of God's word, prayer, music and sacraments. We also have a concern to provide practical help to those around us in particular need - especially the homeless, families and the elderly.

When planning our activities for the year, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish, and members of the congregation.
- Evangelistic, social and outreach work.

To facilitate this work it is important that we maintain the fabric of the church of St Peter's and its Hall.

Safeguarding remains a high priority for the PCC. The safeguarding at St Peter's operates through a Committee to enable the responsibilities in safeguarding children, young people and vulnerable adults to be more effectively shared.

Our thanks to Mrs Clare Reid, our Electoral Roll Officer, for her upkeep of the electoral roll. The number on the roll had at the time of writing risen to 72. Of those, 14 are resident in the parish.

In the past year, the PCC met six times formally.

Benefice

The pastoral scheme dissolving the joint benefice of St Peter's and St Botolph's came into effect on 1st April 2023. St Peter's is now a single-parish benefice once more, and the suspension has been lifted. The Revd Mark Wallace (who had previously been Priest-in-Charge of the joint benefice) is now legally the Vicar of the new benefice of St Peter's.

The Redevelopment Project

The church reached an important milestone this year with regards to the redevelopment project. After years of planning and fundraising, with an improved church building in focus, a building company was appointed, and the work finally began. Looking back, it has been a long process with several decisions to make and hurdles to overcome. We still have a long way to go but are thankful to God for His provision and guidance so far and pray for the church to be a place which is used well for our God's ministry and His work.

The Maidstone Commitments

St Peter's receives the ministry of the Bishop of Ebbsfleet, by permission of the Bishop of Chelmsford, under the terms of the House of Bishops' Declaration on the Ministry of Bishops and Priests, in light of its convictions about the distinctive ministry of men and women. Last summer, the PCC reviewed the five commitments which the then Bishop of Maidstone had outlined. These concerned safeguarding practice, the treatment and training of women and transparency about complementarian evangelical beliefs.

Living in Love and Faith

A number of discussions, both informal and formal, have taken place. Concern was expressed at the proposals brought to the General Synod in February 2023 by the House of Bishops. The PCC of St Peter's is supportive of the work of the Church of England Evangelical Council (CEEC) and the Chelmsford Diocesan Evangelical Network (CDEN).

Appointments & Roles

The PCC approved the proposal of the transfer of Paul Larkin's role as Authorised Pastoral Assistant (APA) from Greenstead to St Peter's. This is an unpaid role and we are delighted that Paul is willing to take it on.

Lizzie Wallace continued working as an employed member of staff with the church as a Children's and Youth Worker, until her resignation from the post at the end of April 2023. However, Lizzie continues to be involved with some of the youth and children's work as a volunteer for which we are very thankful.

Bernice Watts (Church Manager) and Dave Lacy (Caretaker) remain employed by the PCC, both on part-time ongoing contracts.

Administration of Holy Communion

After the outbreak of Covid-19, and in line with the guidance from the House of Bishops, we changed the way we distribute bread and wine to reduce the risk of infection. In March 2023, it was agreed by the PCC that we should return to pre-Covid forms of administration, with effect from Easter Sunday.

Future ministry at St Peter's

In the autumn of 2022, the Vicar alerted the PCC to the implications of him finishing as Senior Chaplain to the Bishop of Ebbsfleet (with effect from 31st August 2023). The PCC were concerned that, as the post of Vicar at St Peter's receives only a half-stipend from the Diocese, Mark might be forced to seek a full-time post elsewhere. The Churchwardens co-ordinated a Gift Day in early 2023, at which pledges were received to make it possible for Mark to be employed half-time by the PCC for at least two years (with effect from 1st September 2023), alongside his ongoing half-stipend from the Diocese. Legal advice on how best to make this work is being sought by the PCC.

Bernice Watts (PCC Secretary)

PCC Treasurer's Report

Overview

I continue to be thankful for the sacrificial and generous giving of the congregation to support the ongoing work and ministry of St Peter's. Planned giving (standing orders and offering envelopes) rose by 7.3% compared to 2021, whilst collections at services rose by nearly 150%. We also received some substantial donations, all of which contributed to an increase of 36% in Gift Aid recovered from HMRC. Overall, there was an increase of 63% in receipts for our General Fund.

We paid our Parish Share in full, and other general expenditure was much in line with that of 2021, with an overall increase in payments of 7.6%. At year end, the General Fund balance was £33,503.

Expenditure on the buildings was all on the hall, and comprised the provision of a new entrance door, essential electrical work to rectify safety concerns highlighted by the regular inspection, and substantial work to repair the ceiling, redecorate and refurbish. Some of this expenditure was reclaimed from Colchester City Council under the Section 106 scheme. However, the hall continued to be a drain on our funds, particularly as it was not used much by external groups, and energy costs kept increasing. Despite using a substantial amount of our reserves, the Hall Fund ended the year over £9,000 in deficit. There is some more Section 106 funding to reclaim in 2023 which will help defray this, and it is to be hoped that we can increase the income received from external hirers.

Our Redevelopment Fund received a substantial donation in 2022, whilst payments made comprised ongoing Architect's and Quantity Surveyor's fees. At the end of the year, the fund stood at £116,175. This excludes grants that we have been promised (£50,000), but which we can only claim when we actually do the work.

Despite our relatively healthy financial position, costs are likely to increase significantly in 2023 and beyond - increases in energy prices, Parish Share, and staff costs contributing to this.

Our 2023 Parish Share request from the Colchester deanery is 26% more than the 2022 figure, at £46,791; however, we have received offers of financial help totalling £5,357 from two other Essex churches to help us manage this steep transition, for which we are extremely grateful.

We do give thanks to God for his ongoing provision for our needs - and trust Him for the future as well.

Detailed Financial Review

Total receipts into unrestricted funds (General Fund) in 2022 were £121,093, and payments from the General Fund were £90,964, which includes the full payment of the Diocesan parish share (£36,878). There was an excess of receipts over payments of £30,129. The balance of unrestricted funds at the end of 2022 was £33,503.

The hall was hired out more than in 2021, but still not enough to cover our costs. We received £3,107 in Section 106 grants towards repair work and improvements. However, payments were substantial, with energy costs rising by 81%, caretaker costs by 96% (due to reduced caretaker work in 2021, whilst the hall was not in use), and £19,232 was spent on repairs and improvements. The Hall Fund was again supported from reserves (£12,500). There was an excess of payments over receipts of £20,221, leaving the fund with a balance of -£9,172. Additional section 106 funding should be available in 2023, but will not cover the total costs of repairs.

Fabric Fund expenditure was on the new hall door, and on electrical work in the hall. There was an excess of payments over receipts of £3,956, and the fund had a balance at the end of the year of £4,538.

The Guest House fund is for the provision of shelter and food for the homeless during the winter. As the Guest House was not operating again in 2022, there was just a small amount of interest, leaving the fund with a balance of £4,549.

Our only Investment fund is the Sears Fund, which yielded the usual level of interest, although the capital value fell by £532, due to the general poor performance of stock market investments in 2022.

The Redevelopment fund is for the major work taking place to the church building. Receipts were £63,637 (donations and interest), and payments £17,633 (Architect's and QS costs). The balance at the end of the year was £116,175.

Reserves Policy

The PCC has no stated policy on the minimum balance of unrestricted funds. The General Fund balance of £33,503 will be used in part to pay for ongoing staff costs.

The end-of-year balance of £4,538 in the restricted Fabric Fund is to pay for any urgent maintenance of the church building (for which our policy is to maintain a minimum balance of around £5,000). Any expenditure beyond this will involve raising additional funds.

The Guest House fund balance of £4,549 will be used towards our future care for the homeless in Colchester. The Redevelopment Fund balance of £116,175 is for the work to be carried out for our Redevelopment project. Our Reserve Fund had a balance of £4,058.

It is our policy to invest our funds with the Central Board of Finance Church of England Deposit Fund.

Full Accounts for 2022

The full accounts can be viewed on the church website via <https://stpeterscolchester.org/wp-content/uploads/2023/05/accounts-2022.pdf>

Richard Lawn (PCC Treasurer)

Deanery Synod Report

The Deanery Synod is the first level of church government above the PCC. The Synod for the Deanery of Colchester usually meets three times a year and most of each meeting is taken up with a talk on a particular matter. However, in 2022 there were only two meetings as the new Bishop of Chelmsford, Bishop Guli Francis-Dehqani had proposed that Lent should be an opportunity to give up meetings, and the March gathering was therefore cancelled. The Bishop herself addressed the June meeting, and apart from routine business, her talk was the only item on the agenda.

Previous visits of senior clergy to Synod have often resulted in pronouncements of policy. This was very different. Bishop Guli arrived in ordinary dress with no real agenda except to be introduced to us, and spent a considerable time just talking about her upbringing in Iran, where her father (Hassan Dehqani-Tafti) was Bishop. Then the revolution took place, and the family fled the country after an assassination attempt and the murder of her brother, and she has not yet been able to return. Studying in the UK, she trained for ordination and served a curacy in Southwark Diocese before becoming a chaplain. After a seven-year career break to bring up her children, she became Curate training officer in Peterborough. She said that she was not expecting then to be invited to be suffragan Bishop of Loughborough. She said that

it was only after she had accepted the appointment to become Bishop of Chelmsford that she was told about the Diocese's perilous financial situation! She is planning to visit all the Deanery Synods. After she spoke, she answered a few questions from the floor before the Area Dean invited us all to pray for our new Bishop.

The Area Dean at the start of the year was Canon Paul Norrington, who retired after the June Synod and has been succeeded by Revd Erwin Lammens, who was commissioned by the Archdeacon at the October meeting of Synod. That Deanery Synod was taken up discussing finance. Michaela Southworth, the Diocesan CEO, presented the new Share Scheme. Unlike in the past, this has been done by working out a target figure for each parish and then inviting offers. The important information that came out is that this is "not a share scheme forever, it is a share scheme for 2023 and will be reviewed". The full costs for a stipendiary minister are about £89k per year; the average a parish with one stipendiary is asked for under the new scheme is £69k with a range from £26k for the poorest to £96k for the wealthiest.

The Deanery finance officer then gave the breakdown for the Deanery. There was no discussion on how the increases were to be allocated; it had already been decided to take the best offers from each parish towards the target. Charts were shown to explain the changes from last year, and figures given in the full minutes of the meeting, but some were only provisional. Some parishes have offered more than they have been asked for, some less; some have received a discount which they have accepted, others have only taken part or none of the discount. Because of the large increase that was asked of us, St Peter's offer appeared at the most generous end of the chart. For 2024 the figure requested will be based on a new assessment, not on how well we did on the 2023 assessment.

The Synod met again in March 2023, with a report on Nightstop Essex, a charity for homeless young people, and an extensive report on deanery statistics.

The three year period for which parish representatives are elected onto the Deanery Synod has now come to an end, so elections are due at this year's Annual Parish Meeting.

Duncan Breckels (Deanery Synod Representative)

Appendices

Committees of the PCC

The PCC operates through committees, all of which report back to PCC meetings:

The Standing Committee has power to transact any urgent business between meetings. Its members are the Vicar, the Churchwardens, the Treasurer and the Church Administrator.

The Finance Sub-committee assists the PCC in overseeing financial and budgetary matters. Its members are the Vicar, the Treasurer, Mr Duncan Breckels, Dr Mick Kavanagh and Dr Dan Watts.

The Safeguarding Committee consists of the Vicar, the Parish Safeguarding Officer, the Pastoral Care Co-ordinator, the Children & Youth Worker, Mrs Clare Reid, Mrs Caroline Sheldrick, and Mrs Bernice Watts (as Secretary).

Miscellaneous information

St Peter's Church is situated on North Hill, Colchester. It is part of the Diocese of Chelmsford within the Church of England.

St Peter's receives the pastoral and sacramental ministry of the Bishop of Ebbsfleet, in accordance with the 2014 House of Bishop's Declaration on the Ministry of Bishops and Priests, by permission of the Bishop of Chelmsford.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006). The PCC was granted charitable status in its own right on 24th October 2015.

The PCC's Electoral Roll Officer is Mrs Clare Reid.

Our website is <https://www.stpeterscolchester.org>

The correspondence address is The Vicarage, Balcerne Close, Colchester CO1 1NZ.

Vicar's Conclusion

As we look to the year ahead, there is much to be excited by: this phase of the Redevelopment Project is due to be completed by mid-August, our Church Hall is now fully functional (and frequently filled with children and young people!), we continue to welcome newcomers most Sundays, and there is a sense of purpose and mission about so much of our church life. I do hope you are enjoying being part of St Peter's at this moment in time.

But, of course, we need to remind ourselves, again and again, that we are dependent on the Lord for all things. Let us resolve in this year ahead to continue to come to him in prayer, to continually humble ourselves before him, to trust him for all that we need, and to look to his Spirit to lead us in all we seek to do. May the year ahead be a year in which we, together, continue to grow in godliness.

As we close, there are, of course, some specific words of thanks to be said:

- to Matt Cox and Trevor Froude – our Churchwardens – who have worked hard to serve both the gospel and the church over this last year, and I am deeply grateful for their wisdom and support;
- to Richard Lawn – our PCC Treasurer – who has yet again maintained a gracious and godly oversight of our finances, and all this through a year that has been particularly difficult for him personally;
- to Bernice Watts – our Church Manager and PCC Secretary – who has humbly and diligently continued to keep everything working smoothly, often going not only the second but also the third and fourth miles!
- to Lizzie Wallace – and all our Youth Team – for sacrificially serving our children and young people, and helping this area of church life to continue to grow in such an encouraging manner;
- and to all who have served in the different ministries of our church: serving coffee, sweeping steps, playing music, adjusting sound levels, leading prayers, tidying-up, and all the 101 different jobs that need doing behind the scenes to keep church life going.

Most importantly, let us continue to thank the Lord. Not one of his promises has failed. Not one of his people has been lost. And nothing, absolutely nothing, done in his name has been done in vain. Praise be to the God and Father of our Lord Jesus Christ!

St Peter's Church Colchester

Financial Statement for the year ended 31 December 2022

Receipts and Payments Account

	Note	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2022 £	2021 £
Receipts							
Voluntary receipts							
Regular Giving							
Planned Giving		53,130	0	0		53,130	49,525
Collections at services		3,083	0	0		3,083	1,235
All other giving/voluntary receipts		42,274	3,107	50,050		95,431	16,213
Gift Aid tax recovered		14,644	0	12,500		27,144	10,720
		<u>113,131</u>	<u>3,107</u>	<u>62,550</u>	<u>0</u>	<u>178,788</u>	<u>77,693</u>
Activities for generating funds		0	0	0		0	0
Investment income	1	236	0	1,329		1,565	82
Church Activities	2	2,436	1,653	0		4,089	545
Other receipts		5,290	0	0		5,290	7,300
Total Receipts		<u>121,093</u>	<u>4,760</u>	<u>63,879</u>	<u>0</u>	<u>189,732</u>	<u>85,620</u>
Payments							
Church Activities:							
Parish Share		36,878	0	0		36,878	37,374
Clergy and Staffing costs		25,259	1,914	0		27,174	24,647
Church running expenses	3	14,907	0	0		14,907	12,838
Hall running costs	4	0	23,066	0		23,066	7,021
Evangelism		0	0	0		0	0
Mission giving and donations	5	2,550	0	0		2,550	4,767
		<u>79,593</u>	<u>24,980</u>	<u>0</u>	<u>0</u>	<u>104,573</u>	<u>86,647</u>
Cost of generating funds		0	0	0		0	0
Governance Costs		150	0	0		150	0
Other payments		11,221	0	21,707		32,928	16,540
Total Payments		<u>90,964</u>	<u>24,980</u>	<u>21,707</u>	<u>0</u>	<u>137,652</u>	<u>103,187</u>
Excess of receipts over payments		30,129	(20,221)	42,172	0	52,080	(17,566)
Transfers between funds		0	12,500	-12,500		0	0
Excess adjusted by transfers		<u>30,129</u>	<u>(7,721)</u>	<u>29,672</u>	<u>0</u>	<u>52,080</u>	<u>(17,566)</u>
Cash at bank and in hand at 1st January		3,374	(1,452)	99,647		101,570	119,127
Cash at bank and in hand at 31st December		<u>33,503</u>	<u>(9,172)</u>	<u>129,319</u>	<u>0</u>	<u>153,650</u>	<u>101,560</u>

Statement of Assets and Liabilities

	Note	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2022 £	2021 £
Cash Funds							
Bank Current account		21,527	(9,172)	1,719		14,074	4,541
Petty Cash		27				27	7
Deposit account		11,949		127,600		139,549	97,012
		<u>33,503</u>	<u>(9,172)</u>	<u>129,319</u>	<u>0</u>	<u>153,650</u>	<u>101,560</u>
Other monetary assets							
Gift Aid recoverable		896				896	661
Refund of expenses overpayment		101				101	
Investment Assets							
Investment fund shares (at market value)	6	-	-	-	4,844	4,844	5,375
Assets retained for Church use						0	
Liabilities		<u>0</u>				<u>0</u>	<u>0</u>

Notes to accounts

	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2022 £	2021 £
Note 1 Investment income						
Sears Investment	37	0	0		37	36
Bank and deposit interest	199	0	1,329		1,528	46
	<u>236</u>	<u>0</u>	<u>1,329</u>	<u>0</u>	<u>1,565</u>	<u>82</u>
Note 2 Church Activities						
Parochial fees	1,348				1,348	215
Church hire	1,088				1,088	0
Church hall hire		1,653			1,653	330
	<u>2,436</u>	<u>1,653</u>	<u>0</u>	<u>0</u>	<u>4,089</u>	<u>545</u>
Note 3 Church running expenses						
Insurance	5,200				5,200	5,033
Electricity	671				671	348
Heating oil	1,820				1,820	1,631
Water	141				141	153
Ministry costs	678		0		678	796
Organ & music	1,012				1,012	801
Children's work	2,088				2,088	792
Catering	2,146				2,146	672
Rubbish clearance	784				784	579
Repairs, maintenance & miscellaneous	367		0		367	2,032
	<u>14,907</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>14,907</u>	<u>12,838</u>
Note 4 Church Hall running expenses						
Insurance		1,141			1,141	1,105
Gas		1,378	0		1,378	618
Electricity		1,115	0		1,115	605
Water		199	0		199	263
Repairs & maintenance		19,232	0		19,232	4,431
	<u>0</u>	<u>23,066</u>	<u>0</u>	<u>0</u>	<u>23,066</u>	<u>7,021</u>
Note 5 Mission Giving and donations						
Beacon House	96				96	0
Christian Youth Outreach	630				630	1,080
Clergy Support Trust	85				85	85
Compassion UK	1,411				1,411	3,307
Samaritan's Purse	33				33	0
Simeon's Trustees	195				195	195
The Evangelical Alliance Relief Fund	100				100	100
	<u>2,550</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,550</u>	<u>4,767</u>
Note 6 Investments held						
Sears Fund				4,844	4,844	5,375
	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,844</u>	<u>4,844</u>	<u>5,375</u>

Statement of Funds

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	2021 £
General	33,503				33,503	3,374
Hall		(9,172)			-9,172	-1,452
Fabric			4,538		4,538	8,493
Guest House			4,549		4,549	4,491
Redevelopment			116,175		116,175	70,165
Reserve			4,058		4,058	16,490
Sears				4,844	4,844	4,610
Total Funds	<u>33,503</u>	<u>(9,172)</u>	<u>129,319</u>	<u>4,844</u>	<u>158,494</u>	<u>106,171</u>

Independent examiner's report to the PCC of St Peter's Church, Colchester

I report on the accounts of the PCC for the year ended 31st December 2022, which are set out on the attached pages.

Respective responsibilities of the PCC and the examiner

The PCC 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.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement.

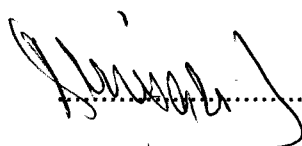
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on 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
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records 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:

23 APR 23

Peter Wigglesworth
41 Albany Road
Crawley
RH11 7BY

Accounts



St Peter's

COLCHESTER

Annual Report 2021-2022

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Vicar's Introduction – page 1

This last year has been a time of recovery and growth. For this, we are deeply thankful to the Lord for all his provision and care.

The previous year was a difficult time of great change, and church life was often overshadowed by the global pandemic and the various restrictions that were inevitably in place. I think, though, that through that difficult year we were taught some important lessons and reminded of some important truths: the significance of corporate worship, the necessity of church fellowship, the value of hope, and ever-present need to be flexible as we adapt to changing circumstances.

This year, we have been able to rejoice as new life has sprung from the wilderness of the lockdown. Of course, we go on living with the dangers of Covid, and many of the losses will be felt for years to come. But we have been able to meet again face-to-face, and can gather again properly in church on Sundays (and sing! indoors! without masks!).

This year's Annual Report tells of all manner of new developments. Ministry has taken on new forms (including in the Vicarage Garden and on the BBC) and has started to reach new people (including, for the first time for many years, mums and toddlers on Thursday mornings). The Lord has continued to provide, often in unexpected ways, and I think we can look forward to the year ahead now with excitement and confidence.

And so I am delighted to be able to commend this Annual Report to you. Do please take time to read it through, to thank the Lord for all that has been good over this past year, and to pray for all that still lies ahead.

But please also do join us for the 2022 Annual Church Meetings on Saturday 7th May. This will be an opportunity to ask questions, to seek clarification, and to hold the PCC (and me) to account as your leaders. Please join us on that Saturday morning, as an important part of our church life together.

And finally, let me also thank you for the part you have played – whatever that part has been – in these last 12 months. We are often reminded in the Bible that the church is a body, and that the body has many parts. And whatever part you have played, it has been important, it is valued, and we are grateful.

With best wishes,

A handwritten signature in black ink, appearing to read 'Mark', with a long horizontal line extending to the right.

*Rev Mark Wallace
(Chairman, St Peter's PCC)*



page 2 – Ministry Report

The PCC works with the Incumbent, Revd Mark Wallace, to further the work of the gospel in the parish – and, where possible, beyond the parish boundaries.

Much of last year was spent seeking to re-establish gospel ministry in the face of the vagaries and variations in the Covid-restrictions. One of the highlights of this period was *Garden Church*, an outside church service in the Vicarage garden in the summer months, meeting at 10am, 3pm and 6pm each Sunday.



a return to normality

Meanwhile, the gradual lifting of the Covid-restrictions in recent months has allowed some sort of return to normality:

- normal Sunday services in church are now fully resumed, with very few restrictions and encouraging numbers of worshippers;
- children's and youth work has not only re-started, but is now expanding and flourishing;
- the previous patterns of Home Communion, visits to Freda Gunton Lodge, and assemblies in local schools are being re-established;
- small group ministry is starting up again, face-to-face.

ongoing online ministry

Nonetheless, much of the ministry of St Peter's has remained online in this last year, either because of the uncertainty around the Covid-restrictions, or because it has been seen as more convenient for those involved:

- *Christianity Explored* and *Discipleship Explored* have continued as online opportunities to explore the Christian faith, and to deepen discipleship;
- *The Generosity Project* was a whole-church project in the autumn to help us to learn, to pray, and to work together to become the big-hearted people God calls us to be;

Ministry Report (cont.) – page 3

- an evening book group was established during Lent 2022, looking at our Lent Book: *Love Your Church*;
- PCC and various subcommittee meetings have often remained online via Zoom to enable more people to participate;
- the Wednesday evening Church Prayer Meeting on WhatsApp has enabled many, who would have been unable to attend physically, to attend virtually.

town centre ministry

Our *Jericho Road Ministries* have continued to seek to support the homeless in Colchester, working in partnership with Beacon House.

Meanwhile, in April 2021, as part of the national response to the death of HRH Prince Philip, the church building was immediately opened (in accordance with the Covid-restrictions in force at the time), for short services of Reflection and Thanksgiving.

In December 2021, St Peter's featured in a BBC Essex piece as our Vicar was interviewed about the meaning of Christmas.



the wider church

St Peter's continues to play a significant part in the life of the diocese and wider church, through the ministry of our Vicar, who remains on Diocesan Synod, was elected to General Synod in 2021, is part of the national *ReNew* Steering Group, and is also now a CPAS Patronage Trustee. He continues to work part-time as Senior Chaplain to the Bishop of Maidstone, alongside his parish responsibilities.

In September 2021, St Peter's was the setting for the Church of England's National Online Service, entitled "*Following the example of Christ*", in partnership with the Bishop of Maidstone and All Souls Church, Langham Place in London.

Following the example of Christ

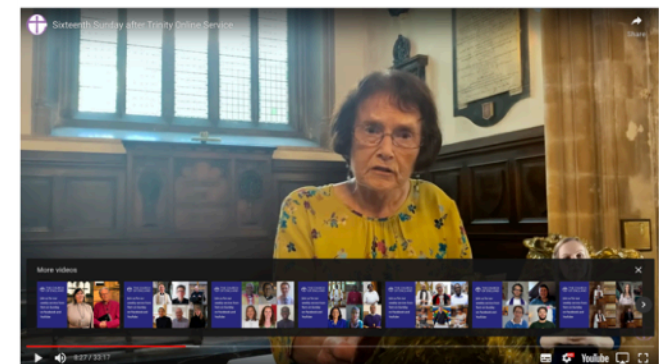
19/09/2021

Join us for a service of the Word for The Sixteenth Sunday after Trinity from St Peter's, Colchester.

Led by Rt Rev Rod Thomas, the Bishop of Maidstone, the service focuses on following the example of Christ.

You are invited to our service

All of our video content is manually subtitled. To turn these on, go to the bottom left of the video and click the filled-in box with two broken lines inside. The service is BSL-interpreted throughout.



page 4 – Children's & Youth Ministry Report

The PCC's Children's & Youth Worker is Mrs Lizzie Wallace

We pray and work to this end: that the children and young people will long "to know Jesus better and to make him better known".

What a year! There have been many changes in the formats of our various Children's and Youth groups since this time last year – but constant through them all has been our focus on learning together



from God's word and marvelling together at his never-ending love for us, and kindness to us.

Last March the PCC were asked to pray for two specific things:

1. a team of leaders who would commit to regular help with, and prayer for, the ongoing work in each of the children's and young people's groups. And,
2. for more families to join our St Peter's church family.

These remain our prayer requests, but - thanks be to God! - the following paragraphs show how these prayers have already been answered much to our encouragement, and to our Father's praise and glory.

In March last year Lizzie Wallace (with a team of helpers) was leading 3 online Bible study groups each looking at the Sermon on the Mount. This remained our provision for those aged 7-18 until late Spring when covid restrictions eased and changes were enabled.

Spark

In April this group started to meet in person as 'Spark in the Garden'. It comprised two 9-year-old girls wrapped in blankets sheltering from the rain under a small gazebo in the Vicarage garden! We began a

Children's & Youth Ministry Report (cont.) – page 5

series called 'Meet the King' which took us through Mark's gospel. By the summer holidays we intermittently had 4 girls attending in the large marquee. In September we met in the church hall for a 'Spark Special' to which the girls' families and the St Peter's Youth Team were invited. It was a happy occasion involving a variety of games, activities, and food. The highlight was hearing from the girls all that they had learned over the previous months as they talked us through the pictures on the wonderful banner Chris Gray had produced.

From that point Spark started to meet twice a week; on Sunday mornings for Bible studies, and on Thursday afternoons as the re-named 'Spark After School'. SAS regularly has 6 girls in attendance, and we have just completed our Bible Overview (based loosely on The King, The Snake and The Promise material).

Bible Tots and Diggers

These groups began in May with the start of Garden Church. Gathered as one group around a small table on the top lawn each Sunday morning we learnt from the Bible that 'the Earth is the Lord's, and everything in it' (Psalm 24:1) We considered (from Luke 15) how very precious we are to our Father, and how wonderful it will be when He takes us home to live with Him in heaven (Psalm 23). The children sang songs and produced crafts which reinforced the truths they had been learning. Since September we have met each Sunday



morning in the church hall learning from the Bible about the life of Jesus, and what it means to be a friend of God. We continue to use songs as a fantastic way to teach truths to even the very youngest children, and they return to their parents towards the end of the service each week clutching the latest picture / model / trumpet(!)... etc to remind them of what they've been learning that morning. Bible Tots and Diggers started last year with 4 children; we now have 7 children in that age group. With the arrival of two new babies, and in the hope of more young families coming along, it is hoped that a creche can soon be established in the Vestry. This would enable

page 6 – Children's & Youth Ministry Report (cont.)

parents to hear the sermon whilst looking after their babies in relative comfort, and ease the teaching sessions in Bible Tots and Diggers.

Ignite

This group continued to meet for weekly online Bible study (and hotly contested Blockbuster competitions!) until the summer holidays. We studied from Proverbs what it means to be wise;



considering how to 'guard our hearts' and ensure that we are building our lives on the rock of God's word.

On Sundays, since Garden Church began, the Ignite age group has stayed in with the adults. They are encouraged to take notes as they listen to the sermon each week writing down anything that they have a question about, and anything that has been particularly helpful / encouraging / challenging. We meet periodically to discuss anything arising from the sermons, and to have fun together eating pudding and playing games.

13-18 year olds are encouraged to come to 421 each Friday evening for the opportunity to meet with young people from other churches to enjoy games and a talk and Bible study. Lizzie Wallace helps to lead at 421 with others from our partner church at Fordham.

Other events that have taken place for this age group over the course of the past year are: the wonderful 'Contagious Lite' camp last summer, the 'Sorted' event in London, a trip to JumpStreet in the autumn and an Ice-skating trip this spring.

Tiny Tots

Our long-prayed-for Toddler Group got off to a flying start in January this year. A dedicated team of helpers spend each Thursday morning serving our community by providing a welcoming, fun, and safe environment for parents and carers to bring their babies and

Children's & Youth Ministry Report (cont.) – page 7

children. To date we have welcomed more than 30 families through the door. For many of these 'lockdown' children this has been their first experience of being in a group with other people. It has been a joy to see them grow in confidence, and to provide their grown-ups with much-needed adult company. Each week finishes with a Bible talk and songs which point to the God of heaven and earth who has made all things, and who loves them.

Our prayer is that the friendships made through this group will encourage people to feel confident in bringing their children along to church. To this end it is also hoped that some appropriate evangelistic events can be planned for the year ahead.

Compassion Team

As a church we continue to treasure the relationships with our sponsored children. A small Compassion Team was assembled at the end of last March. These five people have committed to regularly pray for, and write to, Mary and Richard. It is always a great thrill to receive letters from them, and we joyfully share these letters with the rest of the St Peter's church family.



The young people of Spark and Ignite raised £90 from their Compassion Sunday Cake Sale in February and were excited to be able to send this money to provide gifts for their brother in Brazil and sister in the Philippines. Meanwhile, the *Make a Mother's Day* Appeal in March raised £1231, to enable us to continue our sponsorship.

St Peter's Youth Team

Established in May, this team comprises 19 adults who have committed to praying for our children and youth, and where possible, to helping out in person. A few members of the St Peter's Youth Team attended the Equip training day in February. This was an encouraging time, and we hope there will be further opportunities to meet together as a whole Youth Team; to give thanks for so many answered prayers, pray for the children and young people in our care, and be encouraged and built up for continued service.

We are particularly grateful to Clare Reid, Karen Van Den Broek, Bernice Watts and Chris Gray for their sacrificial service providing continuity in *Spark* and *Bible Tots & Diggers* to the great benefit of our children on Sunday mornings. Huge thanks also to Caroline Sheldrick for providing SPK holiday sessions which enable the leaders to have a break. We are also very grateful to Andy Lawn & Richard Lawn who provide weekly transport for young people who could not otherwise get to their midweek groups.

page 8 – Church Family News & Pastoral Care Report

The PCC's Pastoral Care Co-ordinator is Mrs Lizzie Wallace

"We ought always to thank God for you, brothers, and rightly so, because your faith is growing more and more, and the love every one of you has for each other is increasing" 2 Thessalonians 1:3

Vivienne Depledge held the position of St Peter's Pastoral Care Coordinator as we navigated our way through the end of lockdown this time last year. She telephoned and chatted to many who were suffering from isolation and arranged several walks and bonfires that were greatly enjoyed by all those who attended. Vivienne also wrote messages in the Easter cards that had been made and coloured by a team of volunteers, and she helped to distribute these to people in local businesses. Cards were also delivered to many of our church members and to residents in Balkerne Gardens. Along with these cards were colourful invitations to the Garden Church services that were about to begin, and we welcomed several visitors from Balkerne Gardens on the back of these. Vivienne finished her role in June 2021 and we were able to say goodbye and wish her well at one of our Garden Church services.

Meeting together

Garden church was a wonderful opportunity to start meeting face-to-face with each other and it was a delight to welcome old and young

alike at various services each Sunday. Drinking coffee together had never seemed so luxurious! Further opportunities were arranged to enable church family to meet up outside of the restriction-bound Sunday Service environment. Our Summer Programme included picnics, coffee and cake events in the Vicarage garden, and various coffee times arranged in local cafes and hotels. People's willingness to help by turning up and welcoming others at these social activities was really encouraging.

Practical help

'St Peter's Practical Help' continued through the year, overseen by Bernice Watts and Morvern Cox, until the majority of covid restrictions had been lifted. Practical needs are now being channelled through Lizzie Wallace as the new Pastoral Care Co-ordinator. One development in this area is the ability now to provide meals for those who are having a particularly tough time. We are grateful to those who have offered to cook / provide money for these meals.

Like last year, we have sent homemade Christmas and Easter cards to many of our church family members and to the residents of Balkerne Gardens. These were gratefully received, and we had such a lot of

Church Family News & Pastoral Care Report (cont.) – page 9

fun putting them (and the mailshots and Christingle kits) together that we have since run several more 'cutting and sticking' sessions where volunteers have gathered to help Lizzie to prepare activities and crafts for the various SPK groups.

Other lovely opportunities to catch up with each other have taken place on a number of mornings at the Mercury Theatre Café. At the last of these mornings, there was a special focus on our lent book "Love your Church" and we chatted together and encouraged each other with the theme of belonging to our local church family as well as to the wider church.

Farewells

This year we have said goodbye to two dear friends who have been promoted to glory in recent months: Moyra Hart and Helen Ballard were both precious members of our church family and are deeply missed. We are grateful for having known and worshipped alongside them, and look forward to joining them in heaven one day.

We were also saddened to hear in early April of the death of the previous Vicar of St Peter's, Revd Fred Woods. Many at St Peter's will remember him fondly, and we send our condolences to his widow, and former Churchwarden of St Peter's, Jane.



Safeguarding

Safeguarding is an important duty of everyone at St Peter's and we are pleased now to have an entire dedicated safeguarding team! For years it has been our policy that everyone who leads an SPK group must be DBS checked and trained in safeguarding procedures, but now, overseen by Mark Wallace and Sue Almond, the team is encouraging others to undertake these checks and training – that we might offer the safest possible environment to all adults and children who come along to anything related to life at St Peter's.

page 10 – Churchwardens' Report

The Churchwardens are Dr Matt Cox and Mrs Anne Kavanagh

Hello again from Matt and Anne! Despite the resurgences of Covid variants and fluctuations in the corresponding imposed restrictions over the last year, we are grateful to God that our church has remained open for worship. It has been encouraging to see our fellowship grow in number and to be able to re-establish friendships

and relationships, face to face, with our church family. We were sad to see Vivienne leave her position as pastoral worker for a new role elsewhere, but thankful for Lizzie stepping in to continue this valuable work. We thank our Heavenly Father for his great faithfulness and give Him the glory.

The important legal bit – “THE FABRIC, GOODS & ORNAMENTS”

The Fabric

There have been no works of alteration, repair or decoration carried out since the last APCM. Therefore, the vestry and the lead of the nave roof remain in poor condition. Work to remove a dead tree and prune back others in the churchyard by the council was completed in March. The five yearly Electrical Inspection has been carried out and all remedial works completed.

The Goods and Ornaments

Silver Chalice: this has been returned following the repair of accidental damage. Oil painting of St Peter's Church (c.1770): This painting remains on loan to The Colchester and Ipswich Museum Service as per the Faculty granted in 2020. Plans are for it to be displayed again in the Colchester Town Hall later this year.

Church Hall

During the past year, \$106 money from the Council has been used to fund new carpet tiles, repairs to roof and ceiling and re-decoration of some areas of the hall. Some items, such as water heaters and taps have been replaced. A ramp has also been fitted to improve access.

Churchwardens' Report (cont.) – page 11

Church Family

Things to give thanks for:

- being able to meet face to face over the summer months at Garden Church
- being able to meet in person in church since last September
- that God has kept us safe
- new folk joining us and SPK starting up again
- Faithful preaching and teaching both on Sundays and online

Things to pray for:

- that all would feel warmly welcome and encouraged to walk together in faith
- that we would all grasp new opportunities to 'love our church' and the community around us
- ongoing perseverance, and joy in their work, for Mark, Lizzie and Bernice

Buildings & Contents

Things to give thanks for:

- the continued provision of a large, visible, physical space to meet and serve in
- the dedicated team who work hard to maintain the building
- the talented people who decorate it weekly, as well as on festive occasions

- provision of funds to undertake much-needed decoration and improvement of the church hall

Things to pray for:

- wisdom and stamina for those tasked with overseeing maintenance of a deteriorating building
- opportunities to use our building to reach out to our town with the Gospel



Redevelopment Project

Things to give thanks for:

- tangible progress made in the last year with our architects on plans for the redevelopment of the church
- the amazing generosity of members of our church family and grant organisations towards the project

Things to pray for:

- the Lord's guidance and provision in moving the project forward
- the Lord's wisdom for the PCC in decision-making, so that we can better serve the ministry of our church family and the wider community

page 12 – PCC Secretary's Report

The PCC Secretary is Mrs Bernice Watts

St Peter's PCC has the responsibility of co-operating with the Incumbent, Rev Mark Wallace, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. St Peter's is a town centre church, with a gathered congregation and a valued heritage of evangelical and expository ministry. The PCC is also responsible for the maintenance of the

Church building and Church hall on North Hill, Colchester.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Peter's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the people that live within our parish, and beyond.

Our services and worship put faith into practice through

study of God's word, prayer, music and sacraments. We also have a concern to provide practical help to those around us in particular need - especially the homeless, families and the elderly.

When planning our activities for the year, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish, and members of the congregation.
- Evangelistic, social and outreach work.

To facilitate this work it is important that we maintain the fabric of the church of St Peter's and its Hall.

Safeguarding remains a high priority for the PCC. A Safeguarding Committee was formed to enable the responsibilities in safeguarding children, young people and vulnerable adults to be more effectively shared. Our thanks to Mrs Clare Reid, our Electoral Roll Officer, for her upkeep of the electoral roll. The number on the roll had at the time of writing risen to 60. Of those 60, 13 are resident in the parish.



PCC Secretary's Report (cont.) – page 13

Key items on the PCC agendas during the past year:

In the past year, the PCC has met regularly face to face and via Zoom eight times.

- Appointments and roles: In September 2021, following the departure of Vivienne Depledge, Lizzie Wallace was formally appointed as Pastoral Co-ordinator, while continuing in her role as Children's & Youth Worker.
- The Safeguarding Committee was formed in May 2021.
- A meeting was held in February 2022 with members of the PCC, The Ven. Ruth Patten, the Archdeacon of Colchester and other diocesan and deanery officials to outlay the proposal of a pastoral reorganisation. The outcome of the process will mean the dissolution of the benefice of St Peter's and St Botolph's, thus creating a new separate benefice for each church. The process is underway but will take some time to complete.
- In May 2021, the PCC attended the event *PCC Tonight*, organised by CPAS (Church Pastoral Aid Society). The vision of the training event was to help PCCs to clarify their purpose in being committed to serving the church well. The meeting took place on Zoom and was well attended.
- In September 2021, our new architect Mr Ben Downie of Inkpen Downie Architecture & Design Ltd held a presentation on the proposed refurbishment plan for the church. It included an

overview of the three proposed phases of construction, which the PCC approved. The work will focus on a new kitchenette, improved toilet facilities, a better disabled access ramp and more floor space for communal area.

- A subsequent visit from the DAC (Diocesan Advisory Committee) came as the next formal stage in obtaining the necessary permissions for the work. The DAC was very positive about the plans we have in mind, and we continue to put the redevelopment project in God's hands.
- During the past year, a S106 grant from Colchester Borough Council was offered to St Peter's. The PCC welcomed this funding to make improvements on the church hall which will serve the community and church family better. Many aspects of the hall have been enhanced and the work is still ongoing.
- The work on a PCC Handbook to help the PCC is underway.
- A small library of Christian based books has recently been set up in church. Our thanks to Val Morris and Sheila Lloyd for instigating this initiative and for overseeing the project.



page 14 – PCC Treasurer's Report

The PCC Treasurer is Mr Richard Lawn

Overview

Thanks to the ongoing generous giving of our congregation, much of this by regular standing order, the church finances coped well with the impact of the COVID lockdown and restrictions. The reduced number of services in the church building meant that collections were still at a low level - slightly higher than in 2020, but only 23% of the 2019 figure. There was an increase in planned giving of 27% compared to 2020, so as more members use standing order, or other direct methods of giving, cash collections will probably continue at these reduced levels in the future. We were very pleased that we were able to use our reserves to fund the provision of the additional staff positions in the parish.

**The full and detailed accounts
can be downloaded from www.stpeterscolchester.org
or requested from the Parish Office.**

The repairs and improvements made to the church hall mean that we were able to receive income from hiring the hall at the end of the year - after several years of relying heavily on reserves. The Section 106 grants received from Colchester Borough Council have helped to fund the improvements, for which we are very grateful. Even so, we had to use £3,500 of reserves towards the hall in 2021.

Our redevelopment fund has paid for architect's costs, but there was negligible income, and the balance is now £70,171. This excludes grants that we have been promised, but which we can only claim when we actually do the work.

We are very grateful for a legacy of £7,000 from the estate of the late Ken Cooke, which will be used to maintain the fabric of the church. 2021 saw the completion of payment for the roof repairs, and the churchyard wall repairs, and the Fabric Fund has a balance of £8,494.

Despite our relatively healthy financial position, costs are likely to increase significantly in 2022 and beyond - increases in energy prices, Parish Share, and staff costs contributing to this.

We do give thanks to God for his ongoing provision for our needs - and trust Him for the future as well.

PCC Treasurer's Report (cont.) – page 15

Detailed Financial Review

Total receipts into unrestricted funds (General Fund) in 2021 were £74,267, and payments from the General Fund were £84,561, which includes the full payment of the Diocesan parish share (£37,374). Staff salaries were supported from reserves (£10,000), leaving an excess of payments over receipts of £294. The balance of unrestricted funds at the end of 2021 was £3,374.

We only just started to receive income from letting the hall at the end of the year, so the Hall fund was again supported from reserves (£3,500). Section 106 grants of £3,625 paid for most of the repairs and improvements, but there was an excess of payments over receipts of £543, leaving the fund with a balance of -£1,452

The Fabric Fund receipts comprised the legacy of £7,000 from Ken Cooke, interest, and recovery of VAT paid on repairs. The only payments were those for the completion of the roof repairs and churchyard wall repairs. There was an excess of receipts over payments of £4,352, and the fund had a balance at the end of the year of £8,494

The Guest House fund is for the provision of shelter and food for the homeless during the winter. As the Guest House was not operating again in 2021, there was just a small amount of interest, and administration costs of £15, leaving the fund with a balance of £4,491.

Our only Investment fund is the Sears Fund, which yielded a good level of interest.

The Redevelopment fund is for the major work taking place to the church building. Receipts were £184, and payments £7,756 (architect's costs). The balance at the end of the year was £70,171.

Reserves Policy

The PCC has no stated policy on the minimum balance of unrestricted funds. The end-of-year balance of £8,494 in the restricted Fabric Fund is to pay for any urgent maintenance of the church building (for which our policy is to maintain a minimum balance of £5,000). Any expenditure beyond this will involve raising additional funds.

The Guest House fund balance of £4,491 will be used towards our future care for the homeless in Colchester. The Redevelopment Fund balance of £70,171 is for the work to be carried out for our Redevelopment project. Our Reserve Fund had a balance of £16,491.

It is our policy to invest our funds with the Central Board of Finance Church of England Deposit Fund (although this is under review).

page 16 – Deanery Synod Report

The Deanery Synod Representative is Mr Duncan Breckels

The Deanery Synod is the level of church government that is immediately above the Parochial Church Council. It also provides the electorate for General Synod, a responsibility the members were called upon to exercise this year.

Normally the Deanery Synod meets three times a year. The first meeting of Synod after our last APCM was held in June, via Zoom. The notices at the end of the meeting revealed that the financial crisis in the Diocese continue, but now that there is a new bishop and top team there is “new energy and a new sense of listening”. It was also revealed that some individual parishes had run out of funds during the lockdown period.

However, the main part of the meeting was an address by Beverley Vincent, the Area Advocate for Living in Love and Faith. Back in 2017 General Synod debated a report on Marriage and same sex relationships and declined to take note of it (ie voted against it). The Archbishops then called for a report, and the (ambiguously named) ‘Living in Love and Faith’ is the result. It is described as a ‘learning journey’, that is to say it does not say what we are to believe, but presents different perspectives drawing on the Bible/Theology/ Sociology/Biological Sciences/History using a book, podcasts, a 5-session course, film clips and a library of 300+ resources.

There was quite a bit of talk about the course, which encourages “creating safe spaces” to learn together well “braver and safer” and works within a set of pastoral principles which are *acknowledge prejudice *speak into silence *address ignorance *cast out fear *admit hypocrisy *pay attention to power. This list, given as part of the slideshow, seems to owe more to Critical Theory than to the Bible, and while it might delight some people in the church, it might also ring alarm bells for those of traditional thought. Also of concern is the way the material presents a variety of views, some Biblical, some not, and invites the participants to give their opinions.

I asked Beverley Vincent a question about the feedback process the described, and she confirmed the details. The PCCs, Deanery Synods and Diocesan Synods do not get to discuss or vote on the report. Feedback comes from a survey that is to be anonymously completed by those who take the course. There are the local ‘advocates’ (three in Chelmsford Diocese) plus various groups set up to have ‘diverse’ membership. This feeds into a ‘Next Steps’ group in the diocese, from where views go the House of Bishops and so to the General Synod.

Various other questions were asked and comments made. We learned that the Church of England Evangelical Council have produced leaflets on how to run the course (St Johns), that the

Deanery Synod Report (cont.) – page 17

course does not go into depth on what the Bible says but is more about how people feel (Myland), and a question from St James' on whether this was a precursor to the church changing its marriage policy received a "don't know" answer. Mary Durlacher (Fordham, General Synod) asked the pointed question as to whether LLF is inviting us to ask "Did God say...?" but the presenter did not recognise the reference to the story of the Garden of Eden.

Synod met again in October, this time in person at Christchurch, the first in-person since the start of the lockdown.

The main talk was by Revd. James Gilder, the Diocesan Environment Officer. The Church of England has committed to a requirement that all its operations should be carbon 'Net Zero' by 2030 and that includes central functions, all its schools, and each and every parish church and church hall. Much of this will come at a huge cost or perhaps leave churches unheated. James Gilder suggested a number of steps that could be taken, and there were some presentations afterwards - Christchurch had done some gardening and tree planting, for instance. His suggestion that about a one-third cut could be produced by merely changing to a 'green' electricity supplier, produced one of the two lively responses of the evening, from a Professor who is studying green energy, who pointed out that whoever the energy is purchased from makes no difference to where it comes from. Another lively contribution came from a retired building surveyor who wanted to know why the church had done so

little to insulate buildings when he (among others) had been promoting that for 35 years? Afterwards I asked the speaker if the carbon emitted by our energy use could be offset against the carbon absorbed by the trees and other vegetation in our churchyards and vicarage gardens. I did not get a clear answer. Paul Norrington, from the chair, did however give a very relevant comment that it would be good for people to get as enthusiastic about proclaiming Jesus as they are about environmental issues.

One of the initiatives of Bishop Guli since her appointment to Chelmsford Diocese, has been to propose that we should give up meetings for Lent. As a result, the Deanery Synod meeting planned for 16 March was cancelled.



page 18 – Appendices

PCC Membership

The full PCC have met eight times since 27th April 2021 (the date of the most recent APCM). The Covid-restrictions meant that many of these meetings had to be held online.

Members of the PCC are either ex officio or elected at the APCM according to the Church Representation Rules and serve for a three year term.

PCC members who have served during this year are:

Incumbent & Chairman	Rev Mark Wallace	ex officio, as Incumbent
Churchwardens	Dr Matthew Cox	ex officio, as Churchwarden
	Mrs Anne Kavanagh	ex officio as Churchwarden
Deanery Synod Representative	Mr Duncan Breckels	ex officio, as Deanery Synod Rep (until 2023)
Elected Members	Mr James Coe	elected to serve until 2022
	Mr Tim Hearn	elected to serve until 2024
	Dr Mick Kavanagh	elected to serve until 2023
	Mr Richard Lawn	elected to serve until 2023
	Mrs Val Morris	elected to serve until 2022
	Mrs Clare Reid	elected to serve until 2024
	Dr Dan Watts	elected to serve until 2022
	Mrs Wendy Whitfield	elected to serve until 2023
Co-opted Members	Mrs Bernice Watts (Secretary)	co-opted, to serve until 2022

Committees of the PCC

The PCC operates through committees, all of which report back to PCC meetings:

Standing Committee

Has power to transact any urgent business between meetings. Its members are the Vicar, the Churchwardens, the Treasurer and the Church Administrator.

Finance Sub-committee

Assists the PCC in overseeing financial and budgetary matters. Its members are the Vicar, the Treasurer, Mr Duncan Breckels, Dr Mick Kavanagh and Dr Dan Watts.

Safeguarding Committee

We are grateful for the work of Miss Sue Almond as the Parish Safeguarding Officer. The Safeguarding Committee currently consists of the Vicar, the Parish Safeguarding Officer, the Pastoral Care Co-ordinator, the Children & Youth Worker, Mrs Clare Reid, Mrs Caroline Sheldrick, and Mrs Bernice Watts (as Secretary).



Miscellaneous information

St Peter's Church is situated on North Hill, Colchester. It is part of the Diocese of Chelmsford within the Church of England.

St Peter's receives the pastoral and sacramental ministry of the Bishop of Maidstone, in accordance with the 2014 House of Bishop's Declaration on the Ministry of Bishops and Priests, by permission of the Bishop of Chelmsford.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006). The PCC was granted charitable status in its own right on 24th October 2015.

The PCC's Electoral Roll Officer is Mrs Clare Reid.

Our website is <https://www.stpeterscolchester.org>

The correspondence address is The Vicarage, Balkerne Close, Colchester CO1 1NZ.



page 20 – Vicar's Conclusion

I hope you have enjoyed reading this Annual Report. There are many encouragements, but there remain many challenges for the future. And as we look to the future, there is much still to be done – on the buildings, in the parish, and within the church community – as we seek to reach people for Christ, to build them up in Christ, and to send them out for Christ. As much as anything else, I trust this gives you plenty of fuel for your prayers.

Personally, I will continue to balance the work at St Peter's with my role as Senior Chaplain to the Bishop of Maidstone, both before Bishop Rod's retirement in October and then during the vacancy period that will presumably follow. I am deeply conscious how often I am being pulled in different directions, and would like to place on record my gratitude to the PCC and the Staff Team when things have not always worked out as I had hoped, or have taken longer to conclude than intended. The role as Bishop's Chaplain is due to end in August 2023.

As we conclude this report, however, there are a number of words of thanks to be expressed.

First, to the Churchwardens, Matt and Anne. They have been tremendous servants of the church through a very difficult period in the midst of lockdown, and I am grateful – as I am sure we all are – for their wisdom, their support, and all their hard work.

Secondly, to Richard Lawn, who continues to combine the roles of Organist and Treasurer with great grace and diligence. We are very blessed to have someone like Richard in both these roles, and we are so grateful for his ongoing ministry amongst us.

Thirdly, to the Staff Team, to Bernice, to Lizzie, and to Vivienne. We have had a lot of fun this year, but it has also been very hard work and involved very long hours. I am grateful not only for your good humour, but also for your commitment to the gospel ministry here.

There are, of course, many others to thank: to the PCC members for their service and wisdom, to Geraldine and her team for the flowers (photos of which grace this report), to those who help each week with sweeping steps and serving coffee, and all who have given so much to the life of our church.

Most of all, though, let us thank the Lord for all his goodness to us, and give him the glory.

*Not to us, O Lord, not to us, but to your name give glory,
for the sake of your steadfast love and your faithfulness!*
[Psalm 115.1]

St Peter's Church Colchester

Financial Statement for the year ended 31 December 2021

Receipts and Payments Account

	Note	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2021 £	2020 £
Receipts							
Voluntary receipts							
Regular Giving							
Planned Giving		49,525	0	0		49,525	38,985
Collections at services		1,235	0	0		1,235	1,174
All other giving/voluntary receipts		12,443	3,625	145		16,213	26,790
Gift Aid tax recovered		10,720	0	0		10,720	7,112
		<u>73,923</u>	<u>3,625</u>	<u>145</u>	<u>0</u>	<u>77,693</u>	<u>74,061</u>
Activities for generating funds		0	0	0		0	0
Investment income	1	36	0	56		92	487
Church Activities	2	215	330	0		545	271
Other receipts		93	0	7,207		7,300	80,329
Total Receipts		<u>74,267</u>	<u>3,955</u>	<u>7,408</u>	<u>0</u>	<u>85,630</u>	<u>155,148</u>
Payments							
Church Activities:							
Parish Share		37,374	0	0		37,374	37,281
Clergy and Staffing costs		23,670	977	0		24,647	46,933
Church running expenses	3	12,842	0	15		12,857	10,732
Hall running costs	4	0	7,021	0		7,021	2,894
Evangelism		0	0	0		0	0
Mission giving and donations	5	4,767	0	0		4,767	3,893
		<u>78,653</u>	<u>7,998</u>	<u>15</u>	<u>0</u>	<u>86,666</u>	<u>101,734</u>
Cost of generating funds		0	0	0		0	0
Governance Costs		0	0	0		0	46
Other payments		5,907	0	10,613		16,521	79,470
Total Payments		<u>84,561</u>	<u>7,998</u>	<u>10,628</u>	<u>0</u>	<u>103,187</u>	<u>181,249</u>
Excess of receipts over payments		(10,294)	(4,043)	(3,220)	0	(17,557)	(26,102)
Transfers between funds		10,000	3,500	-13,500		0	0
Excess adjusted by transfers		(294)	(543)	(16,720)	0	(17,557)	(26,102)
Cash at bank and in hand at 1st January		3,668	-909	116,368		119,127	145,228
Cash at bank and in hand at 31st December		<u>3,374</u>	<u>(1,452)</u>	<u>99,647</u>	<u>0</u>	<u>101,570</u>	<u>119,127</u>

Statement of Assets and Liabilities

	Note	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2021 £	2020 £
Cash Funds							
Bank Current account		3,127	(1,452)	2,866		4,541	7,134
Petty Cash		7				7	27
Deposit account		240		96,781		97,021	111,965
		<u>3,374</u>	<u>(1,452)</u>	<u>99,647</u>	<u>0</u>	<u>101,570</u>	<u>119,127</u>
Other monetary assets							
Gift Aid recoverable		661				661	651
Investment Assets							
Investment fund shares (at market value)	6	-	-	-	5,375	5,375	4,610
Assets retained for Church use						0	
Liabilities		0				0	0

Notes to accounts

	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2021 £	2020 £
Note 1 Investment income						
Sears Investment	36	0	0		36	34
Bank and deposit interest	0	0	56		56	452
	<u>36</u>	<u>0</u>	<u>56</u>	<u>0</u>	<u>92</u>	<u>487</u>
Note 2 Church Activities						
Parochial fees	215				215	271
Church hire	0				0	0
Church hall hire		330			330	0
	<u>215</u>	<u>330</u>	<u>0</u>	<u>0</u>	<u>545</u>	<u>271</u>
Note 3 Church running expenses						
Insurance	5,033				5,033	4,969
Electricity	348				348	376
Heating oil	1,631				1,631	1,624
Water	153				153	186
Ministry costs	781		15		796	1,202
Organ & music	801				801	946
Children's work	811				811	228
Catering	672				672	345
Rubbish clearance	579				579	235
Repairs, maintenance & miscellaneous	2,032		0		2,032	621
	<u>12,842</u>	<u>0</u>	<u>15</u>	<u>0</u>	<u>12,857</u>	<u>10,732</u>
Note 4 Church Hall running expenses						
Insurance		1,105			1,105	1,091
Gas		618	0		618	278
Electricity		605	0		605	360
Water		263	0		263	275
Repairs & maintenance		4,431	0		4,431	891
	<u>0</u>	<u>7,021</u>	<u>0</u>	<u>0</u>	<u>7,021</u>	<u>2,894</u>
Note 5 Mission Giving and donations						
Beacon House	0				0	1,534
Christian Youth Outreach	1,080				1,080	1,080
Clergy Support Trust	85				85	85
Compassion UK	3,307				3,307	754
Essex University CU	0				0	50
Simeon's Trustees	195				195	190
The Evangelical Alliance Relief Fund	100				100	100
Video Bible Talks	0				0	100
	<u>4,767</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,767</u>	<u>3,893</u>
Note 7 Investments held						
Sears Fund				5,375	5,375	4,610
	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,375</u>	<u>5,375</u>	<u>4,610</u>

Statement of Funds

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	2020 £
General	3,374				3,374	3,668
Hall		(1,452)			(1,452)	(909)
Fabric			8,494		8,494	4,142
Guest House			4,491		4,491	4,504
Redevelopment			70,171		70,171	77,743
Reserve			16,491		16,491	29,979
Sears				5,375	5,375	4,610
Total Funds	<u>3,374</u>	<u>(1,452)</u>	<u>99,647</u>	<u>5,375</u>	<u>106,945</u>	<u>123,737</u>

Independent examiner's report to the PCC of St Peter's Church, Colchester

I report on the accounts of the PCC for the year ended 31st December 2021, which are set out on the attached pages.

Respective responsibilities of the PCC and the examiner

The PCC 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.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement.

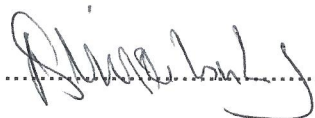
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on 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
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records 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:

8 April 2022

Peter Wigglesworth
41, Albany Road
Crawley RH11 7BY

Accounts

St Peter's Church

North Hill, Colchester

Annual Report 2020-2021



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"2020, a year that may not be forgotten as the Covid pandemic touched everyone's lives in some way. There were many challenges as the necessary restrictions made every day seem long and hard, we had to stay home and couldn't meet our friends and family. The world became quiet and still. It was a time to see the beauty of creation and worship our Creator, a time to think, pray and reorder priorities. Although, the church building was closed the church family continued to meet through technology, with online services, Bible Studies, WhatsApp

prayer meetings and regular updates of church life. There were phone calls, letters and cards and socially distanced visits when possible and encouraging and thought provoking prayerful meditations, a great blessing to me. It is a powerful reminder that the church is people, not just a building and I am truly thankful for St Peter's church family and God's grace in sustaining us all through these strange times."

(Val Morris)

Vicar's Introduction — page 1

Even without Covid, this would have been a year of great change.

In August 2020, we said goodbye to Revd Aëlla Gage after six years as our Associate Minister. His departure has been keenly felt in many areas of church life, and we wish him and the family well for the future.

Also in the summer, our partnership with St Botolph's in the benefice of which we are part (known locally as 'the Town Centre Parish') came to an informal end. St Peter's has been part of this benefice since 2001, but it was agreed on all sides that it made sense to move in a different direction for the future.

In September 2020, I began a new role as the Senior Chaplain to the Bishop of Maidstone. This half-time role is now one I hold alongside my half-time role in the parish (technically, as Curate-in-Charge of St Peter's).

In October 2020, Dr Dan Watts and Mrs Wendy Whitfield stepped down as Churchwardens, after more than six years faithful service in that role. I am indebted to them for their partnership in this gospel work, just as I am very grateful to Dr Matthew Cox and Mrs Anne Kavanagh for being willing to serve as our new Churchwardens.

In December 2020, it was agreed with our architects that it was time for a change. We remain very grateful to Mr Quinlan Terry, and all those at his firm, and the redevelopment of the west entrance to church will stand as a testimony to their skill and ability. From early 2021, we are now looking to develop a good working relationship with Mr Ben Downie, from our new architects, Inkpen Downie.

Early in 2021, I was delighted that the PCC felt able to make two new appointments to the Church Staff Team, to work alongside Mrs Bernice Watts (as Church Administrator) and myself. Mrs Vivienne Depledge has joined us as our Pastoral Care Co-ordinator, and Mrs Lizzie Wallace is now employed as our Children's and Youth Worker.

So much has changed, and that is even before we consider the impact of the pandemic and the lockdown.

It has now been a year since we moved much of church online. I am painfully aware of how hard this has been for so many, although at the same time I would like to express my gratitude to all those who have sought to help and to serve in so many new, challenging, and creative ways.

But — wonderfully — nothing eternal has changed. God is still faithful, Jesus is still king, the Bible is still true, forgiveness is still available, grace is still free, and our future is still secure. In such changing and challenging times, it is good to remind ourselves of these truths.

One final change. You will notice that this year's Annual Report is in a different format. I trust you will find it interesting and informative, and I hope that it might stimulate your ongoing prayers. The PCC would welcome feedback on the new format for this Annual Report, which I am now happy to commend to you.

With best wishes,

Mark

page 2 — Ministry Report

The PCC aims to offer services that will be beneficial to church members, the local community, and visitors of all ages and backgrounds. Attendance at services in church (when they have been possible) remains at a healthy level (although there is always room for more), and a wide range of ages is represented.



The Covid-19 restrictions meant that services in church were not possible for a large part of the year, and St Peter's provided a range of online services during those periods. When services were permitted again, the online services continued in parallel to cater for members not able to get to the church. This has enabled us to reach a wider

audience that would otherwise be possible, and meant that services could be viewed at a later time if needed.

On Sunday mornings from March to June, our Vicar and his family presented "Worship with the Wallaces" live from the vicarage kitchen. In addition, Rev Wallace streamed a short online morning and evening prayer service each day.

From July onwards, online Sunday services were pre-recorded, with members of the congregation contributing prayers, readings, music and talks.

The church building opened again for private prayer once a week from the end of June, and then fully for services from September. As numbers in church had to be limited, St Peter's held two Sunday services in church from October onwards.

Prior to March 2020, our worship and services included:

- Our informal evening service, 'Rock Solid'. Preceded by a light meal for those who would like it, and also an opportunity to learn and sing some of the new Christian songs.
- A (non-profit-making) bookstall at Sunday morning services in church, providing a range of Christian books and other materials.
- Children of primary school age have had their own group - St Peter's Kids (SPK), which provided teaching and activities designed especially for them.

Ministry Report (cont.) — page 3

- Many of our secondary school-age children attended a regular youth event (named '421') on Friday evenings, run jointly with, and hosted by, the Fordham and Eight Ash Green church.
- Monthly prayer meetings were usually held on the first Saturday of each month.

The lockdown restrictions did provide us with the opportunity to do some things differently:

- Creation of a *WhatsApp* group for mutual support and news.
- Weekly prayer meetings held via *WhatsApp*.
- 'Rock solid online' on *Zoom*.
- 'Rock solid nano online' - for children 7 - 11
- 'SPK online' - for children 3 -6
- PCC and other meetings held on *Zoom*.

We still managed to run some courses during the year, aiming to provide members and inquirers with the opportunity to learn more about the Christian faith. These have included:

- 'Christianity Explored' - a series of meetings explaining the basic concepts of the faith for those for those wanting to know more.
- 'The Course of your life' - a study based on the letter to the Colossians.
- 'Quiet hours for Christians' - bible based meditations

St Peter's continues to sponsor two children via the charity Compassion UK. We have also supported:

- The Operation Christmas Child initiative, providing shoeboxes filled with presents for children in other areas of the world, who would otherwise receive very little.
- Essex University Christian Union
- Beacon House - a local charity working with the homeless.

"a heartfelt thank you to you all for all your support during these long months"
(Helen Ballard, Ruth Downham & Jean Moore)

Rev Aëlla Gage has been our Associate Minister since 2014, and has done much to proclaim the gospel, and build up the church. His contract having come to an end, his final service was in August, and we wish him and his family well in whatever the Lord has planned for them next.

page 4 — Children's & Youth Work Report

Last spring, St Peter's launched its Online Youth Work; Rock Solid, Rock Solid Nano and Spark met weekly until the Summer holidays...

Rock Solid – hosted by Mark, James and Peter - took place on Sunday evenings. Aimed particularly at older teens, these sessions involved games and chat followed by a short talk by Mark from the book of James. We were joined by a number of young people from other churches as their groups had been temporarily suspended.

Rock Solid Nano This group for school years 6-9 was led by Lizzie. Each session started with games and tuck and these were followed by Bible study, discussion and prayer. Using the Video Bible Talks material they worked their way through Habakkuk and the early chapters of Acts.

Spark Our younger members and their parents met with Lizzie for these sessions. We watched some specially produced videos by Colin Buchanan which encouraged us to remember that - despite the apparent chaos of Covid - God is in control, he promises to care for us, and he always keeps his promises. There were Bible verses, songs and prayers. We also had a Spark WhatsApp group where we shared encouraging songs and video links through the week.

A change in Mark and Lizzie's work commitments meant that they were unable to run Children's and Young People's groups through the Autumn term – a source of sadness to the PCC. It was decided that St Peter's would look to appoint a part-time Children's and Youth Worker to take on this work for the next 18 months. At the start of 2021 Lizzie

was appointed to this role and we are delighted that online groups have been able to re-start.

With the appointment of Lizzie, Online groups have been re-established for our 7-18 year olds (Rock Solid Bible Study for those in school years 10-13, Ignite for those in school years 7-9, Spark for those in school years 3-6). All three groups have been working through the Sermon on the Mount – with activities, crafts, games and application being tailored appropriately for their particular ages. We are very thankful for the dedicated team of leaders (Chris Gray, Clare Reid, Andy Lawn, Matt & Morvern Cox) who assist Lizzie with these groups and who are committed to praying for our young people through the week.

Meanwhile, 421 has restarted online and we are delighted that our Teens are able to join with their peers from other local churches. They have been studying Colossians as well as playing a lot of hilarious games. Karen Van den Broek continues to serve as a leader in this group, alongside our friends at Fordham, and we are very thankful for her dedication in this.

Children's & Youth Work Report (cont.) — page 5

COMPASSION

We continue to treasure the children we sponsor through Compassion. Mary lives in the Philippines and turned 13 on Christmas day. Richard lives in Brazil and will be 13 in May. Each year on Mother's Day we have a collection to raise the sponsorship money for the year ahead and we pray for them regularly in our church and prayer meetings. Andrew and Lizzie write occasional cards and letters, and we send money to buy birthday and Christmas gifts. We are in the process of putting together a team of honorary 'Aunts, Uncles & Grandparents' who will join in the ministry of encouragement by writing regularly to Mary and Richard. Following people's wonderful generosity this Mother's Day we are considering whether we can commit to sponsoring another child too!

"There is NOTHING in the world more important than knowing Jesus, and it is my absolute privilege to have been given this role teaching, encouraging and reaching out to young people with the gospel. My prayer for all the children and young people (as well as us leaders) is that we will see Jesus more clearly as we read his word, love him more dearly as we discover his amazing goodness, and resolve to follow him more nearly day by day on our way to heaven."

(Lizzie Wallace)

EQUIP

This year the Equip training conference took place online. Fifteen members of our church family attended and were encouraged and challenged by a series of really great talks on a wide variety of issues; setting a vision for youth and children's ministry; making church as accessible as possible for those with additional needs; fostering, adoption and the heart of God; gospel hope for those who self-harm. It was great to spend time together being taught and encouraged. There will be further opportunities to learn and grow as a Youth Team in the months ahead - and our prayer is that we will be better equipped to serve the children, young people and families in our church, and in our town.

LOOKING AHEAD

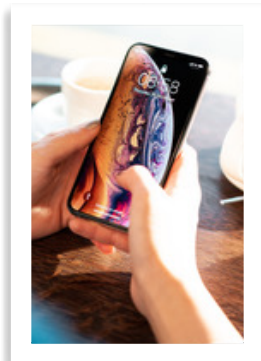
There will be many possibilities to explore as lockdown eases. The questions: "How can we best disciple the children, young people and families in our congregation?" and "How can we best reach out to those in our town?" are hugely important and there are many possible answers. Please pray with us for God-given opportunities as we go forward and the wisdom and resources to make the best use of them.

page 6 — Church Family News & Pastoral Care Report

2020 has put an additional pressure on the ways in which we have provided pastoral care, but has also helped us to be creative and adaptable.

In March 2020 the church buildings had to close, so the church offered online opportunities with services on Facebook and YouTube and online groups via Zoom. We have also set up a *St Peter's WhatsApp group* which has been used for prayer and encouragement. People have posted beautiful and uplifting photos, shared prayer requests of sorrow and joy, and posted links to hymns and worship songs.

When national lockdown was announced, practical help was coordinated by Morvern Cox and Bernice Watts. People helped with shopping, picking up prescriptions and getting on to social media. Smartphones and other things were offered. It was a great response to an unexpected change that had shaken up people's patterns for doing life.



“The Course of your Life” started on 20th April 2020 via Zoom, and in the course of nine group seminars, two intensives and Bible readings took us through God's purpose for our lives. Some paired people have continued to meet regularly online to read, pray and share things with each other.

During the summer our Associate Minister, Aëlla Gage, organised book reviews which went in the regular newsletter and gave people five suggestions for a ‘summer read’.

Rosemary Milne and her husband Roger, invited church members to join them in their garden on Sunday afternoons. Rosemary wrote in the invitation: “Every Sunday afternoon I sit with my other half and enjoy our back garden . . . unless it's raining of course! We'd love to offer refreshment to anyone who might like to call in and join us.” Others in the church, including Stephen and Sheila Lloyd, and the Wallaces also opened up their gardens to others while it was permitted.

In August 2020, Aëlla Gage's time as our Associate Minister came to an end after six rewarding years. His final Sunday, 30th August, was marked by a Zoom call from the Vicarage. The church family gave a book of memories with good wishes and messages for the family to take away as a memento of their time at St Peter's, as well as a financial gift as a token of our appreciation. We are so thankful to God for Aëlla and the family. Their work in our church family was a real blessing and we thank Aëlla for his enduring love and faithful cheerfulness.

Home-made Christmas cards were made and distributed to many of our church members and to Balcerne Gardens, and a letter from the Vicar and invitations to Christmas events were sent to all in the congregation. Stephen and Sheila Lloyd coordinated the willing volunteers to help with the mail drop.

Church Family News & Pastoral Care Report (cont.) — page 7

A Zoom event from Oak Hill, 'Dealing with depression', was held in February 2021, with teaching and opportunities for interaction. The sessions looked at what the Bible says about depression and how God uses the church and secular means to care for those struggling. The event was well attended by St Peter's folk, and a WhatsApp group enabled people to share their thoughts and comments.

After the successful impact of the home-made Christmas cards, we made Easter cards for church members, residents at Balcerne Gardens and for the businesses in the town centre.

During Lent, everyone was encouraged to read a short book entitled "The Blessed Life". All were invited to pair up with one or two other people to share the learning, and a Lent group was set up with meetings via Zoom.

Church members have lost other relatives and friends during the past year. Some were not directly connected to St Peter's, but the sorrow and loss that church members carried were shared with the church family. We have also seen a small number of people who have found St Peter's for the first time, either by coming to the church when it was allowed to be open, or by taking part in our online services and events that we have offered. This has been hugely encouraging.



This year, we have had to say farewell to several long-standing members of St Peter's...

- Ken Cooke, a former Mayor in the 1990s and a longstanding member of St Peter's Church up until his death on 2nd March 2020, aged 79.
- Joan Tomlin, remembered and loved by many at St Peter's, mother-in-law to Richard Lawn and grand-mother to Andrew Lawn, died in July 2020, aged 89.
- Sydney Crease, who had been part of St Peter's for many years, died in January 2021, aged 99.
- Maureen Fitt, who died 28th February 2020, aged 81. Her son John writes that she took pride and gained a sense of belonging in her role in typing up the Church magazine.

As an additional resource in a year where Social distancing added challenges to creating and maintaining a supportive environment, several people joined an initiative called the Barnabas Scheme. In addition to friendship, we supported each other with cards, messages and phone calls of encouragement and hope.

Another additional resource came in the form of the new Pastoral Care Coordinator, Vivienne Depledge, who was appointed by the PCC to encourage people in their walk with God. Vivienne had already worked with many at St Peter's during the Guest House Project, and hopes to encourage and empower all the church family to make supportive and caring connections within the church and across the parish.

page 8 — Jericho Road Ministries

In one of Jesus' parables, a Samaritan shows compassion on a wounded Jewish stranger – along the road to Jericho. In our Jericho Road Ministries at St Peters, we seek to respond to Jesus' command: *love your neighbour as yourself*. We also believe that caring for the needs of others is an important part of our Christian witness to outsiders (see e.g. Matt 5:16).

In previous years, our work has included two major projects: the St Peter's Guest House Project (GHP) and our Refugee Relief Project.

The GHP provided warmth, shelter, a hot meal and companionship for guests who would otherwise have been rough sleeping during the coldest parts of the year. We worked together with Beacon House, a local Christian charity, and a large volunteer network including folk from many local churches. It was crucial to the ethos of this project that the guests who stayed with us were treated as just that: our guests.

In our Refugee Relief work, we supported Samara's Aid Appeal providing humanitarian aid for refugees in the Middle East. We ran a drop-off point for clothes and other items which were then shipped to Syria.

Various factors have meant that we have not been able to run these projects this past year - not least of course the pandemic. But we have been keen to find ways nonetheless to build on the experience and relationships and volunteer networks established through these projects.

To this end in autumn we formed the Jericho Road Working Group which has been meeting online to share ideas and make the most of opportunities as they arise.

One thing to have emerged out of this group is our current weekly Jericho Road 'Walk-&-Talks'. These events aim to help build



relationships between folk at St Peters, Beacon House staff and folk who currently occupy Beacon House 'move-on' accommodation. The atmosphere is informal and low-key: a group of us simply meets, currently on a Thursday morning, for a 30-minute wander around Castle Park.

"I have really enjoyed taking part in the Walk-&-Talks around Castle Park on a Thursday morning. I have met 5 or 6 Beacon House residents now, as well as Sarah [Occupational Therapist at Beacon House] and her students. It has been a refreshing experience, both physically & mentally, getting out and sharing stories about ourselves at the same time as taking exercise & realising how unfit I am! We go at our own pace, there is no pressure & I hope that more church members may come along on a Thursday"

(Sue Almond)

Jericho Road Ministries (cont.) — page 9

We're hoping the group will grow -- and we may get more ambitious with the walks in time! We're also hoping to be able to host different sorts of events once Covid restrictions lift.



We have also been able to respond to a call from the co-ordinator of Colchester soup-run. While this has not been running in its usual form since Covid struck, sandwiches are distributed daily from the hatch at Beacon House. Members of our working group have filled vacancies in making and delivering the sandwiches.

Thankfully, other aspects of our Jericho Road Ministries have not been so disrupted by Covid-19. For example, we were again able this year to collect food and other goods as part of our Harvest Sunday, which we passed on to Beacon House for distribution. We were also able to support Samaritan Purse by packing shoeboxes filled with Christmas gifts to children in need.

Another great encouragement has been our 'Make a Mother's Day' appeal as part of Mother's Day. Through the Christian charity Compassion UK, this has enabled us to continue our sponsorship of Mary Bilardo and Richard Oliveira. Mary lives in the Philippines and is 13 years old; Richard lives in Brazil and is 12 years old. Our sponsorship gives them both access to education, health checks, and opportunities to hear about Jesus. They write wonderful letters to the church and a group among us is currently being formed to take up a letter-writing ministry. In fact, the response to our 'Make a Mother's Day' appeal has been so generous this year that we are also in a position to support the Compassion UK Child Survival Programme or possibly even sponsor a third child. Praise God!

page 10 — Churchwardens' Report

Hello from Matt Cox and Anne Kavanagh!

2020 was not what any of us were expecting, was it?! But thankfully God was, for: “all the days ordained for me were written in your book before one of them came to be.” (Psalm 139.16)

We are incredibly thankful that, despite all that has happened, we have been able to continue our mission as a church to build God's Kingdom. It has been particularly lovely to see new folk joining us and to have been able to appoint Lizzie and Vivienne to new roles supporting the ministry of our church.

The important legal bit — “THE FABRIC, GOODS & ORNAMENTS”

Church Roof and Rainwater Goods: All priority 1 and 2 works, as identified by our architects, have now been completed. This has included bringing our downpipes, guttering etc. up to an acceptable standard, the clearance of the underground drains, and the cleaning and redressing of some areas of the lead roof to the nave. This work, together with regular clearance of debris from the roof, has resulted in minimal ingress of rainwater over the winter. The overall condition of the nave roof is poor. Ideally the roof should be replaced but proposed “holding works”, to be carried out when funding is available, will delay this necessity for 10 years or so.

The vestry remains in poor condition. Work is required to the ceiling and walls.

Oil painting of St Peter's Church (c.1770): This painting remains on loan to The Colchester and Ipswich Museum Service as per the Faculty granted in February 2020.

Silver Chalice: One of the pair used regularly for communion was accidentally damaged in November and is currently undergoing repairs to remove dents and reconnect the cup to the base.

Church Hall Roof: Work was carried out in September to repair the holes, replace slipped slates and re-instate the guttering. However, the roof remains in poor condition and the need for such “holding” repairs will continue until such time as it is replaced. The hall is in poor condition mainly due to its age.

[with thanks to Wendy Whitfield, Buildings Manager for the PCC]

Churchwardens' Report (cont.) — page 11

OUR CHURCH FAMILY —

Things to give thanks for:

- That many of us have been regularly able to meet together either online or in person to hear God's word preached and encourage each other
- New folk joining us online and in person
- That when we have met together in person God has kept us safe
- The huge – and ongoing – contributions of Dan Watts and Wendy Whitfield who stepped down as church wardens this year

Things to pray for:

- Ongoing and growing faithful ministry by all members of our church family
- That as we reopen, folks old and new would feel both welcome and safe as they join us
- Opportunities to re-establish outreach to our parish and town
- Mark, Lizzie, Vivienne and Bernice to daily grow in their faith and joy in you. For particular protection from temptation and sin as they publicly and privately live for you

THE BUILDINGS AND CONTENTS —

Things to give thanks for:

- The provision of a large, visible, physical space to meet and serve in

- Successful completion of urgent repairs to roofs and drainage systems
- The dedicated team who maintains this for us – even when we have not been meeting there

Things to pray for:

- Provision for interim repairs to the church roof – to delay the eventual need to replace this by approximately 10 years
- Wisdom how to use the church hall as its condition deteriorates with age

THE REDEVELOPMENT PROJECT —

Things to give thanks for:

- The opportunity to improve our building to better serve the ministry of our church family and the wider community
- The huge generosity of members of our church family and grant organisations in giving sacrificially to this project
- Provision of an alternative architect after our original architect had to step back

Things to pray for:

- The PCC as we consider how best to use the money already raised
- Favourable response to outstanding grant applications

page 12 — PCC Secretary's Report

St Peter's PCC has the responsibility of co-operating with the Incumbent, Rev Mark Wallace, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. St Peter's is a town centre church, with a gathered congregation and a valued heritage of evangelical and expository ministry. The PCC is also responsible for the maintenance of the Church building and Church hall on North Hill, Colchester.

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St Peter's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the people that live within our parish, and beyond.

Our services and worship put faith into practice through study of God's word, prayer, music and sacraments. We also have a concern to provide practical help to those around us in particular need - especially the homeless, families and the elderly.

When planning our activities for the year, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish, and members of the congregation.
- Evangelistic, social and outreach work.

To facilitate this work it is important that we maintain the fabric of the church of St Peter's and its Hall.

Safeguarding remains a high priority for the PCC. We are grateful to Mrs Anne Kavanagh for continuing as our Parish Safeguarding Representative, although moves are underway to form a Safeguarding Committee to enable the burden to be more effectively shared.

Our thanks to Mrs Clare Reid, our Electoral Roll Officer, for her upkeep of the electoral roll. The number on the roll had at the time of writing risen to 60. Of those 60, 13 are resident in the parish.

A meeting was held with the Bishop of Colchester and other diocesan officials to discuss the intention to continue the suspension of the benefice. The hope is that the process of 'de-coupling' will begin as soon as possible, although it may take 12 months or more to complete.

"One unexpected blessing for me has been the midweek WhatsApp prayer time. It was initially a strange experience trying to type in prayers as others came flooding onto my screen, but it felt like a glimpse of what it must be like for God hearing millions of simultaneous prayers from his people. I soon realised it's not about creating perfectly worded prayers but gathering as one family to be with our Father. If weary, I could still muster simple 'amens', but also read over the prayers later and pray them again."

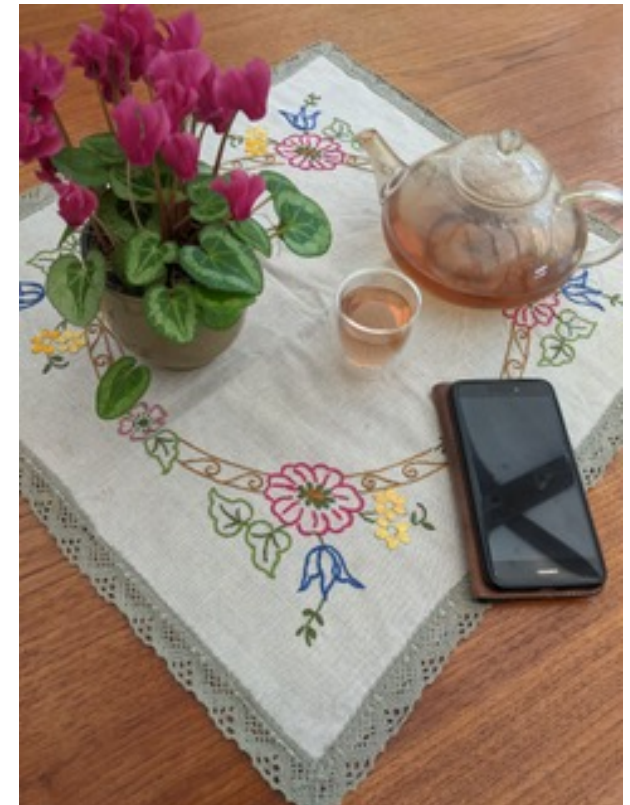
(Anne Kavanagh)

PCC Secretary's Report (cont.) — page 13

Give thanks to God for...

- The times that our building was open during the pandemic.
- Online services, courses and interaction via Facebook, YouTube, WhatsApp and Zoom. For the way that people's willingness, talents and gifts enabled us to serve the gospel faithfully and sacrificially.
- Weekly newsletters, phone calls and cards.
- The ministry of Revd Aëlla Gage from 2014 until the end of August 2020. We bid a very fond farewell to Aëlla, Liza and their family via Zoom from the Vicarage.
- The distribution of Christmas and Easter cards, letters, gift boxes, DVDs of the Carol Service and seasonal study booklets.
- Our previous Churchwardens Dr Dan Watts and Mrs Wendy Whitfield who served until October, and for our new Churchwardens Dr Matt Cox and Mrs Anne Kavanagh.
- The appointment of Mrs Lizzie Wallace as the Children's & Youth Worker and Mrs Vivienne Depledge as the Pastoral Co-ordinator.
- The beginnings of a Policy Handbook to help assist the PCC.
- The lives of Ken Cooke and Joan Tomlin, both on the electoral roll and who had sadly died. We have also had to say farewell to Sydney Crease and Maureen Fitt who used to be part of St Peter's.

Around the time of our last APCM, in October 2020, our Vicar reminded us that even when it is difficult to make predictions about the future, our priorities to look to reach others with the good news, to serve those in need and to find ways to be faithful and fruitful in this culture remain unchanged. It has been an unusual year but, by God's grace, He has sustained us. Let us continue to run with joy, delight and vision in the work of bringing the good news to others.



page 14 — PCC Treasurer's Report

OVERVIEW

Thanks to the generous giving of our congregation, much of this by regular standing order, the church finances coped remarkably well with the impact of the Covid lockdown. Church collections were, of course, greatly reduced (at just 22% of the 2019 figure), however with some reduced expenditure on electricity, heating etc. we ended the year having received £1,181 more in the General Fund than was spent.

The church hall continues to be a cause for concern - it was not let at all in 2020, so we paid £2,912 more than we received, some of which was met from our reserves.

Our Guest House fund had little movement - there was £4,504 at the end of the year - to be used for helping the homeless in Colchester.

Thanks to the receipt of a grant, and lots of pedalling from various members of the congregation (by means of sponsored cycle rides), the redevelopment fund now stands at £77,743. This excludes grants that we have been promised, but which we can only claim when we actually do the work.

We paid for the repairs to the church roof in 2020 - a total of just over £48,500. The majority of this came from reserves, and the Fabric Fund has a balance of £4,142 for any ongoing urgent repairs.

We do give thanks to God for his ongoing provision for our needs.

**The full and detailed accounts
can be downloaded from the church website
or requested from the Parish Office.**

DETAILED FINANCIAL REVIEW

Total receipts into unrestricted funds (General Fund) in 2020 were £88,255 and are detailed in the financial statements. Total payments from the General Fund were £87,074, which includes the full payment of the Diocesan parish share (£37,281). The net result was an excess of payments over receipts of £1,181. After adding the balance brought forward at the start of the year, the balance of unrestricted funds at the end of 2019 was £3,668.

Our Church Hall was again not used for hire in 2020, so has been a drain on our resources. At the end of the year payments exceeded receipts by £2,912, and £2,500 was transferred from our reserves to bolster the fund. Even so, the balance at the end of the year was -£909.

The Fabric Fund receipts were £7,942, comprising payment of an insurance claim for our damaged churchyard wall, and recovery of the VAT paid on our roof repairs. There was significant expenditure of £53,170, the vast majority of this being for repairs to the roof, and

PCC Treasurer's Report (cont.) — page 15

£40,000 was transferred from reserves to pay for this work. At the end of the year the balance was £4,142.

The Additional Ministry Fund is for the financing of our Associate Minister, Rev Aëlla Gage. His employment has only been possible due to the very generous provision of an external Christian trust. The fund also pays for Rev Gage's housing costs, council tax, water rates and expenses. Fund receipts during the year were £27,155, and expenditure was £35,541. The fund was closed following Rev Gage's departure at the end of August.

The Guest House fund is for receipts and payments towards the provision of shelter and food for the homeless during the winter. As the Guest House has not been operating, receipts were £159, and payments £178 (administration costs), leaving a balance of £4,504.

"I was generously given a Smartphone at the start of the pandemic by someone who wanted me to share in the St Peter's Whatsapp group. I struggle with the Wednesday prayer meeting. I don't enjoy this way of praying. By the time I have typed up a prayer the topic has moved on. It is all too speedy for me. But I attend every week because we pray for so many important matters in church and society. It is lovely to be part of so much heartfelt prayer. It feels like the heartbeat of the church at this difficult time."

(Stephen Lloyd)

Our only Investment fund is the Sears Fund, which yielded a good level of interest.

The Redevelopment fund is for the major work taking place to the church building. Receipts were £15,745, and payments £1,625 (fundraising costs). The balance at the end of the year was £77,743, to be used for the St Peter's Project redevelopment work.

RESERVES POLICY

The PCC has no stated policy on the minimum balance of unrestricted funds. The end-of-year balance of £4,142 in the restricted Fabric Fund is to pay for any urgent maintenance of the church building (for which our policy is to maintain a balance of £5,000). Any expenditure beyond this will involve raising additional funds.

The Guest House fund balance of £4,504 will be used towards our future care for the homeless in Colchester. The Redevelopment Fund balance of £77,743 is for the work to be carried out for the St Peter's Project. Our Reserve Fund has a balance of £29,979.

It is our policy to invest our funds with the Central Board of Finance Church of England Deposit Fund.

page 16 — Synod Reports

DEANERY SYNOD

The Deanery is the next level of church government above the PCC. It is the assembly that gets to hear reports and vote on things, a bit like a PCC meeting but with more people present and less opportunity to influence matters. Clergy are members of the deanery Synod as is at least one person from each parish, the actual number depending on the size of the electoral roll. The members of the Deanery Synod also form the electorate for General Synod, and that election has been delayed and will probably be this year. Decisions made by the next General Synod are expected to be crucial for the future of the Church of England.

Because of the restrictions on meeting in person, the Colchester Deanery Synod has over the last year been holding meetings by Zoom. For the same reason our last APCM was delayed and report on this Synod activity overlaps with the one made last year.

Each Deanery Synod meeting includes standard meeting activities, minutes, notices, reports of internal matters such as finance and elections of the officers. Much of the time is then taken up with presentations and talks, some of which are more informative and interesting than others. The content of the June meeting was more solemn than most, and dealt with the anticipated financial crisis caused by the suspension of worship and consequent drop in income. The most significant of these is that the reduction in clergy numbers planned to happen by 2025 is now planned for 2021. This is likely to

involve clergy redundancies and does not rule out closing churches. These plans from Chelmsford Diocese resulted in some doom-laden reporting of in the national press at the time suggesting there was going to be massive clergy redundancies.

The next gathering of Synod would normally have taken place in October, but was deferred to December, after the election of the new Synod membership during delayed annual church meetings, as it was the first meeting of the current “triennium” with new church representatives taking up their roles for the next three years (two and a half years this time).

Usually the first meeting of a new Synod takes the form of a communion service, internal elections, and little else. Because we could not meet in person, this time we had a short act of worship, the elections to internal posts, and then a talk by the Bishop of Colchester. He started by praising the value of Deanery Synods, and then used the Apollo 13 mission with the famous quote “Houston, we have a problem” to discuss the financial crisis faced by the Diocese. He felt uncomfortable with the “Red-Amber-Green” method of classifying parishes that had been introduced to decide employment priorities, but saw it as a tool to understand the current situation (proposed last year, this process of classification has been delayed by the same pandemic that led to it being proposed). People were asking important questions about Jesus and it is the responsibility of the church to help them find Him. With all the church buildings and with over 1600 people

Synod Reports (cont.) — page 17

committed to churches in the Deanery, we were “in a good place” and need to work out how to get the “R” number of Christianity above 1. We need to be confident, not in the church, or in ourselves, but in Jesus Christ.

There were many questions to the Bishop, and one response that was highlighted is that we have too few people doing too much and as PCCs we need to focus on what we already have that is good, and on identifying the gifts that we have in our number that are not currently being used. The possibility of locally based training in matters that would be useful to the work of the church was discussed.

The most recent meeting of Synod was on March 3rd, and some interesting figures were quoted, including that of the people who identified either as Christian or as “none” (and did not attend church), who had attended online in lockdown. Of the under 35s, the figure was 50%. However, some 10% of regular worshippers may never come back. The main talk in the meeting was by Emma Buchan of an organisation called “Thy Kingdom Come”, a national initiative launched in 2016 by both archbishops. The plan is to encourage prayer for people to become Christians, but with material produced for all ages and 50 different denominations, there seems to be little clarity over what they mean by the term.

The Deanery Synod is planned to meet next in June and in October.

DIOCESAN SYNOD

The Diocese of Chelmsford has had a difficult year. Not only did we lose a Diocesan Bishop, as Stephen Cottrell was appointed as Archbishop of York, but we also lost a Chief Executive, as Joel Gowan stepped down. At the same time, the financial impact of the lockdown has started to be felt, and the unfinished nature of the diocesan reorganisation (the MMUs, or Mission and Ministry Units) has made it harder to react swiftly to significant changes. Reports of financial crisis and reductions in clergy numbers have hit the national press, and there remains a lot of uncertainty for the future.

However, the Synod and the Diocese look forward to welcoming the Rt Revd Guli Francis-Dehqani, currently the Bishop of Loughborough, as our new Diocesan Bishop (although the search for a Chief Executive goes on).

“Online church, for us, has in many ways been ‘easier’ than in-person church. We have two young children and have been able to ‘mute’/‘pause’/watch church with a child on the potty/attend evening meetings together as a couple... the list goes on. And we’ve been really, really blessed by the online fellowship this last year – thank you! However, whilst online church has been ‘easier’ for us, we recognise it’s not quite right. We’re looking forward to (and need) the challenges of in-person church: the accountability, opportunities to serve and depth of relationships that come with being able to meet properly.”

(Matt & Morvern Cox)

page 18 — Appendices

Administrative information

St. Peter's Church is situated on North Hill, Colchester. It is part of the Diocese of Chelmsford within the Church of England. The correspondence address is The Vicarage, Balkerne Close, Colchester CO1 1NZ. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006).

The PCC was granted charitable status in its own right on 24th October 2015

Our website is <https://www.stpeterscolchester.org>

PCC Membership

The full PCC have met ten times since 1st March 2020. The restrictions during Covid-19 prevented the PCC from meeting in person but we are thankful for being able to hold meetings via Zoom and email.

Members of the PCC are either ex officio or elected at the APCM according to the Church Representation Rules and serve for a three year term. PCC members who have served during this year are:

Incumbent

Rev Mark Wallace (Chairman)

Associate Minister

Rev Aëlla Gage (to 31st August)

Churchwardens

Dr Daniel Watts (Vice-Chairman) (warden to 21st October)

Mrs Wendy Whitfield (warden to 21st October)

Dr Matthew Cox (warden from 21st October)

Mrs Anne Kavanagh (warden from 21st October)

Deanery Synod Representatives

Mr Duncan Breckels (also our Lay Reader)

Mrs Bernice Watts (also PCC Secretary)

Elected Members

Mr James Coe

Mr Richard Lawn (Treasurer)

Dr Mick Kavanagh

Mr Peter Holden

Mrs Elizabeth Wallace (to 27th December)

Appendices (cont.) — page 19

Committees of the PCC

The PCC operates through committees, all of which report back to PCC meetings:

Standing Committee

Has power to transact any urgent business between meetings. Its members are the Vicar, the Churchwardens, the Treasurer and the Church Administrator.

Finance Sub-committee

Assists the PCC in overseeing financial and budgetary matters. Its members are the Vicar, the Treasurer, Mr Duncan Breckels, Dr Mick Kavanagh and Dr Dan Watts.

Safeguarding Committee

We are grateful for the work of Mrs Anne Kavanagh as the Parish Safeguarding Officer. With Anne taking up the role as a Churchwarden, a committee is being formed that will help to share the load.



page 20 — Vicar's Conclusion

I am so very grateful to all who have contributed to the life of St Peter's over these last few months in so many different ways.

Many of these contributions have been highlighted here, and I would like to thank a number of people by name:

the Churchwardens: Dan and Wendy, Matt and Anne — for their enormous efforts and unfailing wisdom in helping lead our church

our Treasurer: Richard — for so carefully and confidently handling everything the PCC throws at him, and for keeping everything in order

those on the Staff Team: Bernice, Lizzie and Vivienne — for their hard work behind the scenes, for their love for those they serve, and for their sense of humour!

This year, I hope you won't mind if I also publicly thank my family.

With the onset of lockdown, they have between them provided the cast for 'Worship with the Wallaces'; they've offered ongoing tech support as I've adapted to FaceTube, YouBook, or whatever's been next; they've performed and sung for pre-recorded services (often with very little notice); and they've helped, with others, to keep the youth work going.

Most of all, though, we are all grateful to the Lord — for sustaining us, for answering our prayers, for watching over us, and for teaching us more than we might have ever guessed about humility and dependence, about frailty and mortality, and about what it means to look to him in all things. May the praise be his into eternity!

And so now we look to the future.

Who knows what the future will bring? We can't be certain, but the Bible points us in the same direction as always: people will need to hear the good news of the Saviour who died for them, the church will need to consider how best to reach and love and help those around us, and we will need to find ways to bring the eternal truths of the gospel to bear on the shifting sands of our culture.

And mercifully, our Lord knows exactly what the future will bring. And as he has sustained us, so he will sustain us in the months to come. So I look forward to whatever lies ahead. But as I do so, I am comforted by some words I first learnt many years ago, and have returned to many times throughout the pandemic. They seem a fitting note on which to finish...

*I know who holds the future,
and he'll guide me with his hand;
with God things don't just happen,
everything by Him is planned.
So as I face tomorrow,
with its problems large and small,
I'll trust the God of miracles,
give to Him my all.*

St Peter's Church Colchester

Financial Statement for the year ended 31 December 2020

Receipts and Payments Account

	Note	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2020 £	2019 £
Receipts							
Voluntary receipts							
Regular Giving							
Planned Giving		38,985	0	0		38,985	37,944
Collections at services		1,174	0	0		1,174	5,286
All other giving/voluntary receipts		7,652	750	18,388		26,790	67,176
Gift Aid tax recovered		6,882	0	230		7,112	16,983
		<u>54,693</u>	<u>750</u>	<u>18,618</u>	<u>0</u>	<u>74,061</u>	<u>127,389</u>
Activities for generating funds	1	0	0	0		0	100
Investment income	2	40	0	447		487	841
Church Activities	3	271	0	0		271	733
Other receipts		<u>33,251</u>	<u>0</u>	<u>47,078</u>	<u>0</u>	<u>80,329</u>	<u>76,567</u>
Total Receipts		<u>88,255</u>	<u>750</u>	<u>66,143</u>	<u>0</u>	<u>155,148</u>	<u>205,630</u>
Payments							
Church Activities:							
Parish Share		37,281	0	0		37,281	35,180
Clergy and Staffing costs		10,624	769	35,541		46,933	66,289
Church running expenses	4	10,554	0	178		10,732	18,196
Hall running costs	5	0	2,894	0		2,894	3,691
Evangelism		0	0	0		0	0
Mission giving and donations	6	<u>3,893</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,893</u>	<u>2,872</u>
		<u>62,352</u>	<u>3,662</u>	<u>35,719</u>	<u>0</u>	<u>101,734</u>	<u>126,227</u>
Cost of generating funds		0	0	0		0	0
Governance Costs		46	0	0		46	0
Other payments		<u>24,676</u>	<u>0</u>	<u>54,795</u>	<u>0</u>	<u>79,470</u>	<u>21,954</u>
Total Payments		<u>87,074</u>	<u>3,662</u>	<u>90,513</u>	<u>0</u>	<u>181,249</u>	<u>148,181</u>
Excess of receipts over payments		1,181	(2,912)	(24,370)	0	(26,102)	57,449
Transfers between funds		<u>1,181</u>	<u>2,500</u>	<u>(2,500)</u>	<u>0</u>	<u>0</u>	<u>0</u>
		<u>1,181</u>	<u>-412</u>	<u>-26,870</u>	<u>0</u>	<u>-26,102</u>	<u>57,449</u>
Cash at bank and in hand at 1st January		2,487	-496	143,238		145,228	87,779
Cash at bank and in hand at 31st December		<u>3,668</u>	<u>-909</u>	<u>116,368</u>	<u>0</u>	<u>119,127</u>	<u>145,228</u>

Statement of Assets and Liabilities

	Note	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2020 £	2019 £
Cash Funds							
Bank Current account		3,401	(909)	4,642		7,134	11,196
Petty Cash		27				27	19
Deposit account		240		111,725		111,965	134,013
		<u>3,668</u>	<u>(909)</u>	<u>116,368</u>	<u>0</u>	<u>119,127</u>	<u>145,228</u>
Other monetary assets							
Gift Aid recoverable		651				651	681
Investment Assets							
Investment fund shares (at market value)	7	-	-	-	4,610	4,610	4,222
Assets retained for Church use						0	
Liabilities		<u>0</u>				<u>0</u>	<u>0</u>

Notes to accounts

	Unrestricted Fund (General) £	Designated Funds (Hall) £	Restricted Funds (Other) £	Endowment Funds £	Total 2020 £	2019 £
Note 1 Activities for generating funds						
(none)	0	0	0		0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Note 2 Investment income						
Sears Investment	34	0	0		34	33
Bank and deposit interest	5	0	447		452	807
	<u>40</u>	<u>0</u>	<u>447</u>	<u>0</u>	<u>487</u>	<u>841</u>
Note 3 Church Activities						
Parochial fees	271				271	178
Church hire	0				0	200
Church hall hire		0			0	355
	<u>271</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>271</u>	<u>733</u>
Note 4 Church running expenses						
Insurance	4,969				4,969	4,934
Electricity	376				376	642
Heating oil	1,624				1,624	5,015
Water	186				186	284
Ministry costs	1,024		178		1,202	2,400
Organ & music	946				946	1,236
Children's work	228				228	938
Catering	345				345	1,558
Rubbish clearance	235				235	817
Repairs, maintenance & miscellaneous	621		0		621	371
	<u>10,554</u>	<u>0</u>	<u>178</u>	<u>0</u>	<u>10,732</u>	<u>18,196</u>
Note 5 Church Hall running expenses						
Insurance		1,091			1,091	1,089
Gas		278	0		278	581
Electricity		360	0		360	477
Water		275	0		275	185
Repairs & maintenance		891	0		891	1,359
	<u>0</u>	<u>2,894</u>	<u>0</u>	<u>0</u>	<u>2,894</u>	<u>3,691</u>
Note 6 Mission Giving and donations						
Beacon House	1,534				1,534	617
Christian Youth Outreach	1,080				1,080	1,080
Clergy Support Trust	85				85	80
Compassion UK	754				754	700
Essex Univerity CU	50				50	50
Samaritan's Purse (shoeboxes)					0	40
Simeon's Trustees	190				190	185
The Evangelical Alliance Relief Fund	100				100	100
Unicef (Yemen appeal)					0	10
Video Bible Talks	100				100	0
Water Aid					0	10
	<u>3,893</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,893</u>	<u>2,872</u>
Note 7 Investments held						
Sears Fund				4,610	4,610	4,222
	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,610</u>	<u>4,610</u>	<u>4,222</u>

Statement of Funds

	Unrestricted Fund £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	2019 £
General	3,668				3,668	2,487
Hall		-909			-909	-496
Fabric			4,142		4,142	9,369
Guest House			4,504		4,504	4,523
Redevelopment			77,743		77,743	63,623
Reserve			29,979		29,979	64,396
Sears				4,610	4,610	4,222
Total Funds	<u>3,668</u>	<u>-909</u>	<u>116,368</u>	<u>4,610</u>	<u>123,737</u>	<u>148,124</u>

Independent examiner's report to the PCC of St Peter's Church, Colchester

I report on the accounts of the PCC for the year ended 31st December 2020, which are set out on the attached pages.

Respective responsibilities of the PCC and the examiner

The PCC 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.

It is my responsibility to

- Examine the accounts under section 145 of the 2011 Act;
- Follow procedures laid down in the general directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an opinion on 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
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts, which accord with these accounting records 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:



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Date: 14 March 2021

Rev John Chandler
4 Longdryve
Wavell Avenue
Colchester
Essex
CO2 7HH