THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN ROSS-ON-WYE

England & Wales · Charity number 1163776

Details

Other names	ST MARY'S PCC, ROSS-ON-WYE
Status	Registered
Legal form	Previously excepted
Registered	2015-09-30
Register	View on the Charity Commission register

Contact

Address	The Rectory Office Church Street Ross-On-Wye Herefordshire HR9 5HN
Phone	01989562175
Email	administrator@rossparishes.uk
Website	www.rossparishes.uk

Activities

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

Activities: The provision of regular public worship open to all as well as the provision of sacred space for personal prayer and contemplation. Pastoral work is undertaken including the visiting of the sick and the bereaved as well as the taking of religious assemblies in schools and activities for the young and other special needs groups. Supporting other charities in the UK and overseas.

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Classification

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

Geography

- Herefordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£237,545	£186,397	-	-
2023-12-31	£206,551	£179,025	-	-
2022-12-31	£236,127	£189,235	-	-
2021-12-31	£159,113	£170,000	-	-
2020-12-31	£101,402	£147,372	-	-

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Trustees

Name	Role	Appointed
ANNE ELIZABETH MORRIS		2019-04-03
Alun Huw Thomas		2025-03-18
BRYAN STANLEY JONES		2017-04-05
CANON FREDA DAVIES		2019-04-03
Cameron Callum Hill		2025-05-12
Catherine Joy Lewis		2026-03-24
HUGH MARTIN JAMES		2024-05-21
Jane Mary Rothery		2024-05-21
Jean Brown		2024-05-21
Julian Timothy Gerard Hallett		2022-09-14
MICHAEL HUGH DONOVAN		2023-05-16
Mark Sanderson		2016-04-27
Paul Bernard George Cummings		2020-10-07
Peter Anthony Reynolds		2019-04-03
Rachel Charlotte Lewis		2019-04-03
Rev CAROLINE ELIZABETH ALICE PASCOE		2016-12-31
Rev Kelvin Ian Price		2025-04-30
Stanley Roy Milnes		2020-03-11

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN ROS

England & Wales - Charity number 1163776

Accounts



THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2024

REGISTERED CHARITY NO. 1163776

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Reports and Accounts for the year ended 31 December 2024

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

REPORT OF THE TRUSTEES
For the year ending 31 December 2024

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of cooperating with the incumbent, The Reverend Sean Semple, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC also had the responsibility for the maintenance and development of the church building and St Mary's Church Hall.

Objectives and activities

The PCC is committed to fulfilling the discerned vision of inspiring faith, hope, and love inclusively and intergenerationally in Ross-on-Wye. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable parishioners to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Mary's and St Mary's Church Hall. We continue to carry out some of our work on-line, enabling us to reach people well beyond the parish of Ross-on-Wye.

Achievements and performance

The PCC has considered the need to extend the range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. The Thursday morning Eucharist plays an important role but our main efforts have been towards encouraging more young people to become part of the community at St Mary's.

All are welcome to attend our regular services and the PCC is grateful to the Ministry Team for their work in the services that are offered and for the additional opportunities that are offered by way of Lent and Advent courses. The two regular Bible Study groups now meet in homes, an online prayer group meets regularly and the online daily morning prayer continues.

The Rector is an NHS Chaplain responsible for Ross Community Hospital and he was on continuous call in this role as well as being responsible for weekly ward rounds until his departure in April. This responsibility has been shared with volunteers, including Dr Derek Glover.

The Rector was also Chaplain to the Royal British Legion in Ross and Districts, a role now being carried out by the Revd Colin Leggate.

Toast and Toddle, and work with schools have continued and while Messy Church (2-11) stopped in the summer, Kids Club (A Sunday School) has continued on a regular basis. The weekly youth choir continues to draw youngsters from Year 2 right through to Year 9. It now joins the adult choir for part of its rehearsal and sings twice a month in the Parish Eucharist and at special services such as Carol Services. GROW (11-18) is well establishes, meeting once a month on a Sunday following the eucharist and includes a lunch. The emphasis is on discovering faith for those interested rather than a general youth group.

Our ministry to retirement and nursing homes has grown to cover 5 sites, and a ministry to people with dementia has been established. St Mary's is both a Dementia Friendly and a Bereavement Friendly Church and has a monthly Bereavement Group known as "Just B" which has also experienced growth in attendance during the year.
A fortnightly Craft Group provides a craft-focused time of fellowship.

The church electoral roll is renewed every six years and the last one was in 2019. There are currently 142 parishioners on the roll, a large proportion of whom are resident within the parish. One name was removed through death during the year.

There is a rota of volunteers to visit all who are sick or unable to get out for any other reason and to keep them in touch with church life. Telephone contact has been maintained by members of the Ministry Team and volunteers with older and vulnerable parishioners. Seven members of the congregation have been licenced as Lay Pastoral Visitors, Lay Worship Leaders or Lay Missioners.

Accreditations

St Mary's church is a Fairtrade Church, a Bereavement Friendly Church, an Inclusive Church, an Eco Church (Arocha silver award) and a Dementia Friendly Church.

Church building improvements

Further improvements were made to the sound system with additional speakers which has greatly enhanced it. The large screen and projector, installed in 2023 continue to be well used for both church services and other events.

A new, larger, oak platform has been installed between the nave and the chancel, giving greater flexibility, particularly when several people need to be on the platform. The nave altar stands on it and again, there is more room for the officiants at Eucharist services.

Following the replacement of all high-level LED lighting, some of the original lights have been reused to provide effective highlighting of some of the architectural features of the building.

St Mary's Hall

The hall continues to be in regular use with paid bookings. It is managed by the St Mary's Church Hall Committee on behalf of the PCC. Two tenants have continued to occupy much of the first floor, with one room being retained for church use.
A Community Larder (Food Bank) and drop in café (known as "Tea and Toast") is operated from St Mary's Hall in collaboration with Churches Together in Ross and District.

Deanery Synod

Three members sat on the Deanery Synod. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the Church.

Grant making policy

The PCC have a policy of making donations of 5% of the income from other unrestricted giving including Gift Aid receipts under a pattern of regular giving or otherwise. The donations are made in support of both UK and overseas charities under the recommendation of either members of the PCC or the congregation of the church rather than in response to any applications made to the PCC.

Ecumenical relationships

The church is a member of Churches Together in Ross-on-Wye.

Volunteers

We would like to thank all the volunteers who give their time in whatever way towards the work of our church.

Financial review

Total receipts on unrestricted funds were £199,849.49 of which £74,639.65 was unrestricted planned voluntary donations, and a further £18,362.69 was from income tax recovery on Gift Aid. Due to the recent enforced change of Gift Aid secretary some claims for this year have been delayed. Our membership of the Parish Giving Scheme continues to help with the collection of tax repayments and remains a valuable aid to the management of regular giving. Electronic giving via the card readers in church continues to increase.

During the year legacies totalling £12,534.37 together with grants of £27,489.11 for restricted funds were received . The largest of these was from the Friends of St Mary's towards the cost of the new nave platform.

The freehold house at 3 Redwood Close, Ross-on-Wye remains tenanted in the absence of a curate.

Our regular fundraising activities have continued to be successful producing a net contribution of £15,235.21 to church funds. The 100 Club remains a good source of income, albeit there is still room for more members.

Net movement of unrestricted funds was a deficit of £1,741.51 and there was an increase in designated funds of £5799.90 and of restricted funds of £47919.33. This included £40,998.61 for the Life Link Chaplain project.

Investment Funds

The value of investments as at 31 December 2024 were:

Colwell Churchyard Bequest Fund	£3,167.81
Hannah Purchas Bequest Fund	£25,712.44
Hannah Purchas for the Poor Fund	£7466.62

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) at a level which ensures the continued operation of the church and building. In time we anticipate that a necessary reserve of approximately six months unrestricted payments will need to be maintained. This would be equivalent to £85,000. It would be held to smooth out fluctuations in cash flow and to meet emergencies and the PCC will decide the position taking into account the annual deficit with which we may be faced.

It is our policy to invest the short-term investment fund balances with the CCLA Church of England Deposit Fund, and the remainder in the CCLA Church of England Investment Fund. The investments are shown as valued as at 31 December 2024 and during the year the value has increased by £730.29. The investment policy of the PCC has remained unchanged during the year.

Structure, governance and management

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

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Incumbent (our Rector), Licensed Clergy, including House for Duty Priests when in post, Churchwardens, the Readers and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during the year (Including one extraordinary meeting) with a very good average level of attendance.

Administrative information

St. Mary's Church is situated off the High Street between Church Street and St Mary's Street in Ross-on-Wye, postcode HR9 5HD. It is part of the Diocese of Hereford within the Church of England.

The correspondence address is The Benefice Office, The Rectory, Church Street, Ross-on-Wye HR9 5HN.

Registered charity number 1163776.

PCC members who have served at any time from 1 January 2023 until the date this report was approved are:

Rector and Chair	The Revd Sean Semple (until April 2024)
Licensed Clergy	The Revd Prebendary Caroline Pascoe
Readers	Canon Freda Davies
Churchwardens	Mr Bryan Jones Mr Mark Sanderson
Vice Chair	Mr Peter Reynolds
Treasurer	Mr Roy Milnes
Deanery Synod Representatives	Mr Mark Sanderson Mr Gerald Altree Mrs Rachel Lewis
Elected members	Mrs Jean Brown (from 21st May 2024) Mr Paul Cummings Mr Philip Dazeley (until 21st May 2024) Mr Michael Donovan Mr Paul Eward (until 4th September 2024) Mr Julian Hallett Mr Hugh James (from 21st May 2024) Mrs Melanie Mellor Mrs Anne Morris Mr Peter Reynolds Mrs Jane Rothery (from 21st May 2024) Mrs Rosie Winyard

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Secretary Mrs Rachel Lewis

Bankers
National Westminster Bank, 12 Broad Street, Hereford. HR4 9AH
The Co-operative Bank. P.O. Box 250. Skelmersdale. Lancashire WN8 6WT

Trustees' responsibilities in relation to the financial statements

The PCC is responsible for all parish finance, its management and control, including the appointment of a Treasurer. While it may delegate some of its duties this does not remove its legal responsibilities.

Charity law requires the PCC as Trustees of the Church to prepare an annual report and financial statements for each financial year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

In preparing these financial statements, the PCC are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011 and applicable accounting standards. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Parochial Church Council on 11th MARCH **2025**
and signed on its behalf by PETER REYNOLDS



Chair

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Independent Examiner's Report to the Trustees of Parochial Church Council of the Ecumenical Parish of St Mary the Virgin, Ross-on-Wye

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 8 to 13.

Respective Responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records.
- or the accounts did 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David J Bennett, B.A., A.C.A.
Chartered Accountant
1 Parsons Croft
Hildersley
Ross-on-Wye

Date: 2nd March 2025

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Incoming resources from generated funds	0.00	0.00	0.00	0.00	0.00
Voluntary income	£124,984.41	£28,789.11	0.00	£153,773.52	£134,830.81
Activities for generating funds	£37,756.45	0.00	0.00	£37,756.45	£38,972.40
Investment income	£7,874.40	£6,266.17	0.00	£14,140.57	£8,071.15
Incoming resources from charitable activities	£16,354.50	0.00	0.00	£16,354.50	£12,779.00
Other incoming resources	£14,519.98	£1,000.00	0.00	£15,519.98	£11,897.54
Total income	**£201,489.74**	**£36,055.28**	**0.00**	**£237,545.02**	**£206,550.88**
Payments					
Cost of generating funds	£4,016.54	0.00	0.00	£4,016.54	£3,667.86
Cost of generating voluntary income	0.00	0.00	0.00	0.00	0.00
Fundraising trading cost of goods sold and other costs	0.00	0.00	0.00	0.00	0.00
Investment management costs	0.00	0.00	0.00	0.00	0.00
Charitable activities	£171,546.99	£10,834.06	0.00	£182,381.05	£175,357.57
Governance costs	0.00	0.00	0.00	0.00	0.00
Other resources used	0.00	0.00	0.00	0.00	0.00
Total expenditure	**£175,563.53**	**£10,834.06**	**0.00**	**£186,397.59**	**£179,025.43**
Net income / (expenditure) resources before transfer	**£25,926.21**	**£25,221.22**	**0.00**	**£51,147.43**	**£27,525.45**
Transfers					
Gross transfers between funds - in	£87,321.48	£70,762.20	0.00	£158,083.68	£70,942.67
Gross transfers between funds - out	(£109,765.65)	(£48,318.03)	0.00	(£158,083.68)	(£70,942.67)
Other recognised gains / losses					
Gains/losses on investment assets	0.00	£70.88	£759.41	£830.29	£2,945.46
Gains on revaluation, fixed assets, charity's own use	0.00	0.00	0.00	0.00	0.00
Net movement in funds	**£3,482.04**	**£47,736.27**	**£759.41**	**£51,977.72**	**£30,470.91**

Total funds brought forward	**£199,725.55**	**£109,165.06**	**£6,236.59**	**£315,127.20**	**£284,656.29**
Total funds carried forward	**£203,207.59**	**£156,901.33**	**£6,996.00**	**£367,104.92**	**£315,127.20**
Represented by					
Unrestricted					
General fund	£166,204.60	0.00	0.00	£166,204.60	£168,521.46
Designated					
Bequests Fund	(£1.00)	0.00	0.00	(£1.00)	0.00
Fabric Fund Designated	£37,003.99	0.00	0.00	£37,003.99	£31,204.09
Restricted					
Agency collection	0.00	0.00	0.00	0.00	0.00
Bell Fund	0.00	0.00	0.00	0.00	0.00
Bequests Fund	0.00	£28,514.98	0.00	£28,514.98	£31,668.53
Choir Scholarship	0.00	£20.54	0.00	£20.54	0.00
Choir Scholarship Fund	0.00	£1,632.57	0.00	£1,632.57	£1,570.56
Christian Education Fund	0.00	£228.98	0.00	£228.98	£2,278.72
Churchyard Fund	0.00	£5,415.58	0.00	£5,415.58	£5,280.23
Fabric Fund	0.00	£61,978.18	0.00	£61,978.18	£45,549.31
Garden of Remembrance	0.00	£10,546.00	0.00	£10,546.00	£13,709.61
Hannah Purchas For The Poor	0.00	£1,518.30	0.00	£1,518.30	£1,744.25
Jessie Cater Legacy	0.00	£462.91	0.00	£462.91	£439.79
Lay Assistance	0.00	0.00	0.00	0.00	0.00
Lay Ministry	0.00	0.00	0.00	0.00	0.00
Life Link Chaplain	0.00	£41,284.77	0.00	£41,284.77	£286.16
Organ Fund	0.00	£201.92	0.00	£201.92	£194.24
PA System	0.00	0.00	0.00	0.00	£1,601.59
Platinum Jubilee Fund	0.00	0.00	0.00	0.00	0.00
Property Maintenance	0.00	£692.11	0.00	£692.11	£657.54

Reordering Phase 1	0.00	0.00	0.00	0.00	0.00
Ross CDT	0.00	0.00	0.00	0.00	0.00
Spire Restoration	0.00	£4,404.49	0.00	£4,404.49	£4,184.53
Endowment					
Hannah Purchas For The Poor	0.00	0.00	£6,996.00	£6,996.00	£6,236.59
Total funds	**£203,207.59**	**£156,901.33**	**£6,996.00**	**£367,104.92**	**£315,127.20**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Balance Sheet (Summary)

	As at 31/12/2024	As at 31/12/2023
Fixed assets		
	0.00	**0.00**
Current assets		
Debtors	£6,018.20	£1,582.79
Investments	£35,771.52	£34,941.23
Cash At Bank And In Hand	£325,991.30	£279,279.28
	£367,781.02	**£315,803.30**
Liabilities		
Creditors: Amounts Falling Due in One Year	£676.10	£676.10
	£676.10	**£676.10**
Net current assets less current liabilities	**£367,104.92**	**£315,127.20**
Total assets less current liabilities	**£367,104.92**	**£315,127.20**
Liabilities		
	0.00	**0.00**
Total net assets less liabilities	**£367,104.92**	**£315,127.20**
Represented by		
Unrestricted		
Unrestricted General Funds	£166,204.60	£168,521.46
Designated		
Designated Bequests Fund	(£1.00)	0.00
Designated - Fabric Fund Designated	£37,003.99	£31,204.09
Restricted		
Restricted - Bequests Fund	£28,514.98	£31,668.53
Restricted Choir Scholarship	£20.64	0.00
Restricted - Choir Scholarship Fund	£1,632.57	£1,570.56
Restricted Christian Education Fund	£228.98	£2,278.72

Restricted - Churchyard Fund		£5,415.58	£5,280.23
Restricted - Fabric Fund		£61,978.18	£45,549.31
Restricted - Garden of Remembrance		£10,546.00	£13,709.61
Restricted - Hannah Purchas For The Poor		£1,518.30	£1,744.25
Restricted - Jessie Cater Legacy		£462.91	£439.79
Restricted - Life Link Chaplain		£41,284.77	£286.16
Restricted - Organ Fund		£201.92	£194.24
Restricted - PA System		0.00	£1,601.59
Restricted - Property Maintenance		£692.11	£657.54
Restricted - Spire Restoration		£4,404.49	£4,184.53
Endowment			
Endowment - Hannah Purchas For The Poor		£6,996.00	£6,236.59
	Fund Totals	**£367,104.92**	**£315,127.20**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Statement of Assets and Liabilities (by fund)

		Balance	Previous Balance
Cash At Bank And In Hand			
A01: Nat West current account			
General fund	Unrestricted	(£1,111.61)	£1,217.54
Agency collection	Restricted	£1,215.17	£1,215.17
		£103.56	£2,432.71
A02: Co-op current account			
General fund	Unrestricted	£20,322.35	£19,921.53
Bequests Fund	Designated	(£1.00)	0.00
Christian Education Fund	Restricted	(£434.12)	0.00
Agency collection	Restricted	(£211.94)	(£211.94)
		£19,675.29	£19,709.59
A03: CCLA General Reserve			
Choir Scholarship Fund	Restricted	£1,632.57	£1,570.56
Choir Scholarship	Restricted	£20.54	0.00
Fabric Fund Designated	Designated	£37,003.99	£31,204.09
Garden of Remembrance	Restricted	£10,546.00	£13,709.61
Hannah Purchas For The Poor	Restricted	£1,518.30	£1,744.25
Life Link Chaplain	Restricted	£41,284.77	£286.16
PA System	Restricted	0.00	£1,601.59
General fund	Unrestricted	£123,439.28	£130,984.17
Fabric Fund	Restricted	£58,785.07	£45,549.31
Property Maintenance	Restricted	£692.11	£657.54
Bequests Fund	Restricted	0.00	£3,153.55
Organ Fund	Restricted	£202.00	£194.32
Jessie Cater Legacy	Restricted	£462.91	£439.79
Spire Restoration	Restricted	£4,404.49	£4,184.53
Christian Education Fund	Restricted	£663.10	£2,278.72
Churchyard Fund	Restricted	£8,100.50	£8,036.03
		£288,755.63	£245,594.22

A07: CCLA Organ Fund				
General fund	Unrestricted		£0.08	£0.08
Organ Fund	Restricted		(£0.08)	(£0.08)
			0.00	0.00
A09: Petty Cash				
General fund	Unrestricted		£54.46	£12.69
			£54.46	£12.69
A10: Ross Team Fees float				
General fund	Unrestricted		£3,146.38	£3,146.38
			£3,146.38	£3,146.38
A11: St Mary's Church Hall Committee				
General fund	Unrestricted		£14,255.98	£8,383.69
			£14,255.98	£8,383.69
		Cash At Bank And In Hand	£325,991.30	£279,279.28
Debtors				
Z05: Accounts Receivable				
General fund	Unrestricted		£3,152.22	£1,909.92
Fabric Fund	Restricted		£3,193.11	0.00
Agency collection	Restricted		(£327.13)	(£327.13)
			£6,018.20	£1,582.79
		Debtors	£6,018.20	£1,582.79
Investments				
A12: H E Purchas Bequest				
Hannah Purchas For The Poor	Endowment		£575.35	0.00
General fund	Unrestricted		£2,178.85	£2,178.85
Bequests Fund	Restricted		£22,958.24	£22,958.24
			£25,712.44	£25,137.09
A13: Endowment Funds				
General fund	Unrestricted		£295.99	£295.99
Bequests Fund	Restricted		£5,556.74	£5,556.74
Churchyard Fund	Restricted		(£2,684.92)	(£2,755.80)
			£3,167.81	£3,096.93
A15: Hannah Purchas for the Poor				

Hannah Purchas For The Poor	Endowment		£6,420.65	£6,236.59
General fund	Unrestricted		£470.62	£470.62
			£6,891.27	£6,707.21
		Investments	£35,771.52	£34,941.23
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		£676.10	£676.10
			£676.10	£676.10
		Agency Accounts	£676.10	£676.10
		Grand Total	**£367,104.92**	**£315,127.20**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Choir							
Restricted	£1,570.56	£62.01	0.00	0.00	0.00	0.00	£1,632.57
Sub-totals	**£1,570.56**	**£62.01**	**0.00**	**0.00**	**0.00**	**0.00**	**£1,632.57**
Choir Scholarship							
Restricted	0.00	£20.54	0.00	0.00	0.00	0.00	£20.54
Sub-totals	**0.00**	**£20.54**	**0.00**	**0.00**	**0.00**	**0.00**	**£20.54**
Fabric Des							
Designated	£31,204.09	£1,640.25	0.00	£4,159.65	0.00	0.00	£37,003.99
Sub-totals	**£31,204.09**	**£1,640.25**	**0.00**	**£4,159.65**	**0.00**	**0.00**	**£37,003.99**
GardenRem							
Restricted	£13,709.61	£541.39	£195.00	(£3,510.00)	0.00	0.00	£10,546.00
Sub-totals	**£13,709.61**	**£541.39**	**£195.00**	**(£3,510.00)**	**0.00**	**0.00**	**£10,546.00**
Hannah Purchas							
Restricted	£1,744.25	£174.05	£40.00	(£360.00)	0.00	0.00	£1,518.30
Endowment	£6,236.59	0.00	0.00	0.00	0.00	£759.41	£6,996.00
Sub-totals	**£7,980.84**	**£174.05**	**£40.00**	**(£360.00)**	**0.00**	**£759.41**	**£8,514.30**
Life Link							
Restricted	£286.16	£11,998.61	0.00	£29,000.00	0.00	0.00	£41,284.77
Sub-totals	**£286.16**	**£11,998.61**	**0.00**	**£29,000.00**	**0.00**	**0.00**	**£41,284.77**
PASystem							
Restricted	£1,601.59	£42.80	£2,712.00	£1,067.61	0.00	0.00	0.00
Sub-totals	**£1,601.59**	**£42.80**	**£2,712.00**	**£1,067.61**	**0.00**	**0.00**	**0.00**
General							

Unrestricted	£168,521.46	£199,849.49	£156,404.86	(£45,761.49)	0.00	0.00	£166,204.60
Sub-totals	**£168,521.46**	**£199,849.49**	**£156,404.86**	**(£45,761.49)**	**0.00**	**0.00**	**£166,204.60**

Fabric

Restricted	£45,549.31	£21,428.87	£5,000.00	0.00	0.00	0.00	£61,978.18
Sub-totals	**£45,549.31**	**£21,428.87**	**£5,000.00**	**0.00**	**0.00**	**0.00**	**£61,978.18**

Propmain

Restricted	£657.54	£34.57	0.00	0.00	0.00	0.00	£692.11
Sub-totals	**£657.54**	**£34.57**	**0.00**	**0.00**	**0.00**	**0.00**	**£692.11**

Bequests

Designated	0.00	0.00	£19,158.67	£19,157.67	0.00	0.00	(£1.00)
Restricted	£31,668.53	£165.77	0.00	(£3,319.32)	0.00	0.00	£28,514.98
Sub-totals	**£31.668.53**	**£165.77**	**£19.158.67**	**£15.838.35**	**0.00**	**0.00**	**£28.513.98**

Organ

Restricted	£194.24	£7.68	0.00	0.00	0.00	0.00	£201.92
Sub-totals	**£194.24**	**£7.68**	**0.00**	**0.00**	**0.00**	**0.00**	**£201.92**

CaterLeg

Restricted	£439.79	£23.12	0.00	0.00	0.00	0.00	£462.91
Sub-totals	**£439.79**	**£23.12**	**0.00**	**0.00**	**0.00**	**0.00**	**£462.91**

Spire

Restricted	£4,184.53	£219.96	0.00	0.00	0.00	0.00	£4,404.49
Sub-totals	**£4,184.53**	**£219.96**	**0.00**	**0.00**	**0.00**	**0.00**	**£4,404.49**

Education

Restricted	£2,278.72	£87.96	£1,703.58	(£434.12)	0.00	0.00	£228.98
Sub-totals	**£2.278.72**	**£87.96**	**£1.703.58**	**(£434.12)**	**0.00**	**0.00**	**£228.98**

Churchyard

Restricted	£5,280.23	£1,247.95	£1,183.48	0.00	0.00	£70.88	£5,415.58
Sub-totals	**£5,280.23**	**£1,247.95**	**£1,183.48**	**0.00**	**0.00**	**£70.88**	**£5,415.58**
Totals	**£315,127.20**	**£237,545.02**	**£186,397.59**	**0.00**	**0.00**	**£830.29**	**£367,104.92**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
RECEIPTS						
Incoming resources from generated funds						
0101 - Gift Aid	£74,639.65	0.00	0.00	0.00	£74,639.65	£75,586.37
0102 - Tax recoverable on Gift Aid	£18,362.69	0.00	0.00	0.00	£18,362.69	£24,990.52
0201 - Collections (open plate)	£11,390.50	0.00	0.00	0.00	£11,390.50	£9,831.64
0301 - Collections safe in Church	£11,165.96	0.00	0.00	0.00	£11,165.96	£9,958.50
0401 - Donations, Appeals, etc	£5,396.66	0.00	£1,300.00	0.00	£6,696.66	£12,808.05
0501 - Grants	0.00	0.00	£27,489.11	0.00	£27,489.11	£1,655.73
0601 - Rental Income	£4,028.95	0.00	0.00	0.00	£4,028.95	0.00
0701 - Fund raising	£13,113.42	0.00	0.00	0.00	£13,113.42	£11,470.05
0751 - Christmas Tree Festival	0.00	0.00	0.00	0.00	0.00	£5,472.42
0901 - Sunday Morning Coffee	£2,065.79	0.00	0.00	0.00	£2,065.79	£1,890.98
1101 - 100 Club	£3,380.00	0.00	0.00	0.00	£3,380.00	£3,441.00
1201 - Lent Lunch	0.00	0.00	0.00	0.00	0.00	£378.10
1501 - Coffee Morning	£2,758.33	0.00	0.00	0.00	£2,758.33	£2,237.90
1651 - St Mary's Hall incom	£16.438.91	0.00	0.00	0.00	£16.438.91	£14.081.95
1701 - Dividends & Interest inc Tax Recoverable	£6,234.15	£1,640.25	£6,266.17	0.00	£14,140.57	£8,071.13
incoming resources from generated funds Totals	**£168,975.01**	**£1,640.25**	**£35,055.28**	**0.00**	**£205,670.54**	**£181,874.34**
incoming resources from charitable activities						
1801 - Use of Church	£5,438.50	0.00	0.00	0.00	£5,438.50	£1,940.00
1901 - Fees	£10,916.00	0.00	0.00	0.00	£10,916.00	£10,839.00
incoming resources from charitable activities Total	**£16,354.50**	**0.00**	**0.00**	**0.00**	**£16,354.50**	**£12,779.00**

Other incoming resources						
0502 - Legacies	£11,534.37	0.00	£1,000.00	0.00	£12,534.37	£7,864.89
1902 - Walford Share of expenses	£2,533.59	0.00	0.00	0.00	£2,533.59	£3,344.15
1903 - Brampton Abbotts Share of expenses	£452.02	0.00	0.00	0.00	£452.02	£688.50
Other incoming resources Totals	**£14,519.98**	**0.00**	**£1,000.00**	**0.00**	**£15,519.98**	**£11,897.54**
Receipts Grand totals	**£199,849.49**	**£1,640.25**	**£36,055.28**	**0.00**	**£237,545.02**	**£206,550.88**
PAYMENTS						
Cost of generating funds						
6701 - Fund Raising Fees	£880.00	0.00	0.00	0.00	£880.00	£1,020.51
6801 - Fund Raising Materials	£1,636.54	0.00	0.00	0.00	£1,636.54	£947.74
7001 - Fund Raising Sundries	£200.00	0.00	0.00	0.00	£200.00	£400.12
7101 - Fund Raising 100 Club	£1,300.00	0.00	0.00	0.00	£1,300.00	£1,300.00
Cost of generating funds Totals	**£4,016.54**	**0.00**	**0.00**	**0.00**	**£4,016.54**	**£3,667.86**
Charitable activities						
5001 - Diocesan Common Share	£74,640.00	0.00	0.00	0.00	£74,640.00	£68,400.00
5101 - Clergy & Benefice Expenses	£3,534.09	0.00	0.00	0.00	£3,534.09	£8,302.00
5201 - Heat & Light	£11,034.66	0.00	0.00	0.00	£11,034.66	£12,530.04
5301 - Cleaning	£1,103.97	0.00	0.00	0.00	£1,103.97	£1,446.71
5401 - Insurance	£10,240.54	0.00	0.00	0.00	£10,240.54	£9,354.41
5501 - Water	£143.54	0.00	0.00	0.00	£143.54	£146.31
5601 - Upkeep of Services	£1,989.87	0.00	0.00	0.00	£1,989.87	£2,697.86
5701 - Organists & Choir	£9,288.00	0.00	0.00	0.00	£9,288.00	£7,492.00
5901 - Sundries	£5,100.52	0.00	£247.24	0.00	£5,347.76	£7,275.79
5911 - LEAF	0.00	0.00	£436.15	0.00	£436.15	£615.52
5921 - Messy Church	0.00	0.00	0.00	0.00	0.00	£298.58
5931 - Toast & Toddle	0.00	0.00	£782.34	0.00	£782.34	£279.17

5951 - Education and Discipleship	0.00	0.00	£277.85	0.00	£277.85	0.00
5961 - Baptisms	£54.23	0.00	0.00	0.00	£54.23	0.00
6001 - Building Repairs	£487.68	£19,158.67	£7,712.00	0.00	£27,358.35	£16,079.19
6051 - Boiler service contract and repairs	0.00	0.00	0.00	0.00	0.00	£396.00
6101 - Organ Maintenance	£1,176.00	0.00	0.00	0.00	£1,176.00	£1,316.62
6151 - Bell Maintenance	£32.00	0.00	0.00	0.00	£32.00	£32.00
6201 - Christian Giving	£5,080.00	0.00	0.00	0.00	£5,080.00	£4,500.00
6251 - Churches Together subscription	£100.00	0.00	0.00	0.00	£100.00	0.00
6501 - Church Hall	£10,566.62	0.00	0.00	0.00	£10,566.62	£12,965.14
7305 - IT fees and services	£723.64	0.00	0.00	0.00	£723.64	£288.22
7501 - Admin Salaries	£16,432.46	0.00	0.00	0.00	£16,432.46	£15,485.97
7701 - Upkeep of Churchyard	0.00	0.00	£195.00	0.00	£195.00	£3,170.43
7801 - Waste Collection & Disposal	0.00	0.00	£1,183.48	0.00	£1,183.48	£1,140.67
7901 - Telephone	£660.50	0.00	0.00	0.00	£660.50	£801.35
9201 - Forwarded Collections	0.00	0.00	0.00	0.00	0.00	£343.59
Charitable activities Totals	**£152,388.32**	**£19,158.67**	**£10,834.06**	**0.00**	**£182,381.05**	**£175,357.57**
Payments Grand totals	**£156,404.86**	**£19,158.67**	**£10,834.06**	**0.00**	**£186,397.59**	**£179,025.43**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN ROS

England & Wales - Charity number 1163776

Accounts

The Ross Parishes

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Inspiring faith, hope & love in each generation

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2023

REGISTERED CHARITY NO. 1163776

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Reports and Accounts for the year ended 31 December 2023

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

REPORT OF THE TRUSTEES
For the year ending 31 December 2023

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of cooperating with the incumbent, The Reverend Sean Semple, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC also had the responsibility for the maintenance and development of the church building and St Mary's Church Hall.

Objectives and activities

The PCC is committed to fulfilling the discerned vision of inspiring faith, hope, and love inclusively and intergenerationally in Ross-on-Wye. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable parishioners to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Mary's and St Mary's Church Hall. We continue to carry out some of our work on-line, enabling us to reach people well beyond the parish of Ross-on-Wye.

Achievements and performance

The PCC has considered the need to extend the range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. The Thursday morning Eucharist plays an important role but our main efforts have been towards encouraging more young people to become part of the community at St Mary's.

All are welcome to attend our regular services and the PCC is grateful to the Clergy Team for their work in the services that are offered and for the additional opportunities that are offered by way of Lent and Advent courses. The two regular Bible Study groups now meet in homes, an online prayer group meets regularly and the online daily morning prayer continues.

The Rector is an NHS Chaplain responsible for Ross Community Hospital and he is on continuous call in this role as well as being responsible for weekly ward rounds. This responsibility has been shared with volunteers, namely former curate Rev Tiffany Jackson, and more recently Dr Derek Glover.

The Rector is also Chaplain to the Royal British Legion in Ross and Districts.

Toast and Toddle, LEAF and Messy Church have continued to meet in person and work with schools has now fully recovered from the restriction of lockdown. The weekly youth choir continues to thrive attracting singers from Year 2 right through to Year 9. It often takes part in the monthly Messy Church worship and during the year increased its involvement in the Parish Eucharist from once to twice a

month. LEAF was discontinued during the year but plans for a new youth group (Grow) were well advanced to meet once a month on a Sunday following the eucharist. The emphasis is on discovering faith for those interested rather than a general youth group.
Our ministry to retirement and nursing homes has grown to cover 5 sites, and a ministry to people with dementia has been established. St Mary's is both a Dementia Friendly and a Bereavement Friendly Church and has a monthly Bereavement Group known as "Just B" which has also experienced growth in attendance during the year.
A fortnightly Craft Group provides a craft-focused time of fellowship.

The church electoral roll is renewed every six years and the last one was in 2019. There are currently 132 parishioners on the roll, a large proportion of whom are resident within the parish. Four names were removed through death during the year.

There is a rota of volunteers to visit all who are sick or unable to get out for any other reason and to keep them in touch with church life. Telephone contact has been maintained by members of the Ministry Team and volunteers with older and vulnerable parishioners. Seven members of the congregation have been licenced as Lay Pastoral Visitors, Lay Worship Leaders or Lay Missioners.

Accreditations

St Mary's church is a Fairtrade Church, a Bereavement Friendly Church, an Inclusive Church, an Eco Church (Arocha silver award) and a Dementia Friendly Church.

Church building improvements

A new sound system and hearing loop was installed in 2023. Following a trial with additional speakers, the PCC has agreed to improve the facility further. A large screen and projector have been installed. The screen is hidden behind the chancel arch and drops down for use while the powerful projector has been mounted on the back wall of the church adjacent to the choir vestry. These have been used for illustrated talks as well as during services, particularly in the sermons.

The LED lighting installed some years ago has been failing at an alarming rate and the decision was taken to replace all the high level units in one go, rather than hiring expensive access gear a couple of times each year to replace the latest failed units. The overall lighting in the church is now much more effective and fingers are crossed that we won't be doing this again in another ten years.

New heating controls have enabled the church to be heated more efficiently.

St Mary's Hall

The hall continues to be in regular use with paid bookings. It is managed by the St Mary's Church Hall Committee on behalf of the PCC. Two tenants have continued to occupy much of the first floor, with one room being retained for church use.
A Community Larder (Food Bank) and drop in café (known as "Tea and Toast") is operated from St Mary's Hall in collaboration with Churches Together in Ross and District.

Deanery Synod

Four members sat on the Deanery Synod up to May 2023 after which three continued. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the Church.

Grant making policy

The PCC have a policy of making donations of 5% of the income from other unrestricted giving including Gift Aid receipts under a pattern of regular giving or otherwise. The donations are made in support of both UK and overseas charities under the recommendation of either members of the PCC or the congregation of the church rather than in response to any applications made to the PCC.

Ecumenical relationships

The church is a member of Churches Together in Ross-on-Wye.

Volunteers

We would like to thank all the volunteers who give their time in whatever way towards the work of our church.

Financial review

Total receipts on unrestricted funds were £182,476 of which £75,586 was unrestricted planned voluntary donations, and a further £24991 was from income tax recovery on Gift Aid. Our membership of the Parish Giving Scheme continues to help with the collection of tax repayments and remains a valuable aid to the management of regular giving. Electronic giving via the card readers in church continues to increase.

During the year no legacies were received and a grant of £2432 previously received from Herefordshire Council was returned when the project to which it related was cancelled.

Following approval of The PCC, a number of smaller legacies were sold, and the funds transferred to the churchyard fund, to which the interest was previously paid. Also, control of the Hannah Purchas for the Poor Fund, which had previously operated as a separate charity, was transferred to the PCC.

The freehold house at 3 Redwood Close, Ross-on-Wye is now let following the departure of Rev'd Tiffany Jackson.

Our regular fundraising activities have continued to be successful, including the Christmas Tree Festival, which raised £5,472 and generated a great deal of goodwill in the community. The 100 Club remains a successful source of income.

Net movement of unrestricted funds was a surplus of £13,295 and there was an increase in designated funds of £944 and of restricted funds of £7,050.

Investment Funds

The value of investments as at 31 December 2023 were:

Colwell Churchyard Bequest Fund	£3,096.93
Hannah Purchas Bequest Fund	£25,137.09
Hannah Purchas for the Poor Fund	£6707.21

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) at a level which ensures the continued operation of the church and building. In time we anticipate that a necessary reserve of approximately six months unrestricted payments will need to be maintained. This would be equivalent to £85,000. It would be held to smooth out fluctuations in cash flow and to meet emergencies and the PCC will decide the position taking into account the annual deficit with which we may be faced.

It is our policy to invest the short-term investment fund balances with the CCLA Church of England Deposit Fund, and the remainder in the CCLA Church of England Investment Fund. The investments are shown as valued as at 31 December 2023 and during the year the value has increased by £2,742. The investment policy of the PCC has remained unchanged during the year.

Structure, governance and management

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

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Incumbent (our Rector), Licensed Clergy, including House for Duty Priests when in post, Churchwardens, the Readers and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during the year (Including one extraordinary meeting) with a very good average level of attendance.

Administrative information

St. Mary's Church is situated off the High Street between Church Street and St Mary's Street in Ross-on-Wye, postcode HR9 5HD. It is part of the Diocese of Hereford within the Church of England.

The correspondence address is The Benefice Office, The Rectory, Church Street, Ross-on-Wye HR9 5HN.

Registered charity number 1163776.

PCC members who have served at any time from 1 January 2023 until the date this report was approved are:

Rector and Chair	The Revd Sean Semple
Licensed Clergy	The Revd Tiffany Jackson (until October 2023) The Revd Prebendary Caroline Pascoe
Readers	Canon Freda Davies
Churchwardens	Dr John Setchfield (until 16th May 2023) Mr Bryan Jones Mr Mark Sanderson (from 16th May 2023)
Vice Chair	Mr Peter Reynolds
Treasurer	Mr Roy Milnes
Deanery Synod Representatives	Mr Mark Sanderson Mr Gerald Altree Mrs Rachel Lewis Mr Paul Eward (until 16th May 2023)
Elected members	Dr Janet Cooper Mr Paul Cummings Mr Philip Dazeley (from 16th May 2023) Mr Michael Donovan (from 16th May 2023) Mr Paul Eward (from 16th May 2023) Mr Julian Hallett Mrs Melanie Mellor Mrs Anne Morris

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

	Mr Peter Reynolds
	Mrs Rosie Winyard
Secretary	Mrs Rachel Lewis

Bankers:
National Westminster Bank, 12 Broad Street, Hereford, HR4 9AH
The Co-operative Bank, P.O. Box 250, Skelmersdale, Lancashire WN8 6WT

Trustees' responsibilities in relation to the financial statements

The PCC is responsible for all parish finance, its management and control, including the appointment of a Treasurer. While it may delegate some of its duties this does not remove its legal responsibilities.

Charity law requires the PCC as Trustees of the Church to prepare an annual report and financial statements for each financial year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

In preparing these financial statements, the PCC are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011 and applicable accounting standards. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Parochial Church Council on **2023**
and signed on its behalf by

Chair

Independent Examiner's Report to the Trustees of Parochial Church Council of the Ecumenical Parish of St Mary the Virgin, Ross-on-Wye

I report on the accounts of the church for the year ended 31 December 2023 which are set out on pages 8 to 13.

Respective Responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

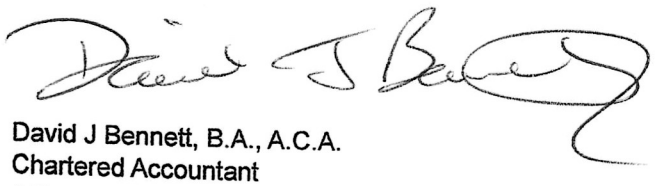
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records.
- or the accounts did 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David J Bennett, B.A., A.C.A.
Chartered Accountant
1 Parsons Croft
Hildersley
Ross-on-Wye

Date: 19th March 2024

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds	0	0	0	0	0
Voluntary income	£124,789	£10,042	0	£134,831	£149,373
Activities for generating funds	£38,972	0	0	£38,972	£36,102
Investment income	£4,521	£3,550	0	£8,071	£3,232
Incoming resources from charitable activities	£12,779	0	0	£12,779	£12,491
Other incoming resources	£4,033	£1,628	£6,237	£11,898	£34,929
Total income	**£185,094**	**£15,221**	**£6,237**	**£206,551**	**£236,127**
Resources used					
Cost of generating funds	£3,668	0	0	£3,668	£8,148
Cost of generating voluntary income	0	0	0	0	0
Fundraising trading cost of goods sold and other costs	0	0	0	0	0
Investment management costs	0	0	0	0	0
Charitable activities	£169,657	£5,701	0	£175,358	£178,935
Governance costs	0	0	0	0	0
Other resources used	0	0	0	0	£2,152
Total expenditure	**£173,324**	**£5,701**	**0**	**£179,025**	**£189,235**
Net income / (expenditure) resources before transfer	**£11,769**	**£9,520**	**£6,237**	**£27,525**	**£46,892**
Transfers					
Gross transfers between funds - in	£51,526	£19,417	0	£70,943	£181,698
Gross transfers between funds - out	(£49,056)	(£21,886)	0	(£70,943)	(£181,698)
Other recognised gains / losses					
Gains/losses on investment assets	£2,945	0	0	£2,945	(£3,482)

Gains on revaluation, fixed assets, charity's own use	0	0	0	0	0
Net movement in funds	**£17,184**	**£7,050**	**£6,237**	**£30,471**	**£43,410**
Total funds brought forward	**£182,541**	**£102,115**	**0**	**£284,656**	**£241,246**
Total funds carried forward	**£199,726**	**£109,165**	**£6,237**	**£315,127**	**£284,656**

Balance Sheet (Summary)

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
	0	**0**
Current assets		
Debtors	£1,583	£1,768
Investments	£34,941	£28,515
Cash At Bank And In Hand	£279,279	£254,705
	£315,803	**£284,989**
Liabilities		
Creditors: Amounts Falling Due In One Year	£676	£333
	£676	**£333**
Net current assets less current liabilities	**£315,127**	**£284,656**
Total assets less current liabilities	**£315,127**	**£284,656**
Liabilities		
	0	**0**
Total net assets less liabilities	**£315,127**	**£284,656**
Represented by		
Unrestricted		
Unrestricted - General Funds	£168,521	£152,281

Designated		
Designated - Fabric Fund Designated	£31,204	£30,260
Restricted		
Restricted - Bequests Fund	£31,669	£31,573
Restricted - Choir Scholarship Fund	£1,571	£1,523
Restricted - Christian Education Fund	£2,279	£476
Restricted - Churchyard Fund	£5,280	£8,357
Restricted - Fabric Fund	£45,549	£38,919
Restricted - Garden of Remembrance	£13,710	£13,484
Restricted - Hannah Purchas For The Poor	£1,744	0
Restricted - Jessie Cater Legacy	£440	£430
Restricted - Life Link Chaplain	£286	0
Restricted - Organ Fund	£194	£188
Restricted - PA System	£1,602	0
Restricted - Platinum Jubilee Fund	0	£38
Restricted - Property Maintenance	£658	£638
Restricted - Ross CDT	0	£2,432
Restricted - Spire Restoration	£4,185	£4,058
Endowment		
Endowment - Hannah Purchas For The Poor	£6,237	0
Fund Totals	**£315,127**	**£284,656**

Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
Cash At Bank And In Hand			
A01: Nat West current account			
General fund	Unrestricted	£1,218	£7,248
Agency collection	Restricted	£1,215	£660
		£2,433	£7,907
A02: Co-op current account			
Platinum Jubilee Fund	Restricted	0	£38
Ross CDT	Restricted	0	£2,432

General fund	Unrestricted	£19,922	£15,472
Agency collection	Restricted	(£212)	0
		£19,710	£17,942
A03: CCLA General Reserve			
Choir Scholarship Fund	Restricted	£1,571	£1,523
Fabric Fund Designated	Designated	£31,204	£30,260
Garden of Remembrance	Restricted	£13,710	£13,484
Hannah Purchas For The Poor	Restricted	£1,744	0
Life Link Chaplain	Restricted	£286	0
PA System	Restricted	£1,602	0
General fund	Unrestricted	£130,984	£117,286
Fabric Fund	Restricted	£45,549	£38,919
Property Maintenance	Restricted	£658	£638
Bequests Fund	Restricted	£3,154	£3,058
Organ Fund	Restricted	£194	£188
Jessie Cater Legacy	Restricted	£440	0
Spire Restoration	Restricted	£4,185	£4,058
Christian Education Fund	Restricted	£2,279	£663
Churchyard Fund	Restricted	£8,036	£8,357
		£245,594	£218,433
A07: CCLA Organ Fund			
General fund	Unrestricted	£0	£0
Organ Fund	Restricted	(£0)	(£0)
		0	0
A09: Petty Cash			
General fund	Unrestricted	£13	£197
Christian Education Fund	Restricted	0	(£187)
		£13	£10
A10: Ross Team Fees float			
General fund	Unrestricted	£3,146	£3,146
		£3,146	£3,146
A11: St Mary's Church Hall Committee			
General fund	Unrestricted	£8,384	£7,267
		£8,384	£7,267

		Cash At Bank And In Hand	£279,279	£254,705
Debtors				
Z05: Accounts Receivable				
General fund	Unrestricted		£1,910	£1,665
Jessie Cater Legacy	Restricted		0	£430
Agency collection	Restricted		(£327)	(£327)
			£1,583	£1,768
		Debtors	£1,583	£1,768
Investments				
A12: H E Purchas Bequest				
General fund	Unrestricted		£2,179	0
Bequests Fund	Restricted		£22,958	£22,958
			£25,137	£22,958
A13: Endowment Funds				
General fund	Unrestricted		£296	0
Bequests Fund	Restricted		£5,557	£5,557
Churchyard Fund	Restricted		(£2,756)	0
			£3,097	£5,557
A15: Hannah Purchas for the Poor				
Hannah Purchas For The Poor	Endowment		£6,237	0
General fund	Unrestricted		£471	0
			£6,707	0
		Investments	£34,941	£28,515
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		£676	£333
			£676	£333
		Agency Accounts	£676	£333
		Grand Total	**£315,127**	**£284,656**

Analysis of income and expenditure

				Total	
Unrestricted	**Designated**	**Restricted**	**Endowment**	**This year**	**Last year**

INCOMING RESOURCES						
Incoming resources from generated funds						
0101 - Gift Aid	£75,586	0	0	0	£75,586	£69,457
0102 - Tax recoverable on Gift Aid	£24,991	0	0	0	£24,991	£18,287
0201 - Collections (open plate)	£9,832	0	0	0	£9,832	£9,671
0301 - Collections safe in Church	£9,959	0	0	0	£9,959	£10,434
0401 - Donations, Appeals, etc	£4,366	0	£8,442	0	£12,808	£14,767
0501 - Grants	(£1,798)	£1,854	£1,600	0	£1,656	£26,757
0701 - Fund raising	£11,470	0	0	0	£11,470	£9,979
0751 - Christmas Tree Festival	£5,472	0	0	0	£5,472	0
0855 - Flower Festival	0	0	0	0	0	£5,955
0901 - Sunday Morning Coffee	£1,891	0	0	0	£1,891	£1,305
1101 - 100 Club	£3,441	0	0	0	£3,441	£2,732
1201 - Lent Lunch	£378	0	0	0	£378	£307
1501 - Coffee Morning	£2,238	0	0	0	£2,238	£1,871
1651 - St Mary's Hall Income	£14,082	0	0	0	£14,082	£13,954
1701 - Dividends & Interest inc Tax Recoverable	£3,757	£764	£3,550	0	£8,071	£3,232
Incoming resources from generated funds Totals	**£165,664**	**£2,618**	**£13,592**	**0**	**£181,874**	**£188,707**
Incoming resources from charitable activities						
1801 - Use of Church	£1,940	0	0	0	£1,940	£1,410
1901 - Fees	£10,839	0	0	0	£10,839	£11,081
Incoming resources from charitable activities Totals	**£12,779**	**0**	**0**	**0**	**£12,779**	**£12,491**
Other incoming resources						
0502 - Legacies	0	0	£1,628	£6,237	£7,865	£30,538
1902 - Walford Share of expenses	£3,344	0	0	0	£3,344	£3,641
1903 - Brampton Abbotts Share of expenses	£689	0	0	0	£689	£750
Other incoming resources Totals	**£4,033**	**0**	**£1,628**	**£6,237**	**£11,898**	**£34,929**
Incoming resources Grand totals	**£182,476**	**£2,618**	**£15,221**	**£6,237**	**£206,551**	**£236,127**
RESOURCES USED						
Cost of generating funds						

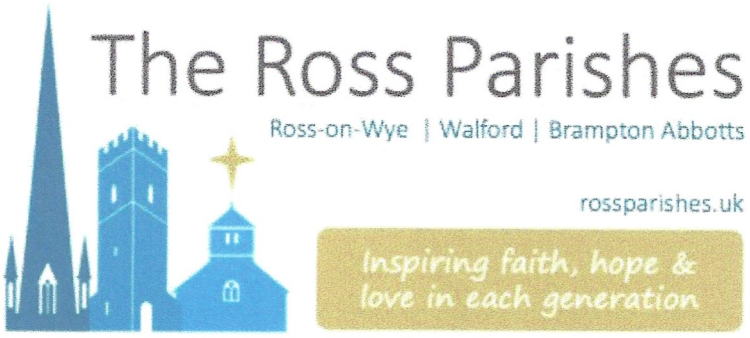
6701 - Fund Raising Fees	£1,020	0	0	0	£1,020	£590
6801 - Fund Raising Materials	£948	0	0	0	£948	£1,925
7001 - Fund Raising Sundries	£400	0	0	0	£400	£4,503
7101 - Fund Raising 100 Club	£1,300	0	0	0	£1,300	£1,130
Cost of generating funds Totals	**£3,668**	**0**	**0**	**0**	**£3,668**	**£8,148**
Charitable activities						
5001 - Diocesan Common Share	£68,400	0	0	0	£68,400	£70,686
5101 - Clergy & Benefice Expenses	£8,302	0	0	0	£8,302	£8,890
5201 - Heat & Light	£12,530	0	0	0	£12,530	£12,194
5301 - Cleaning	£1,447	0	0	0	£1,447	£926
5401 - Insurance	£9,354	0	0	0	£9,354	£8,152
5501 - Water	£139	0	£7	0	£146	£149
5601 - Upkeep of Services	£2,698	0	0	0	£2,698	£1,750
5701 - Organists & Choir	£7,492	0	0	0	£7,492	£6,498
5901 - Sundries	£7,086	0	£189	0	£7,276	£6,088
5911 - LEAF	0	0	£616	0	£616	£321
5921 - Messy Church	0	0	£299	0	£299	£224
5931 - Toast & Toddle	0	0	£279	0	£279	£144
5951 - Education and Discipleship	0	0	0	0	0	£395
6001 - Building Repairs	£4,406	£11,674	0	0	£16,079	£19,646
6051 - Boiler service contract and repairs	£396	0	0	0	£396	0
6101 - Organ Maintenance	£1,317	0	0	0	£1,317	£4,763
6151 - Bell Maintenance	£32	0	0	0	£32	£32
6201 - Christian Giving	£4,500	0	0	0	£4,500	£8,881
6251 - Churches Together subscription	0	0	0	0	0	£35
6501 - Church Hall	£12,965	0	0	0	£12,965	£9,955
7301 - Professional Services	0	0	0	0	0	£598
7305 - IT fees and services	£288	0	0	0	£288	£839
7501 - Admin Salaries	£15,486	0	0	0	£15,486	£14,544
7701 - Upkeep of Churchyard	0	0	£3,170	0	£3,170	£1,199
7801 - Waste Collection & Disposal	0	0	£1,141	0	£1,141	£637
7901 - Telephone	£801	0	0	0	£801	£1,146
8201 - Forwarded Collections	£344	0	0	0	£344	£245
Charitable activities Totals	**£157,983**	**£11,674**	**£5,701**	**0**	**£175,358**	**£178,935**

Other resources used						
6013 - Reordering work Phase 3	0	0	0	0	0	£2,152
Other resources used Totals	**0**	**0**	**0**	**0**	**0**	**£2,152**
Resources used Grand totals	**£161,651**	**£11,674**	**£5,701**	**0**	**£179,025**	**£189,235**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN ROS

England & Wales - Charity number 1163776

Accounts



THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2022

REGISTERED CHARITY NO. 1163776

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Reports and Accounts
for the year ended 31 December 2022

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REPORT OF THE TRUSTEES
For the year ending 31 December 2022

Aims and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of cooperating with the incumbent, The Reverend Sean Semple, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC also has the responsibility for the maintenance and development of the church building and St Mary's Church Hall.

Objectives and activities

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 Mary's. Our services and worship put faith into practice through prayer and Scripture, music, and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable parishioners to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Mary's and St Mary's Church Hall. The Covid pandemic forced us to move some of our work on-line, a move which has enabled us to reach people well beyond the parish of Ross-on-Wye.

Achievements and performance

Worship and prayer

The PCC has considered the need to extend the range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. The Thursday morning Eucharist plays an important role, but our main efforts have been towards encouraging more young people to become part of the community at St Mary's.

Toast and Toddle, LEAF and Messy Church (which has begun to bring its work to Sunday services from time to time) are now fully "in person" following the easing of restrictions and from September work in schools restarted with regular assemblies and Open the Book. The new weekly youth choir, started in September 2021, continues to grow. The youth choir takes part in the monthly Messy Church worship and has increased its attendance at the Parish Eucharist to twice a month when it joins the adult choir.

All are welcome to attend our regular services and the PCC is grateful to the Clergy Team for their work in the services that are offered and for the additional opportunities that are offered by way of Lent and Advent courses. The two regular Bible Study groups have met, one on-line and one in person. Morning prayers are said daily online with a regular congregation.

Following the closure of Christchurch (Methodist/United Reformed Church in Ross), several members have joined St Mary's congregation and become part of the St Mary's family.

The church electoral roll is renewed every six years and the last one was in 2019. There are currently 128 parishioners on the roll, a large proportion of whom are resident within the parish.

Deanery Synod

Four members of the PCC sat on the Deanery Synod during the year. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the Church.

St Mary's Church (building)

A new sound system was installed during the year, to include a loop system. It has made a huge improvement to the sound quality experienced by all, both in services and other events.
LED Pillar lighting with a colour changing facility has been installed.
In December new tables, crockery, cutlery, and glasses were purchased for church use, allowing up to 100 to sit down to a meal.

St Mary's Church Hall

The church hall is managed by the St Mary's Church Hall Committee on behalf of the PCC. It is used regularly by several paying groups. Two tenants have continued to occupy much of the first floor, with one room being retained for church use.

Work has been carried out to insulate the roof in order to improve the energy efficiency and warmth of the building, while not compromising it's listed status.

The Ross-on-Wye Community Larder continues to operate successfully from the basement and weekly Tea & Toast (former job club) has restarted following the pandemic while Warm Space began in November as part of a county wide initiative.

Grant making policy

The PCC have a policy of making donations of 5% of the income from other unrestricted giving including Gift Aid receipts under a pattern of regular giving or otherwise. The donations are made in support of both UK and overseas charities under the recommendation of either members of the PCC or the congregation of the church rather than in response to any applications made to the PCC.

Ecumenical relationships

The church is a member of Churches Together in Ross-on-Wye.

Volunteers

We would like to thank all the volunteers who give their time in whatever way towards the work of our church.

Structure, governance, and management

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

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Incumbent (our Rector), Licensed Clergy, including House for Duty Priests, Churchwardens, the Readers and members elected by those members of the congregation who are on the Electoral Roll of the church. All members of the congregations are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year (in January on-line) with a very good average level of attendance.

Administrative information

St. Mary's Church is situated off the High Street between Church Street and St Mary's Street in Ross-on-Wye, postcode HR9 5HD. It is part of the Diocese of Hereford within the Church of England.

The correspondence address is The Benefice Office, The Rectory, Church Street, Ross-on-Wye, HR9 5HN.

Registered charity number 1163776.

PCC members who have served at any time from 1 January 2022 until the date this report was approved are:

Rector and Chair	The Rev'd Sean Semple
Licensed Clergy	The Rev'd Tiffany Jackson The Rev'd Prebendary Caroline Pascoe The Rev'd Canon Christopher Blanchard (retired April 2022)
Readers	Canon Freda Davies
Churchwardens	Dr John Setchfield Mr Bryan Jones
Vice Chair	Mr Peter Reynolds
Treasurer	Mr Roy Milnes
Deanery Synod Representatives	Mr Paul Eward Mr Mark Sanderson Mr Gerald Altree Mrs Rachel Lewis
Elected members	Dr Janet Cooper Mr Paul Cummings Mr Julian Hallett (from September 2022) Mr Paul Mason Mrs Melanie Mellor (from September 2022) Mr Roy Milnes Mrs Anne Morris Mr Peter Reynolds Mr Timothy Waters (resigned December 2022) Mrs Rosie Winyard
Secretary	Mrs Rachel Lewis

Bankers:
National Westminster Bank, 12 Broad Street, Hereford, HR4 9AH
The Co-operative Bank, P.O. Box 250, Skelmersdale, Lancashire WN8 6WT

Financial review

Total receipts on unrestricted funds were £198,065 of which £69,457 was unrestricted planned voluntary donations, and a further £18,289 was from income tax recovery on Gift Aid, this does not include the tax claim for the final quarter of 2022, which is yet to be submitted. Our membership of the Parish Giving Scheme has improved the collection of tax repayments and, following the stewardship campaign in the final quarter of the year, we have seen an enhanced level of donations. Electronic giving via PayPal and via the card reader in church continues to increase.

We have received legacies totalling £30,538 during the year and a grant of £10,000 from the Friends of St Mary's towards the cost of the new sound system.

The freehold house at 3 Redwood Close, Ross-on-Wye is now occupied by our curate Rev'd Tiffany Jackson.

Our regular fundraising activities have continued to be successful, including the Flower Festival, which raised £5,954 and the 100 Club remains a successful source of income.

Net movement in funds on unrestricted funds was a surplus of £6,003 and there was an increase in designated funds of £30,260 and of restricted funds of £10,629.

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) at a level which ensures the continued operation of the church and building. In time we anticipate that a necessary reserve of approximately six months unrestricted payments will need to be maintained. This would be equivalent to £85,000. It would be held to smooth out fluctuations in cash flow and to meet emergencies and the PCC will decide the position taking into account the annual deficit with which we may be faced.

It is our policy to invest the short-term investment fund balances with the CCLA Church of England Deposit Fund, and the remainder in the CCLA Church of England Investment Fund. The investments are shown as valued as at 31 December 2022 and during the year the value has reduced by £3,481. The investment policy of the PCC has remained unchanged during the year.

Volunteers

We would like to thank all the volunteers who give their time in whatever way towards the work of our church.

Structure, governance, and management

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The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year (either in person or via Zoom) with a very good average level of attendance.

Trustees' responsibilities in relation to the financial statements

The PCC is responsible for all parish finance, its management and control, including the appointment of a Treasurer. While it may delegate some of its duties this does not remove its legal responsibilities.

Charity law requires the PCC as Trustees of the Church to prepare an annual report and financial statements for each financial year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

In preparing these financial statements, the PCC are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011 and applicable accounting standards. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Parochial Church Council on 21ST MARCH **2023**
and signed on its behalf by

Chair REV. TIFFANY JACKSON

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Independent Examiner's Report to the Trustees of Parochial Church Council of the Ecumenical Parish of St Mary the Virgin, Ross-on-Wye

I report on the accounts of the church for the year ended 31 December 2022 which are set out on pages 8 to 13.

Respective Responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records.
- or the accounts did 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David J Bennett, B.A., A.C.A.
Chartered Accountant
1 Parsons Croft
Hildersley
Ross-on-Wye

Date: 14th March 2023

St Mary the Virgin Church Ross on Wye 131

Receipts and Payments Account

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Incoming resources from generated funds	0	0	0	0	0	0
Voluntary income	£130,469	0	£18,904	0	£149,373	£157,952
Activities for generating funds	£35,687	0	£415	0	£36,102	£20,101
Investment income	£1,371	£260	£1,602	0	£3,232	£974
Incoming resources from charitable activities	£12,491	0	0	0	£12,491	£10,376
Other incoming resources	£34,929	0	0	0	£34,929	£3,087
Total Receipts	**£214,946**	**£260**	**£20,921**	**0**	**£236,127**	**£192,489**
Payments						
Cost of generating funds	£6,269	0	£1,879	0	£8,148	£1,388
Charitable activities	£170,137	0	£8,798	0	£178,935	£162,655
Other resources used	0	0	£2,152	0	£2,152	£8,257
Total Payments	**£176,405**	**0**	**£12,829**	**0**	**£189,235**	**£172,300**
Excess of receipts over payments before transfer	**£38,541**	**£260**	**£8,092**	**0**	**£46,892**	**£20,189**
Transfers:						
Gross transfers between funds - in	£60,323	£30,000	£91,375	0	£181,698	£1,483,613
Gross transfers between funds - out	(£121,375)	0	(£60,323)	0	(£181,698)	(£1,483,613)
Excess of receipts over payments before other gains	(£22,512)	£30,260	£39,144	0	£46,892	£20,189
Net movement in funds	**(£3,482)**	**£30,260**	**£39,144**	**0**	**£65,922**	**£20,189**
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	**£178,275**	**0**	**£62,971**	**0**	**£241,246**	**£221,057**
Excess of receipts over payments for the year	**£174,793**	**£30,260**	**£102,115**	**0**	**£307,168**	**£241,246**

~~*There may be minor discrepancies in the totals if the pence are not being shown*~~

St Mary the Virgin Church Ross on Wye 131

Statement of Assets and Liabilities (by fund)
As at: 31 December 2022

		Balance	Previous balance
Cash At Bank And In Hand			
A01: Nat West current account			
General fund	Unrestricted	£7,248	£3,264
Agency collection	Restricted	£660	£327
		£7,907	**£3,591**
A02: Co-op current account			
Platinum Jubilee Fund	Restricted	£38	0
Ross CDT	Restricted	£2,432	0
General fund	Unrestricted	£15,472	£20,555
		£17,942	**£20,555**
A03: CCLA General Reserve			
Choir Scholarship Fund	Restricted	£1,523	0
Fabric Fund Designated	Designated	£30,260	0
Garden of Remembrance	Restricted	£13,484	£13,511
PA System	Restricted	0	£6,410
General fund	Unrestricted	£117,286	£112,422
Fabric Fund	Restricted	£38,919	0
Property Maintenance	Restricted	£638	0
Bequests Fund	Restricted	£3,058	0
Organ Fund	Restricted	£188	0
Spire Restoration	Restricted	£4,058	£4,006
Christian Education Fund	Restricted	£663	£1,404
Churchyard Fund	Restricted	£8,357	£4,863
		£218,433	**£142,617**
A04: CCLA Fabric Fund			
Fabric Fund	Restricted	0	£28,772
		0	**£28,772**
A05: CCLA Prop Maintenance Fund			
Property Maintenance	Restricted	0	£593
		0	**£593**
A06: CCLA Bequests Fund			
Bequests Fund	Restricted	0	£3,225
		0	**£3,225**
A07: CCLA Organ Fund			
General fund	Unrestricted	£0	0
Organ Fund	Restricted	(£0)	£187
		0	**£187**
A09: Petty Cash			
General fund	Unrestricted	£197	£128
Christian Education Fund	Restricted	(£187)	0
		£10	**£128**
A10: Ross Team Fees float			
General fund	Unrestricted	£3,146	£3,146

			Balance	Previous balance
			£3,146	**£3,146**
A11: St Mary's Church Hall Committee				
General fund	Unrestricted		£7,267	£3,368
			£7,267	**£3,368**
		Cash At Bank And In Hand	**£254,705**	**£206,183**
Debtors				
Z05: Accounts Receivable				
General fund	Unrestricted		£1,665	£2,794
Jessie Cater Legacy	Restricted		£430	0
Agency collection	Restricted		(£327)	(£327)
			£1,768	**£2,467**
		Debtors	**£1,768**	**£2,467**
Investments				
A12: H E Purchas Bequest				
General fund	Unrestricted		0	£26,041
Bequests Fund	Restricted		£22,958	0
			£22,958	**£26,041**
A13: Endowment Funds				
General fund	Unrestricted		0	£6,556
Bequests Fund	Restricted		£5,557	0
			£5,557	**£6,556**
		Investments	**£28,515**	**£32,597**
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		£333	0
			£333	**0**
		Agency Accounts	**£333**	**0**
		Grand Total	**£284,656**	**£241,246**

St Mary the Virgin Church Ross on Wye 131

Analysis of income and expenditure
Selected period: 01 January 2022 to 31 December 2022

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Incoming resources						
Incoming resources from generated funds						
0101 - Gift Aid	£69,457	0	0	0	£69,457	£53,245
0102 - Tax recoverable on Gift Aid	£18,287	0	0	0	£18,287	£18,280
0201 - Collections (open plate)	£9,671	0	0	0	£9,671	£4,106
0301 - Collections safe in Church	£10,434	0	0	0	£10,434	£9,648
0401 - Donations, Appeals, etc	£14,767	0	0	0	£14,767	£14,712
0501 - Grants	£7,853	0	£18,904	0	£26,757	£57,960
0701 - Fund raising	£9,565	0	£415	0	£9,979	£2,920
0751 - Christmas Tree Festival	0	0	0	0	0	£4,322
0855 - Flower Festival	£5,955	0	0	0	£5,955	0
0901 - Sunday Morning Coffee	£1,305	0	0	0	£1,305	£475
1001 - Come Dine With Me	0	0	0	0	0	£546
1051 - Count Your Blessings	0	0	0	0	0	£3,393
1101 - 100 Club	£2,732	0	0	0	£2,732	£2,912
1201 - Lent Lunch	£307	0	0	0	£307	0
1501 - Coffee Morning	£1,871	0	0	0	£1,871	£308
1651 - St Mary's Hall Income	£13,954	0	0	0	£13,954	£5,224
1701 - Dividends & Interest inc Tax Recoverable	£1,371	£260	£1,602	0	£3,232	£974
Incoming resources from generated funds Totals	**£167,527**	**£260**	**£20,921**	**0**	**£188,707**	**£179,027**
Incoming resources from charitable activities						
1801 - Use of Church	£1,410	0	0	0	£1,410	£601
1901 - Fees	£11,081	0	0	0	£11,081	£9,775
Incoming resources from charitable activities Totals	**£12,491**	**0**	**0**	**0**	**£12,491**	**£10,376**
Other incoming resources						
0502 - Legacies	£30,538	0	0	0	£30,538	0
1902 - Walford Share of expenses	£3,641	0	0	0	£3,641	£2,560
1903 - Brampton Abbotts Share of expenses	£750	0	0	0	£750	£527
Other incoming resources Totals	**£34,929**	**0**	**0**	**0**	**£34,929**	**£3,087**
Incoming resources Grand totals	**£214,946**	**£260**	**£20,921**	**0**	**£236,127**	**£192,489**
Resources used						
Cost of generating funds						
6701 - Fund Raising Fees	£390	0	£200	0	£590	£70
6801 - Fund Raising Materials	£1,925	0	0	0	£1,925	0
7001 - Fund Raising Sundries	£2,824	0	£1,679	0	£4,503	£18
7101 - Fund Raising 100 Club	£1,130	0	0	0	£1,130	£1,300
Cost of generating funds Totals	**£6,269**	**0**	**£1,879**	**0**	**£8,148**	**£1,388**

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Charitable activities						
5001 - Diocesan Common Share	£70,686	0	0	0	£70,686	£70,686
5101 - Clergy & Benefice Expenses	£8,890	0	0	0	£8,890	£7,173
5105 - Intergenerational Missioner expenses	0	0	0	0	0	£38
5201 - Heat & Light	£12,194	0	0	0	£12,194	£10,948
5301 - Cleaning	£926	0	0	0	£926	£1,049
5401 - Insurance	£8,152	0	0	0	£8,152	£9,287
5501 - Water	£149	0	0	0	£149	£137
5601 - Upkeep of Services	£1,750	0	0	0	£1,750	£1,318
5701 - Organists & Choir	£6,498	0	0	0	£6,498	£6,327
5901 - Sundries	£5,530	0	£558	0	£6,088	£2,565
5911 - LEAF	0	0	£321	0	£321	£231
5921 - Messy Church	0	0	£224	0	£224	£433
5931 - Toast & Toddle	0	0	£144	0	£144	£224
5951 - Education and Discipleship	£165	0	£230	0	£395	£214
5961 - Baptisms	0	0	0	0	0	£58
5971 - Weddings	0	0	0	0	0	£17
6001 - Building Repairs	£14,056	0	£5,590	0	£19,646	£19,648
6051 - Boiler service contract and repairs	0	0	0	0	0	£493
6101 - Organ Maintenance	£4,763	0	0	0	£4,763	£494
6151 - Bell Maintenance	£32	0	0	0	£32	£32
6201 - Christian Giving	£8,881	0	0	0	£8,881	£3,600
6251 - Churches Together subscription	£35	0	0	0	£35	0
6501 - Church Hall	£9,955	0	0	0	£9,955	£5,442
7301 - Professional Services	£598	0	0	0	£598	£800
7305 - IT fees and services	£839	0	0	0	£839	£1,569
7501 - Admin Salaries	£14,544	0	0	0	£14,544	£14,164
7551 - Intergenerational Missioner	0	0	0	0	0	£2,917
7701 - Upkeep of Churchyard	£72	0	£1,127	0	£1,199	£1,286
7801 - Waste Collection & Disposal	£32	0	£605	0	£637	£408
7901 - Telephone	£1,146	0	0	0	£1,146	£1,098
8201 - Forwarded Collections	£245	0	0	0	£245	0
Charitable activities Totals	**£170,137**	**0**	**£8,798**	**0**	**£178,935**	**£162,655**
Other resources used						
6013 - Reordering work Phase 3	0	0	£2,152	0	£2,152	£8,257
Other resources used Totals	**0**	**0**	**£2,152**	**0**	**£2,152**	**£8,257**
Resources used Grand totals	**£176,405**	**0**	**£12,829**	**0**	**£189,235**	**£172,300**

St Mary the Virgin Church Ross on Wye 131

Balance Sheet (Summary)

		As at 31/12/2022	As at 31/12/2021
Fixed assets			
		0	**0**
Current assets			
	Debtors	£1,768	£2,467
	Investments	£28,515	£32,597
	Cash At Bank And In Hand	£254,705	£206,183
		£284,989	**£241,246**
Liabilities			
	Creditors: Amounts Falling Due In One Year	£333	0
		£333	**0**
Net current assets less current liabilities		**£284,656**	**£241,246**
Total assets less current liabilities		**£284,656**	**£241,246**
Liabilities			
		0	**0**
Total net assets less liabilities		**£284,656**	**£241,246**
Represented by			
Unrestricted			
	Unrestricted - General Funds	£152,281	£178,275
Designated			
	Designated - Fabric Fund Designated	£30,260	0
Restricted			
	Restricted - Bequests Fund	£31,573	£3,225
	Restricted - Choir Scholarship Fund	£1,523	0
	Restricted - Christian Education Fund	£476	£1,404
	Restricted - Churchyard Fund	£8,357	£4,863
	Restricted - Fabric Fund	£38,919	£28,772
	Restricted - Garden of Remembrance	£13,484	£13,511
	Restricted - Jessie Cater Legacy	£430	0
	Restricted - Organ Fund	£188	£187
	Restricted - PA System	0	£6,410
	Restricted - Platinum Jubilee Fund	£38	0
	Restricted - Property Maintenance	£638	£593
	Restricted - Ross CDT	£2,432	0
	Restricted - Spire Restoration	£4,058	£4,006
Fund Totals		**£284,656**	**£241,246**

St Mary the Virgin Church Ross on Wye 131

Balance Sheet detailed

		As at 31/12/2022	As at 31/12/2021
Current assets			
	A01: Nat West current account	£7,907	£3,591
	A02: Co-op current account	£17,942	£20,555
	A03: CCLA General Reserve	£218,433	£142,617
	A04: CCLA Fabric Fund	0	£28,772
	A05: CCLA Prop Maintenance Fund	0	£593
	A06: CCLA Bequests Fund	0	£3,225
	A07: CCLA Organ Fund	0	£187
	A08: HSBC Ross Clergy Fund	0	0
	A09: Petty Cash	£10	£128
	A10: Ross Team Fees float	£3,146	£3,146
	A11: St Mary's Church Hall Committee	£7,267	£3,368
	A12: H E Purchas Bequest	£22,958	£26,041
	A13: Endowment Funds	£5,557	£6,556
	A14: Endowments	0	0
	Z05: Accounts Receivable	£1,768	£2,467
	Total Current assets	**£284,989**	**£241,246**
Liabilities			
	6699: Agency collections	£333	0
	Z04: Accounts Payable	0	0
	Total Liabilities	**£333**	**0**
	Net Asset surplus (deficit)	**£284,656**	**£241,246**
Reserves			
	Excess/(deficit) to date	£46,892	£20,189
	Z01: Starting balances	£241,246	£221,057
	Z02: Gains and losses on investments	(£3,482)	0
	Total Reserves	**£284,656**	**£241,246**

Represented by Funds

General (Unrestricted)	£152,281	£178,275
Designated	£30,260	0
Restricted	£102,115	£62,971
Total	**£284,656**	**£241,246**

Note 4(b) Investments

	Colwell Bequest £ See 1 below			HDBF Miss Williams £ See 2 below	CBF deposit via HDBF £ See 3 below	Miss Sadler Account £ See 4 below	Mrs Smith Account £ See 5 below
As at 1 January 2022	3,208.28	26,040.93	163.71 29,412.92	621.73	1,962.00	300.00	300.00
Income resources							
Revaluation to Mid Market Value	-379.79	-3,082.69	-19.19 -3,481.67				
Expended						-300.00	-300.00
As at 31 December 2021	2,828.49	22,958.24	144.52 25,931.25	621.73	1,962.00	0.00	0.00

1 This appears to cover various items and not just the Colwell Churchyard Bequest:
CCLA Account 618020002S Churchyard Colwell Bequest - invested in 137 The CBF Church of England Investment Fund - Income Shares
Mid market value as at 31 December 2022 based on a mid market price of 2064.59 pence was £2,828.49
There are other investments held through the HDBF namely:
(i) 118001171S - P10 - invested in 1,112 CBF Church of England Investment Fund - Income Shares valued at £22958.24 at 31 December 2022
This is from Mrs H E Purchas and HDBF have a copy of a Court Action on file but no copy of a Will. Following the Court Action a fund was set up by the HDBF the income from which was to be used first for the upkeep and insurance of the Mission Room and then secondly at the discretion of the trustees for clerical lay assistance.
(ii) 118001331S - R2 (?R5) - invested in 7 CBF Church of England Investment Fund - Income Shares valued at £144.52 on 31 December 2022. In 1937 Miss M Pritchard bequeathed a sum of money to Ross Churchyard Fund to keep the grass cut on her parents' grave.

2 Deposit 118001250D - R7 through HDBF. In 1984 Miss F M Williams left £1,000 to the Church Commissioners to build a Clock Tower at Woolhope Church. Woolhope rejected this idea so under the Will the Capital passed to Ross Church to be spent on the maintenance of the Churchyard. The Church Commissioners agreed on 31 October 1984 that Ross PCC could have the Capital. An adjustment has been made in 2015 to correct the balance as there was a discrepancy between this account and the CBF deposit via HDBF.

3 Deposit 118001283D - R2 Ross through HDBFand is made up 7 bequests:
(i) Miss M S Hall (R5) is a bequest of £50 left to the HDBF upon trust to invest and pay the income to the Rector and Churchwardens of St Marys, Ross, to be used for maintaining family graves. Any surplus income was to be used for the maintenance of the Churchyard.
(ii) Mrs F Jones donated £25 in 1940 and wished the income from the investment to be used for the general upkeep of the Churchyard. She also asked for family graves to be looked after.
(iii) Mr F W Parry (R5) - In 1918 the Executors of the Will of the late Mrs Parry gave £90 to the HDBF upon trust to invest and to use the income for the upkeep of a family memorial in Ross Churchyard. Any income could also be applied for the upkeep of the Churchyard.
(iv) Mrs A G Potts (R5) in 1938 donated £50 to the HDBF to be invested and the income used to look after her husband's grave in Ross Churchyard.
(v) Mr A Tooth (R4) - In 1933 he gave £100 to the Rector and Churchwardens of Ross to be invested and the income used for the upkeep of family graves. Any remaining money was to be used for the upkeep of the Churchyard in general.
(vi) Mrs E J Wright (R4) - in 1917 Mrs Wright gave £25 to the HDBF to invest and pay the income to the Rector and Churchwardens of Ross. The income was to be used for the maintenance of family graves and for keeping pot plants on the graves. Any remaining income could be used for the general maintenance of the Churchyard.
vii) Mr W H Whitefoot (R4) - In 1951 Mr Whitefoot bequeathed £100 to Ross PCC for the upkeep of his graves. Following the redemption of the investment in Metropolitan Water A Stock on 31 March 2003 the fund was added to this account.

4 Deposit 618020004D - Miss Sadler. Income is paid to Ross General Account. By resolution of the PCC dated 14 September 2022 this fund was transferred to th Ross PCCGeneral Account

5 Deposit 618020005D - Mrs S A M Smith. Income is paid to Ross General Account. By resolution of the PCC dated 14 September 2022 this fund was traansferred to the Ross PCC General Account.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN ROS

England & Wales - Charity number 1163776

Accounts



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Inspiring faith, hope & love in each generation

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

REGISTERED CHARITY NO. 1163776

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE

Registered Charity No.: 1163776

Reports and Accounts for the year ended 31 December 2021

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REPORT OF THE TRUSTEES
For the year ending 31 December 2021

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of cooperating with the incumbent, The Reverend Sean Semple, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC also has the responsibility for the maintenance and development of the church building and St Mary's Church Hall.

Objectives and activities

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 Mary's. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable parishioners to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Mary's and St Mary's Church Hall. Since March 2020 the Covid pandemic has forced us to move some of our work on-line, a move which has enabled us to reach people well beyond the parish of Ross-on-Wye.

Achievements and performance

Worship and prayer

The PCC has considered the need to extend the range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. The Thursday morning Eucharist plays an important role but our main efforts have been towards encouraging more young people to become part of the community at St Mary's.

Toast and Toddle, LEAF and Messy Church (which has begun to bring its work to Sunday services from time to time) have continued both online during lock downs and in person following the easing of restrictions, while work with schools has been severely restricted due to the pandemic; and a new weekly youth choir was started in September attracting singers from Year 1 right through to Year 8. It takes part in the monthly Messy Church worship and aims to join the main choir at the Parish Eucharist once a month.

All are welcome to attend our regular services and the PCC is grateful to the Clergy Team for their work in the services that are offered and for the additional opportunities that are offered by way of Lent and Advent courses. The two regular Bible Study groups have met on-line, and an Alpha course was successfully held in the autumn.

The church electoral roll is renewed every six years and the last one was in 2019 there are currently 127 parishioners on the roll, a large proportion of whom are resident within the parish. One name has been removed through death.

There is a rota of volunteers to visit all who are sick or unable to get out for any other reason and to keep them in touch with church life. During lockdowns members of the Ministry Team and volunteers have maintained contact with older and vulnerable parishioners by telephone

Deanery Synod

Four members of the PCC sat on the Deanery Synod during the year. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the Church.

The Reordering of the Church and the use of St Mary's Church Hall

Phase 3 of our reordering work in St Mary's Church was completed at the end of 2020, however part of the 5% retention to cover snagging remains outstanding and it is anticipated that this will be paid in the early part of 2022

The church hall is managed by the St Mary's Church Hall Committee on behalf of the PCC. Since the pandemic we have gained more regular paying users of the hall. Two tenants have continued to occupy much of the first floor, with one room being retained for church use. One of them, Turning Point has been very slow to pay rent, but the problem now appears to be solved.

The Ramp and steps have been refurbished but will not last for ever. The committee is examining projects which can improve the energy efficiency and warmth of the building, while not compromising it's listed status.

The Ross-on-Wye Community Larder continues to operate successfully from the basement but the Job Club has had to close during the pandemic.

Grant making policy

The PCC have a policy of making donations of 5% of the income from other unrestricted giving including Gift Aid receipts under a pattern of regular giving or otherwise. The donations are made in support of both UK and overseas charities under the recommendation of either members of the PCC or the congregation of the church rather than in response to any applications made to the PCC.

Ecumenical relationships

The church is a member of Churches Together in Ross-on-Wye.

Financial review

Total receipts on unrestricted funds were £100,082 of which £53,245 was unrestricted planned voluntary donations, and a further £15,925 was from income tax recovery on Gift Aid. Our membership of the Parish Giving Scheme has improved the collection of tax repayments but we have still failed to enhance the level of donations to any significant extent. Electronic giving via PayPal and via the card reader in church continues to increase

We have received legacies totalling £900 during the year and a further grant of £900 from the Ross Education Trust that is restricted to our educational work with children and young adults under the age of 25 years.

The freehold house at 3 Redwood Close, Ross-on-Wye is now occupied by our curate Rev'd Tiffany Jackson.

Our regular fundraising activities have continued despite the restrictions imposed from time to time in response to the covid pandemic and the 100 Club remains a successful source of income. We are grateful to Nick and Janet Nelson for the contribution from their sponsored pilgrimage (£3000), Count Your Blessings (£3392) and the Christmas Tree Festival (£4322) and a donation of £5000 were also significant contributors to our income.

Net movement in funds on unrestricted funds was a deficit of £6463 This has reduced our balance of unrestricted funds to £127723 after adjustments to correct earlier year errors. As a PCC we are mindful of the fact that this represents a balance that is too large for our day-to-day needs but the current uncertainties over Covid are a concern and ways need to be found to improve our income if annual deficits are to be addressed.

During the year the Friends of the Garden of Remembrance decided to wind up their activities and transferred a balance of £7357 to the restricted funds of the PCC.

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) at a level which ensures the continued operation of the church and building. As highlighted earlier, we still maintain a balance of unrestricted funds that are greater than necessary but must be considered against our failure to ensure that our Budget runs at or near breakeven. In time we anticipate that a necessary reserve of approximately six months unrestricted payments will need to be maintained. This would be equivalent to £70,000. It would be held to smooth out fluctuations in cash flow and to meet emergencies and the PCC will decide the position taking into account the annual deficit with which we continue to be faced.

It is our policy to invest the short term investment fund balances with the CCLA Church of England Deposit Fund, and the remainder in the CCLA Church of England Investment Fund. The investments are shown as valued as at 31 December 2021 and during the year the value has increased by £1676. The investment policy of the PCC has remained unchanged during the year.

Volunteers

We would like to thank all the volunteers who give their time in whatever way towards the work of our church.

Structure, governance and management

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

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Incumbent (our Rector), Licensed Clergy, including House for Duty Priests, Churchwardens, the Readers and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/ members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year (either in person or via Zoom) with a very good average level of attendance.

Administrative information

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

St. Mary's Church is situated off the High Street between Church Street and St Mary's Street in Ross-on-Wye, postcode HR9 5HD. It is part of the Diocese of Hereford within the Church of England.

The correspondence address is The Benefice Office, The Rectory, Church Street, Ross-on-Wye HR9 5HN.

Registered charity number 1163776.

PCC members who have served at any time from 1 January 2020 until the date this report was approved are:

Rector and Chair	The Rev'd Sean Semple
Licensed Clergy	The Rev'd Tiffany Jackson The Rev'd Prebendary Caroline Pascoe The Rev'd Canon Christopher Blanchard
Readers	Canon Freda Davies
Churchwardens	Dr John Setchfield Dr Janet Cooper (to 9th March 2021) Mr Bryan Jones (from 9th March 2021)
Vice Chair	Mr Peter Reynolds
Treasurer	Mr Roy Milnes
Deanery Synod Representatives	Mr Paul Eward Mr Mark Sanderson Mr Gerald Altree Mrs Rachel Lewis
Elected members	Dr Janet Cooper (from 9th March 2021) Mr Paul Cummings Mr Bryan Jones (to 9th March 2021) Mr Paul Mason Mrs Anne Morris Mr Peter Reynolds Mr Mark Sanderson Mr Timothy Waters Mrs Rosie Winyard
Intergenerational Missioner	Mrs Christine Heather Cattanach (to 22nd January 2021)
Secretary	Mrs Rachel Lewis

Bankers:
National Westminster Bank, 12 Broad Street, Hereford, HR4 9AH
The Co-operative Bank, P.O. Box 250, Skelmersdale, Lancashire WN8 6WT

Trustees' responsibilities in relation to the financial statements

The PCC is responsible for all parish finance, its management and control, including the appointment of a Treasurer. While it may delegate some of its duties this does not remove its legal responsibilities.

Charity law requires the PCC as Trustees of the Church to prepare an annual report and financial statements for each financial year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

In preparing these financial statements, the PCC are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011 and applicable accounting standards. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Parochial Church Council on 9th March **2021**
and signed on its behalf by

Chair REVD S.A.J. SEMPLE

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Independent Examiner's Report to the Trustees of Parochial Church Council of the Ecumenical Parish of St Mary the Virgin, Ross-on-Wye

I report on the accounts of the church for the year ended 31 December 2021 which are set out on pages 8 to 13.

Respective Responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records;
- or the accounts did 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

David J Bennett, B.A., A.C.A.
Chartered Accountant
1 Parsons Croft
Hildersley
Ross-on-Wye

Date 9th MARCH 2022

2. Income and endowments		Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2021	2020
		£	£	£	£	£
2(a) Donations and legacies						
Planned giving:	Gift Aid Donations	53,245			£ 53,245	53067
	Tax recoverable	17,501			£ 17,501	14305
Collections (open plate)		4,106			£ 4,106	1872
Collection safe in church		9,648			£ 9,648	1963
Donations, appeals, etc		14,712	-		£ 14,712	8214
Legacies		1,000	24,364		£ 25,364	400
Grants						
		100,212	24,364		£ 124,575	79821
2(b) Other trading activities						
Rental income		0			£ -	995
Fund-raising		3,466			£ 3,466	1130
Christmas Tree Festival		4,322			£ 4,322	0
Count Your Blessings		3,393			£ 3,393	0
100 Club		2,912			£ 2,912	3042
Lent Lunch		-			£ -	209
Flower Festival					£ -	0
Harvest Supper					£ -	0
Sunday Morning Coffee		475			£ 475	290
Coffee Morning		308			£ 308	586
Table Mountain Challenge		-			£ -	1970
Auction of Promises					£ -	0
St Mary's Church Hall		5,224			£ 5,224	5337
		20,101	0	0	£ 20,101	13560
2(c) Income from investments						
Dividends & interest inc tax recoverable		345	629		£ 974	2006
2(d) Income from charitable activities						
Use of Church		601			£ 601	0
Fees		9,775			£ 9,775	6141
		10,376			£ 10,376	6141
2(e) Other income						
Brampton Abbotts PCC share of expenses		527			£ 527	183
Walford PCC share of expenses		2,560			£ 2,560	3150
Total income and endowments		134,121	24,992	0	£ 159,113	104861

3. Expenditure	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2021	2020
	£	£	£	£	£
3(b) Expenditure on Charitable activities					
Diocesan Common Share	70,686			£ 70,686	69,300
Clergy and Benefice expenses	21,336	-		£ 21,336	22,368
Intergenerational Missioner	2,955			£ 2,955	8,750
Heat and Light	8,648			£ 8,648	5,507
Cleaning	1,049			£ 1,049	465
Insurance	9,287			£ 9,287	7,863
Water	137			£ 137	106
Upkeep of Services	1,318			£ 1,318	1,666
Organists and Choir	6,327			£ 6,327	6,373
Bank Charges	-			£ -	20
Sundries	2,430			£ 2,430	890
LEAF		231		£ 231	
Messy Church		433		£ 433	
Toast & Toddle		224		£ 224	
Education & Discipleship	210	214		£ 424	
Building repairs	1,060	18,588		£ 19,648	12,484
Renewal of Lighting				£ -	-
Quinquennial repairs				£ -	-
Church New Works		£ 8,257		£ 8,257	102,897
Boiler service contract and repairs	493			£ 493	564
Organ maintenance	494			£ 494	994
Bell maintenance	32			£ 32	32
Christian Giving	3,600			£ 3,600	310
Churches Together Subscription				£ -	140
Donations				£ -	-
Church Hall	5,442			£ 5,442	3,825
Stationery	-			£ -	146
Professional Services	800			£ 800	-
IT fees and services	1,569			£ 1,569	1,082
Upkeep of Churchyard		1,286		£ 1,286	1,920
Waste Collections & Disposal	225	183		£ 408	389
Telephone	1,098			£ 1,098	1,030
Forwarded Collections				£ -	-
	139,196	29,416		£ 168,612	249121.11
3(a) Expenditure on Raising funds					-
Giving Envelopes				£ -	-
Fees				£ -	-
Materials				£ 70	-
Adverts	70			£ 18	-
Sundries	18			£ 1,300	1,300
100 Club	1,300				
	1,388			£ 1,388	1300.00
Total expenditure	**140,583.59**	**29,416**		**£ 170,000**	**250,421**

St Mary the Virgin Church Ross-on-Wye

Receipts and Payments Account

For the period from 1 January 2021 to 31 December 2021

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Prior Year Total Funds
Receipts					
Receipts from generated funds					
Voluntary Income	£ 100,212	£ 24,364		£ 124,575	£ 81,789
Activities for generating funds	£ 20,101			£ 20,101	£ 11,179
Investment income	£ 345	£ 629		£ 974	£ 1,873
Receipts from charitable activities	£ 10,376			£ 10,376	£ 5,059
Other receipts	£ 3,087			£ 3,087	£ 3,333
Total Receipts	£ 134,121	£ 24,992		£ 159,113	£ 103,232
Payments					
Cost of generating funds	£ 1,388			£ 1,388	£ 1,300
Charitable ctivities	£ 139,196	£ 21,159		£ 160,355	£ 137,135
Other payments		£ 8,257		£ 8,257	£ 102,897
Total Payments	£ 140,584	£ 29,416		£ 170,000	£ 241,332
Excess of receipts over payments before transfer	-£ 6,463	-£ 4,424		-£ 10,887	-£ 138,100
Transfers					
Gross transfers between funds - in	£ -	£ -			
Gross transfers between funds - out	£ -	£ -			
Excess of Receipts over payments	-£ 6,463	-£ 4,424		-£ 10,887	-£ 138,100
Net movement in Funds	-£ 6,463	-£ 4,424		-£ 10,887	-£ 138,099.65
Reconciliation of funds					
Bank Accounts at 1 January 2021	£ 134,186	£ 85,350	£ 28,916	£ 248,451.70	£ 357,636
Bank accounts at 31 December 2021	£ 127,723.11	£ 80,926.10	£ 32,557.43	£ 241,206.64	£ 248,452

St Mary the Virgin Church Ross-on-Wye

Balance Sheet (Church of England)

as at 31 December 2021

	As at 31/12/2021		As at 31/12/2020	
Current Assets				
Debtors	£	3,003.82	£	-
Endowments	£	32,596.65	£	26,332
Cash at Bank & in hand	£	206,182.52	£	222,120
Creditors	£	537.13		
Net current assets less current liabilities	£	241,245.86	£	248,452
Total assets less current liabilities	£	241,245.86	£	248,452
Total net assets less liabilities	£	241,245.86	£	248,452
Represented by				
Unrestricted				
unrestricted general fund	£	127,723.11	£	134,149
Restricted				
Bell Fund	£	-	£	-
Organ Fund	£	186.89	£	187
Jessie Carter Legacy	£	-		
Spire Restoration	£	4,006.13	£	4,005
Christian Education Fund	£	1,384.56	£	1,580
Churchyard Fund	£	8,979.72	£	9,657
Choir Scholarship Fund	£	1,523.00	£	1,523
Garden of Rememberance	£	13,510.51	£	6,150
Lay Ministry	£	8,006.59	£	8,007
P A System	£	6,408.87	£	6,406
Fabric Fund	£	36,633.87	£	47,348
Property Maintenance Fund	£	631.11	£	631
Bequests Fund	£	3,002.29	£	3,220
Colwell Bequests Fund	£	3,208.28	£	2,807
Lay Assistance Fund	£	26,040.93	£	22,782
Funds of the Church	£	241,245.86	£	248,452

Notes to the accounts for year ended 31 Decemebr 2021

1 The fanancial statements of the PCC have been preared in accordance with the Church Accounting Regulations 2006 using the receipts and paymenst basis

2 Fixed assets retained for church use is a share in the freehold house at 3 Redwood Close Ross-on-Wye valued at £50,000 plus improvements at cost £69,957

3 Details of the endowment funds are given on page 2 of the report

4 the movements in restricted funds during the year were:

FUND	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Organ Fund	£ 187				£ 187
Spire Restoration	£ 4,006	£ 1			£ 4,005
Christian Education	£ 1,385	£ 907	£ 1,102		£ 1,580
Churchyard	£ 8,980				£ 9,657
Choir Scholarship	£ 1,523				£ 1,523
Garden of Rememberance	£ 13,511	£ 7,361			£ 6,150
Lay Ministry	£ 8,007				£ 8,007
P A System	£ 6,409	£ 3			£ 6,406
Fabric	£ 36,634	£ 24	£ 10,738		£ 47,348
Property Maintenance	£ 631				£ 631
Bequests	£ 3,002	£ 5			£ 2,200
Total	£ 84,274	£ 8,300	£ 11,840	£ -	£ 87,694

Note 4(b) Investments

	Colwell Bequest £ See 1 below				HDBF Miss Williams £ See 2 below	CBF deposit via HDBF £ See 3 below	Miss Sadler Account £ See 4 below	Mrs Smith Account £ See 5 below	
As at 1 January 2021	2,806.76	22,781.88	143.41	25,732.05	621.73	1,962.00	300.00	300.00	28,915.78
Income resources									
Revaluation to Mid Market Value	401.52	3,259.05	20.30	3,680.87					3,680.87
Expended									
As at 31 December 2021	3,208.28	26,040.93	163.71	29,412.92	621.73	1,962.00	300.00	300.00	32,596.65

1 This appears to cover various items and not just the Colwell Churchyard Bequest:
CCLA Account 618020002S Churchyard Colwell Bequest - invested in 137 The CBF Church of England Investment Fund - Income Shares
Mid market value as at 31 December 2020 based on a mid market price of 2048.73 pence was £2,806.76.
There are other investments held through the HDBF namely:
(i) 118001171S - P10 - invested in 1,112 CBF Church of England Investment Fund - Income Shares valued at £22,781.88 at 31 December 2020
This is from Mrs H E Purchas and HDBF have a copy of a Court Action on file but no copy of a Will. Following the Court Action a fund was set up by the HDBF the income from which was to be used first for the upkeep and insurance of the Mission Room and then secondly at the discretion of the trustees for clerical lay assistance.
(ii) 118001331S - R2 (?R5) - invested in 7 CBF Church of England Investment Fund - Income Shares valued at £143.41 on 31 December 2020. In 1937 Miss M Pritchard bequeathed a sum of money to Ross Churchyard Fund to keep the grass cut on her parents' grave.

2 Deposit 118001250D - R7 through HDBF. In 1984 Miss F M Williams left £1,000 to the Church Commissioners to build a Clock Tower at Woolhope Church. Woolhope rejected this idea so under the Will the Capital passed to Ross Church to be spent on the maintenance of the Churchyard. The Church Commissioners agreed on 31 October 1984 that Ross PCC could have the Capital. An adjustment has been made in 2015 to correct the balance as there was a discrepancy between this account and the CBF deposit via HDBF.

3 Deposit 118001283D - R2 Ross through HDBFand is made up 7 bequests:
(i) Miss M S Hall (R5) is a bequest of £50 left to the HDBF upon trust to invest and pay the income to the Rector and Churchwardens of St Marys, Ross, to be used for maintaining family graves. Any surplus income was to be used for the maintenance of the Churchyard.
(ii) Mrs F Jones donated £25 in 1940 and wished the income from the investment to be used for the general upkeep of the Churchyard. She also asked for family graves to be looked after.
(iii) Mr F W Parry (R5) - In 1918 the Executors of the Will of the late Mrs Parry gave £90 to the HDBF upon trust to invest and to use the income for the upkeep of a family memorial in Ross Churchyard. Any income could also be applied for the upkeep of the Churchyard.
(iv) Mrs A G Potts (R5) in 1938 donated £50 to the HDBF to be invested and the income used to look after her husband's grave in Ross Churchyard.
(v) Mr A Tooth (R4) - In 1933 he gave £100 to the Rector and Churchwardens of Ross to be invested and the income used for the upkeep of family graves. Any remaining money was to be used for the upkeep of the Churchyard in general.
(vi) Mrs E J Wright (R4) - in 1917 Mrs Wright gave £25 to the HDBF to invest and pay the income to the Rector and Churchwardens of Ross. The income was to be used for the maintenance of family graves and for keeping pot plants on the graves. Any remaining income could be used for the general maintenance of the Churchyard.
vii) Mr W H Whitefoot (R4) - In 1951 Mr Whitefoot bequeathed £100 to Ross PCC for the upkeep of his graves. Following the redemption of the investment in Metropolitan Water A Stock on 31 March 2003 the fund was added to this account.

4 Deposit 618020004D - Miss Sadler. Income is paid to Ross General Account

5 Deposit 618020005D - Mrs S A M Smith. Income is paid to Ross General Account

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN ROS

England & Wales - Charity number 1163776

Accounts

The Ross Parishes

Ross-on-Wye | Walford | Brampton Abbotts

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Inspiring faith, hope & love in each generation

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE

ANNUAL REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

REGISTERED CHARITY NO. 1163776

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE

Registered Charity No.: 1163776

Reports and Accounts
for the year ended 31 December 2020

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

REPORT OF THE TRUSTEES
For the year ending 31 December 2020

Aim and purposes

St Mary's Parochial Church Council (PCC) had the responsibility of cooperating with the incumbent, The Reverend Sean Semple, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC also has the responsibility for the maintenance and development of the church building and St Mary's Church Hall.

Objectives and activities

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 Mary's. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable parishioners to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus
- Provision of pastoral care for people living in the parish
- Mission and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St Mary's and St Mary's Church Hall. Since March 2020 the Covid pandemic has forced us to move much of our work on-line, a move which has enabled us to reach people well beyond the parish of Ross-on-Wye.

Achievements and performance

Worship and prayer

The PCC has considered the need to extend the range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. The Thursday morning Eucharist plays an important role but our main efforts have been towards encouraging more young people to become part of the community at St Mary's.

Our Intergenerational Missioner has continued her work for the third of her five years appointment in the Parish, Toast and Toddle Club, LEAF Club and school's work with Sox ministry using sock puppets and Open the Book at Brampton Abbotts C of E Primary School have all continued, Toast and Toddle and LEAF moving on-line as necessary. Other members of the Clergy Team assisted in holding Picnic Church on summer Sundays and in starting Messy Church in the autumn.

All are welcome to attend our regular services and the PCC is grateful to the Clergy Team for their work in the services that are offered and for the additional opportunities that are offered by way of Lent and Advent courses. The two regular Bible Study groups have met on-line, and an on-line Alpha course was successfully held in the autumn.

The church electoral roll is renewed every six years and following the full revision in early 2019 there are currently 128 parishioners on the roll, a large proportion of whom are resident within the parish. Three names have been removed through death.

There is a rota of volunteers to visit all who are sick or unable to get out for any other reason and to keep them in touch with church life. During lockdowns members of the Ministry Team and volunteers have maintained contact with older and vulnerable parishioners by telephone

Deanery Synod

Three members of the PCC sat on the Deanery Synod during the year. The Deanery Synod provides the PCC with an important link between the parish and the wider structures of the Church.

The Reordering of the Church and the use of St Mary's Church Hall

Phase ~~2~~ 3 of our reordering work in St Mary's Church was completed at the end of the year and involved the remodelling of the main, north, porch and doorway to provide a brighter, more welcoming entrance, fully accessible to the disabled.

The church hall is managed by the St Mary's Church Hall Committee on behalf of the PCC. Before the pandemic there were regular paying users of the hall. The two tenants have continued to occupy much of the first floor, with one room being retained for church use. Work is being investigated in order to improve disabled access to the building and this will be funded from our available reserves if charitable grants are not available.

The Ross-on-Wye Community Larder continues to operate successful from the basement but the Job Club has had to close during the pandemic.

Grant making policy

The PCC have a policy of making donations of 5% of the income from other unrestricted giving including Gift Aid receipts under a pattern of regular giving or otherwise. The donations are made in support of both UK and overseas charities under the recommendation of either members of the PCC or the congregation of the church rather than in response to any applications made to the PCC. Although the decision is normally made towards the end of the accounting period each year, This year we delayed the payments pending a review of the way these grants are made.

Ecumenical relationships

The church is a member of Churches Together in Ross-on-Wye.

Financial review

Total receipts on unrestricted funds were £97,099 of which £53,067 was unrestricted planned voluntary donations, and a further £13,255 was from income tax recovery on Gift Aid. Our membership of the Parish Giving Scheme has improved the collection of tax repayments but we have still failed to enhance the level of donations to any significant extent. We have opened an account with PayPal which has enabled donations to be given on line and we also have a card reader situated by the North door to enable visitors to donate electronically.

We have received legacies and residue payments from Estates totalling £400 during the year and a generous grant of £1000 from the Ross Education Trust that is restricted to our educational work with children and young adults under the age of 25 years.

The freehold house at 3 Redwood Close, Ross-on-Wye is now occupied by our curate Rev'd Tiffany Jackson. The income from this letting was £995, prior to her occupation.

Our regular fundraising activities have been curtailed by the covid pandemic but the 100 Club remains a successful source of income. Our rector undertook a 'Table Mountain Challenge' which raised £1751 and together with other fundraising events has had a positive effect on income.

Net movement in funds on unrestricted funds was a deficit of £37220 (excluding the contribution to the salary of the Intergenerational Missioner). This has reduced our balance of unrestricted funds to £116,162. As a PCC we are mindful of the fact that this represents a balance that is too large for our day-to-day needs but the current uncertainties over Covid are a concern and ways need to be found to improve our income if annual deficits are to be addressed.

The cost of the re-ordering phase 3 (£102,897) has been paid from restricted funds and since the end of the financial year we have received a grant of £16,106 to cover the VAT cost of this work.

Reserves policy

It is PCC policy to try to maintain a balance on free reserves (net current assets) at a level which ensures the continued operation of the church and building. As highlighted earlier, we still maintain a balance of unrestricted funds that are too great for our needs but must be considered against our failure to ensure that our Budget runs at or near breakeven. In time we anticipate that a necessary reserve of at least three to six months unrestricted payments will need to be maintained. This would be equivalent to £35,000 to £70,000. It would be held to smooth out fluctuations in cash flow and to meet emergencies and the PCC will decide the position taking into account the annual deficit with which we continue to be faced.

It is our policy to invest the short term investment fund balances with the CCLA Church of England Deposit Fund, and the remainder in the CCLA Church of England Investment Fund. The investments are shown as valued as at 31 December 2019 and during the year the value has increased by £1676. The investment policy of the PCC has remained unchanged during the year.

Volunteers

We would like to thank all the volunteers who give their time in whatever way towards the work of our church.

Structure, governance and management

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

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the Incumbent (our Rector), Licensed Clergy, including House for Duty Priests, Churchwardens, the Readers and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/ members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The full PCC met six times during the year with a very good average level of attendance

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Administrative information

St. Mary's Church is situated off the High Street between Church Street and St Mary's Street in Ross-on-Wye, postcode HR9 5HD. It is part of the Diocese of Hereford within the Church of England.

The correspondence address is The Benefice Office, The Rectory, Church Street, Ross-on-Wye HR9 5HN.

Registered charity number 1163776.

PCC members who have served at any time from 1 January 2020 until the date this report was approved are:

Rector and Chair	The Rev'd Sean Semple
Licensed Clergy	The Rev'd Tiffany Jackson (from 8th July 2020) The Rev'd Prebendary Caroline Pascoe The Rev'd Canon Christopher Blanchard
Readers	Canon Freda Davies
Churchwardens	Dr John Setchfield Dr Janet Cooper
Vice Chair	Dr John Setchfield (as above)
Treasurer	Mr Peter Raddenbury (to 20th May 2020) Mr Roy Milnes (from 20th May 2020)
Deanery Synod Representatives	Mr Paul Eward Mr Mark Sanderson Mrs Fiona Barnaby (to 7th July 2020) Mr Gerald Altree (from 7th October 2020) Mrs Rachel Lewis (from 7th October 2020)
Elected members	Mrs Fiona Barnaby (to 7th July 2020) Mr Paul Cummings (from 7th October 2020) Mr Bryan Jones Mr Paul Mason (from 7th October 2020) Mrs Anne Morris Mr Peter Reynolds Mr Keith Richards (to 7th October 2020) Mr Mark Sanderson Mrs Karen Vitale (to 7th October 2020) Mr Timothy Waters Mrs Rosie Winyard (from 7th October 2020)
Intergenerational Missioner	Mrs Christine Heather Cattanach (to 22nd January 2021)
Secretary	Mrs Rachel Lewis

Bankers:
National Westminster Bank, 12 Broad Street, Hereford, HR4 9AH
The Co-operative Bank, P.O. Box 250, Skelmersdale, Lancashire WN8 6WT

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Trustees' responsibilities in relation to the financial statements

The PCC is responsible for all parish finance, its management and control, including the appointment of a Treasurer. While it may delegate some of its duties this does not remove its legal responsibilities.

Charity law requires the PCC as Trustees of the Church to prepare an annual report and financial statements for each financial year. The PCC is also required to ensure that these are subjected to an annual independent examination or audit and to present these to the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

In preparing these financial statements, the PCC are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

The PCC are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Church and enable them to ensure that the financial statements comply with the Charities Act 2011 and applicable accounting standards. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Parochial Church Council on 12th May **2021**
and signed on its behalf by

Chair

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

Independent Examiner's Report to the Trustees of Parochial Church Council of the Ecumenical Parish of St Mary the Virgin, Ross-on-Wye

I report on the accounts of the church for the year ended 31 December 2020 which are set out on pages 8 to 17.

Respective Responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which give me reasonable cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 Act; or
- the accounts did not accord with the accounting records;
- or the accounts did 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 come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David J Bennett, B.A., A.C.A.
Chartered Accountant
1 Parsons Croft
Hildersley
Ross-on-Wye

Date: 12th May 2021

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

STATEMENT OF FINANCIAL ACTIVITIES
For the year ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	2019 £
Income and endowments						
Donations and legacies	2(a)	77,771	1,000		78,771	104,624
Other trading activities	2(b)	13,560	-		13,560	22,727
Income from investments	2(c)	598	1,408		2,006	3,257
Income from Charitable activities	2(d)	6,141	-		6,141	11,485
Other income	2(e)	3,333	-		3,333	2,590
Total income and endowments		**101,402**	**2,408**		**103,810**	**144,683**
Expenditure						
Expenditure on Raising funds	3(a)	1,300			1,300	1,541
Expenditure on Charitable activities	3(b)	146,072	103,049		249,121	206,383
Total expenditure		**147,372**	**103,049**		**250,421**	**207,924**
Net gains/(losses) on investment assets on revaluation	**4(b)**		**1,677**		**1,677**	**3,794**
Net Movement in funds		**(45,970)**	**(98,965)**		**(144,934)**	**(59,446)**
Total Funds brought forward		189,162	323,553		512,715	572,162
Total Funds carried forward		**143,192**	**224,588**	**-**	**367,781**	**512,715**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

BALANCE SHEET AT 31 DECEMBER 2020

	Notes	2020 £	2019 £
Fixed assets:			
Tangible assets	4(a)	119,957	119,957
Investment	4(b)	28,936	27,260
Total Fixed Assets		**148,893**	**147,217**
Current assets:			13,959
Debtors	5	183,300	337,927
Short term deposits		35,342	16,627
Cash at bank in hand		245	75
Petty cash			
Total Current Assets		**218,887**	**368,588**
Liabilities:			
Creditors - amounts falling due in one year		-	3,090
Net Current Assets		**218,887**	**365,498**
Total assets less current liabilities		**367,781**	**512,715**
The funds of the charity			
Unrestricted		143,192	189,162
Restricted		224,588	323,553
Endowment			
		367,781	**512,715**

Difference £ -

The notes in pages 10 to 17 form part of these accounts

Approved by the trustees on 12 May 2021 ~~2020~~ and signed on their behalf by:

Chair

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY THE VIRGIN, ROSS-ON-WYE
Registered Charity No.: 1163776

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

1. Accounting Policies

Basis of financial statements

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 the valuation of 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 from the endowment is to be used either as restricted or unrestricted income funds depending on the purpose for which the endowment was established in the first place.

Restricted Funds represent 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 any pooled investment is apportioned to the individual funds on an average balance basis. The PCC does maintain a number of separate accounts for some of the restricted funds to ensure correct apportionment of interest.

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

Designated Funds are general funds set aside by the PCC for use in the future and are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

Incoming Resources

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

1. Accounting Policies (continued)

Resources Expended

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 common share contributions are accounted for when due. 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) of the Charities Act 2011.

Moveable church furnishings held by the Rector 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 £1,000 so all such expenditure has been written off when incurred.

The property 3 Redwood Close, Ross-on-Wye was acquired jointly with the Diocese for use by a Curate that is in post at any time. The PCC contributed the sum of £50,000 for their one-third share of the cost and no revaluation of the property has been undertaken.

Investments are valued at market value at 31 December.

2. Income and endowments	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
2(a) Donations and legacies					
Planned giving: Gift Aid Donations	53,067	-		53,067	51,439
Tax recoverable	13,255	-		13,255	14,901
Collections (open plate)	1,872			1,872	7,520
Collection safe in church	1,963			1,963	2,693
Donations, appeals, etc	7,214	1,000		8,214	6,242
Legacies	400	-		400	21,828
	77,771	1,000		78,771	104,624
2(b) Other trading activities					
Rental income	995			995	3,168
Fund-raising	1,130	0		1,130	1,270
Christmas Tree Festival	-			-	4,422
100 Club	3,042			3,042	3,174
Lent Lunch	209			209	483
Flower Festival	-			-	-
Harvest Lunch	-			-	250
Sunday Morning Coffee	290			290	1,561
Coffee Morning	586			586	1,633
Auction of Promises	-			-	-
St Mary's Church Hall	5,337			5,337	6,765
	11,589			11,589	22,727
2(c) Income from investments					
Dividends & interest inc tax recoverable	598	1,408		2,006	3,257
2(d) Income from charitable activities					
Use of Church	-			-	700
Fees	6,141			6,141	10,785
	6,141			6,141	11,485
2(e) Other income					
Brampton Abbotts PCC share expenses	183			183	204
Walford PCC share of expenses	3,150			3,150	2,386
Total income and endowments	**99,432**	**2,408**		**101,840**	**144,683**

3. Expenditure	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2020 £	2019 £
3(a) Expenditure on raising funds					
Giving Envelopes	-			0	92
Fees	-			0	20
Materials	-			0	-
Adverts	-			0	108
Sundries	-			0	21
100 Club	1,300			1,300	1,300
	1,300			1,300	1,541
3(b) Expenditure on Charitable activities					
Diocesan Common Share	69,300			69,300	69,300
Clergy and Benefice expenses	22,215	152		22,368	18,708
Intergenerational Missioner	8,750			8,750	8,750
Heat and Light	5,507			5,507	7,216
Cleaning	465			465	-
Insurance	7,863			7,863	7,715
Water	106			106	138
Upkeep of Services	1,666			1,666	1,596
Organists and Choir	6,373	-		6,373	6,327
Bank Charges	20			20	-
Sundries	890	-		890	3,746
Building repairs	12,484	-		12,484	-
Renewal of Lighting	-	-		-	-
Quinquennial repairs	-	-		-	-
Church New Works	-	102,897		102,897	30,043
Chairs for reordering	-	-		-	29,124
Boiler service contract	564	-		564	2,502
Organ maintenance	994			994	803
Bell maintenance	32	-		32	32
Christian Giving (See Note 3(c))	310			310	4,678
Churches Together Subscription	140			140	100
Donations	-			-	-
Church Hall	3,825			3,825	7,881
Stationery	146			146	1,989
Professional Services	-	-		-	704
IT Fees and Services	1,082			1,082	655
Upkeep of Churchyard	1,920	-		1,920	1,027
Waste Collections & Disposal	389			389	407
Telephone	1,030			1,030	270
Forwarded Collections	-			-	2,671
	146,072	103,049		249,121	206,383
Total expenditure	**147,372**	**103,049**		**250,421**	**207,924**

3(c) Christian Giving

Each year the PCC consider donating a sum of up to 5% of the Incoming Resources for charitable purposes. The donations made are:

	2020 £	2019 £
Church Mission Society		900
St Peter's Winter Shelter		900
Haygrove Community Gardens - for Ross Community Garden		900
Orchard Trust		900
	0	3,600

A sum of £375 represents the balance of the 5% available and will be distributed early in 2020. In addition, donations totalling £703.20 have been made to Societe de Paul, Israel and Crisis from the proceeds of events during the year.

4. FIXED ASSETS

4(a) Tangible
(all restricted)

		Building £	Improvements to Property £	£
Actual/deemed cost	At 1 Jan 2020	50,000	69,957	119,957
	Disposal			
	Additions at cost			
	At 31 Dec 2020	50,000	69,957	119,957

The PCC have a one-third share in 3 Redwood Close, the curate's house. The money came from the sale of The Little House, a property owned by the PCC for the use of curates in training within the parish. As the Diocese now provides for curate's housing this property was not needed. The PCC invested a proportion of the sale value of The Little House with the Diocesan Board of Finance to assist with the purchase of another curate's house. In accordance with FRS 11 the freehold building has been reviewed for impairment and no depreciation charge has been made on the grounds that the building is in good repair and has an expected life of over 50 years.

4(b) Investments

	CofE Inv Inc shares £	HDBF Miss Williams £	CBF Dep via HDBF £	Miss Sadler £	Mrs Smith £	Total £
At 1 January 2020	24,076	621	1,962	300	300	27,259
Net gain on revaluation	1,677					1,677
Market value as at 31 December 2020	25,753	621	1,962	300	300	28,936

5. Debtors (unrestricted funds)

	£
Prepayments	
Gift Aid - income tax recoverable	-
Other amounts due	
	-

6. Liabilities (unrestricted funds)

	£
Uncleared cheques	-
Accruals	-
	-

7. Transfer between funds

The PCC agreed that the property maintenance deposit of £9,530 within the unrestricted funds should be transferred as a designated fund in order to maintain its identity and the use to which this balance can be used.

8. Funds

The unrestricted funds, designated funds and restricted funds are detailed on page 16. The resticted funds include the Fabric Fund, and Bequests Fun both of which are to be used for work necessary for the repair and maintenance of the church building. The Colwell Bequest Fund, like the Churchyard Fund, are available for the maintenance of the churchyard. The Organ Fund is for improvements, not regular maintenance, of the organ. For 3 Redwood Close the Property Improvements see Note 4(a). The remaining funds are for the purposes stated.

8. Funds (continued)

The movements in the unrestricted, designated and restricted funds during the year were:

	Balance b/wd	Income	Expenditure	Transfers	Market value	Balance c/fwd
Unrestricted funds						
General	153,382	101,402	(138,622)			116,162
Designated funds						
Property maintenance	9,548	41				9,588
Intergenerational Missioner	26,250		(8,750)			17,500
	189,180	101,443	(147,372)	0	0	143,250
Restricted funds						
Fabric fund	49,538	210	(2,400)			47,348
Lay Assistance Fund	29,457				1,466	30,923
Colwell Bequest Fund	2,720				181	2,901
Bell Fund	0					0
Organ Fund	186	1				187
PA System Fund	6,379	27				6,406
Bequests Fund [1]	96,647	406	(96,957)			97
Spire Restoration	4,000	5				4,005
Christian Education	718	1,000	(138)			1,580
Churchyard Fund	6,302	183			30	6,516
Garden of Remembrance Fund	6,124	26				6,150
3 Redwood Close	50,000					50,000
Property Improvements	69,957					69,957
Choir Scholarship Fund	1,523					1,523
	323,552	1,859	(99,495)	0	1,677	227,592

[1] The legacy by Jessie Cater was only to be used on the fabric of St Mary's Church and for the building and maintenance of a new Church Hall. Charity Commission approval has been obtained that has enabled the Fund to be employed against the charitable objects.

The PCC committed to meet a 25% share of the cost of an Intergenerational Missioner over a five year period. The sum of £43,750 has been allocated to a designated fund for this purpose and the third year's commitment of £8,750 has been paid.

9. St Mary's Church Hall Committee

Receipts and Payments Account
For the year ended 31 December 2020

	2020 £	2019 £
Opening balance - Bank Current Account	**1,637**	**2,263**
Receipts		
Lettings	4,999	5,235
Flicks in the Sticks	339	696
	6,975	8,194
Payments		
General repairs	425	1,763
Herefordshire Fire Protection	108	400
Lighting and heating	974	1,874
Water rates	227	287
Insurance	0	850
Stationery and postage	-	-
Cleaning	377	1,205
Sundries	454	178
	2,565	6,557
Closing balance - Bank Current Account	4,410	1,637
	6,975	8,194