

**Annual Report and Financial Statements of the
Parochial Church Council of St Michael & All Angels
Pelsall**

Registered Charity Number 1170860

For the year ended 31st December 2020

Trustees' Annual Report 2020 St. Michael and All Angels Church Pelsall

1. Reference and Administrative Details

Charity Name:

The Parochial Church Council of the Ecclesiastical Parish of Pelsall.

Registered Charity number (in England and Wales) 1170860

Administrative Address:

39 Hall Lane, Pelsall, Walsall, WS3 4JN., until 12th March 2020

From March 2020: 32 Chestnut Road, Leamore, Walsall WS3 1BD

P.C.C. Members:

ALLABARTON	David William (Mr)	from September 2020
BETHELL	Doreen (Mrs)	from April 2016 until September 2020
BRIGGS	Timothy (Mr)	from April 2018
BROWN	Jenny (Mrs)	from April 2016 until September 2020
CHANTLER	Andy (Mr)	Warden from April 2019
COOPER	Margaret (Ms)	from April 2018
CUMPSTON	Gillian Denise (Mrs)	P.C.C. Secretary
DAVIS	Philip (Mr)	from April 2019
FORRESTER	Colin Edward (Mr)	from September 2020
FOXALL	Sally (Mrs)	from April 2019
HOPKINSON	Angela (Mrs)	from April 2019 until April 2020
LAWTON	Gemma (Mrs)	from April 2018 until September 2020
LEGG	Rebecca (Mrs)	from September 2020
LLOYD	Susan Carol (Mrs)	from September 2020
MAYE	John (Mr)	Deanery Synod Rep from April 2019
MORRIS	Alison (Rev)	Interim Minister
MORRIS	Sarah (Mrs)	Warden from April 2018
MYATT	Alison (Mrs)	Reader from September 2017
NEWPORT	Anne (Mrs)	Treasurer
PEDLEY	Keir (Mr)	from April 2019
RAMSAY	Carl Anthony St. Aubyn	Incumbent (license ended 12 th March 2020)
READ	Michael (Mr)	from April 2017 until September 2020 Re-elected in September 2020
ROBERTS	Paul (Mr)	from April 2017 until September 2020
WILLIAMS	Michael (Mr)	from April 2016

Bankers:

Santander UK plc, Bridle Road, Bootle, Merseyside, L30 4GB.

CCLA Investment Management Ltd. The CBF Church of England Funds, Senator House, 85 Queen Victoria Street, London, EC4V 4ET.

The Independent Examiner is Lichfield Diocese Board of Finance.

Priest in Charge: Reverend Preb. Carl Ramsay until 12th March 2020

Interim Priest: Rev. Alison M. Morris from 12th April 2020 onwards

2. Aim and Purposes

“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 has the responsibility of co-operating with the incumbent in promoting the ecclesiastical parish, the whole mission of the church, pastoral, missional, evangelistic, social and ecumenical. It also has the responsibility for the maintenance of the Church, Churchyard and Church Hall.

3. Objectives and Activities

The Parish Church of St Michael and All Angels is situated on the edge of Pelsall Common. For over 150 years it has been at the spiritual, religious and social heart of the village community. The aim of the church is to reach out to the community of Pelsall and the surrounding area enabling all ages to develop a closer relationship with God. The church is already successful as an inclusive church that welcomes everyone regardless of age, race, disability, colour, creed or sexuality. As such, the church is a part of *The National Organisation of Inclusive Church*. We are also registered as *A Place of Welcome* and a *Fair-Trade church*. During 2020 the church has been acknowledged as a *Sight Loss Friendly Church*. In the summer we registered with AROCHA UK for the *Eco Church Award* and are at present working towards the bronze level. In May we signed up to the *Church of England Digital Charter* for social media which recognizes that we will comply with the standards as set by the Church of England when using social media platforms. In autumn the church joined and signed the pledge for the *Walsall for All* initiative. Their vision is to create integrated, empowered and inclusive communities where people from all backgrounds come together to celebrate what they have in common. It aims to provide a place where our residents are safe and valued and everyone has fair opportunities to fulfill their potential and contribute to the growth of Walsall. As part of this engagement the clergy was delighted to be a major part of the Walsall for All Christmas video along with the Deputy Leader of Walsall Council.

The PCC is **committed** to offer a range of services during the week. Over the course of the year we offer services that our community find both beneficial and spiritually fulfilling. The church attempts to cater to all people, enabling people to become part of our parish community at St. Michael's.

The PCC is also **committed** to the provision of pastoral care for people living in the parish, offering support to individuals, care homes and other institutions in the parish, the church also continues to support community activities including the Thursday morning group. Pastoral care is given a high priority in the church's ministry and proves fruitful in providing a link with the sick and housebound.

The PCC is **committed** in promoting the Church's mission through the diocesan direction of travel, following Christ in the footsteps of St. Chad through discipleship, vocation and evangelism. The Mission Action Plan which was developed in 2018 and was accepted by the PCC in 2019 is now a work in progress. However, its progress has been hampered by the changing priorities due to the impact of the Covid-19 pandemic.

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of St Michael and All Angels, Persil, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Ecumenical Relationships

The church works ecumenically with both the Methodist and Roman Catholic Churches. Links are at an early stage with Pelsall Evangelical Church.

4. Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

How Trustees are appointed:

All members of the PCC are Trustees.

PCC members, and therefore Trustees, are either appointed at the Annual General Meeting by nomination, (and vote if necessary) in accordance with the Church Representation Rules or they are ex-officio or co-opted.

Elected members serve for a three year period, after which they are ineligible to stand for a further 12 months.

How we induct and train new Trustees:

There is no formal training or induction. However, PCC complete safeguarding modules as stipulated by the Diocese and also hold DBS paperwork.

New members of the PCC (Trustees) are formally welcomed at the first PCC meeting after the A.G.M. They are made welcome and are then supported by the other PCC members.

Sub-committees:

Standing Committee – Transacts the business of the PCC between its meetings, subject to any directions given by the PCC

Pastoral Committee – Attends to pastoral care, mainly of the sick and the bereaved.

Finance Committee – Attends to financial decisions when required.

Social & Fundraising Group- Set up to discuss/organize social and fundraising activities.

Risk management:

This has been carried out for the Church and Church Hall, and no major risks to the Charity have been identified. It will be reviewed annually.

Policies and Procedures:

St. Michael's has a set of policies which enables the PCC, which is a corporate body, to fulfill their responsibility to co-operate with the incumbent so that aims and objectives are achieved for this ecclesiastical parish. It also forms the legal foundation upon which the PCC operates. This year all policies and procedures across the life of the church have been reviewed. In specific areas new policies and structures have been implemented for the first time. This means the church is **now legally compliant** in several areas such as GDPR, website management, data and use of social media platforms.

The following policies have been written and/or reviewed:

Conflict of interest policy

Data Policy and Procedures including data protection Consent Forms

Lone Working and Personal Safety

Safer Recruitment

Social Media

Key Holder Policy

Voluntary Job Application

GDPR privacy notice

Safeguarding Policy and Procedures – *Use of Images and photography – consent forms*

Concern recording Template (this covers a huge area which has been completely implemented across the life of the church including its implications for the use and hire of the church hall by groups and individuals).

This review of policies will be on an annual basis with new policies being implemented, if and when, necessary during 2021.

CONTEXT FOR 2020

This year has been an unprecedented time of change and uncertainty. The Covid pandemic has impacted upon St. Michael & All Angels Church Pelsall both strategically and operationally, and in achievements and performance. We as an Anglican church have been expected to model the expectations and guidelines laid down by the government, Public Health England and the Church of England. As a result, from 23rd March 2020 when the first lockdown began all public worship was suspended forthwith. Statute law overtook Canon Law and this was to last 12 weeks until the government rescinded their statute laws so that all churches could begin to open only for individual prayer. Later in the summer months public worship was gradually reintroduced. On November 5th the country entered a second lockdown until 2nd December. Throughout this year the rites of passage such as baptism, weddings and funerals were also significantly affected by the restrictions and social distancing. Hence, this report is dramatically different from previous years but reflects the reality of the conditions in which St. Michael's ministry has existed. It also recognizes that the church has been on a journey of courage as it works out what it is to be a church during a pandemic. During this time the strap line has been -

St. Michaels building may be closed but the church is open to the community.

It is against this contextual background that this report is written.....

COVID- 19 Policies & Procedures

The PCC has the responsibility for the maintenance of the Church, Churchyard and Church Hall. During the Covid 19 Pandemic it also fell to the PCC to ensure that the church environment complies with the regulations laid down by the government, Public Health England and the Church of England. In practical terms this meant a whole series of additional paperwork were required so that the church could operate during the range of full lockdown, tier systems, second lockdown and opening for the Christmas period.

St. Michaels has fully complied with what has been expected throughout these periods of changing regulations and restrictions. The church was required to sign and state that it had read and complied with the government guidance on managing the risk of COVID-19 in this place of worship. This included publicly stating what had been done to comply but also laid down what was expected from the people entering St. Michaels as a place of worship. These papers were signed by the Interim Minister on behalf of the PCC and in consultation with the parish wardens.

This church has been a safe and secure environment. It has been supported with paperwork which was available for inspection by the Health & Safety Executive if they had visited. This paperwork covered a range of practices which included – Parish Risk Assessments, Track and Trace Consent Form for GDPR (recording of people's contact details on T & T), Online Privacy Notice, Track & Trace Privacy Notice and records of Track & Trace for service including funerals in church. All of this paperwork is recorded and kept on file for inspection.

5. Achievements and Performance

Worship and Prayer

The PCC is still keen to offer a range of services during the week and over the course of the year which our community may find both beneficial and spiritually fulfilling. The church attempts to cater to all people's preferred worship styles. For example, Book of Common Prayer (BCP) evening prayer provides a quiet, intimate and reflective environment for worship. Normally throughout the year Iona, Taize, healing, contemporary and other types of services would have taken place. Alternatively, at times the smaller robed choir leads with sung psalm and responses making it different and varied in approach. At times the singing group perform during Holy Communion.

Our usual pattern of worship continued until March 2020.

Monthly Worship Pattern

Sunday 8am Holy Communion: 10am Holy Communion; 6.30pm BCP Evensong

Alternate months 12.00 Baptism ****

Alternate months 10am Holy Communion with Baptism ****

Midweek services (Holy Communion) take place on Wednesday 10am and Thursday 7.30pm

Evening Prayer takes place on Monday at 6.00pm and Morning Prayer on Tuesday at 9am.

This pattern of worship has remained flexible to accommodate the continuing high number of baptisms during the past year.

From 23rd March 2020 churches were closed until July 2020 when they were allowed to open for prayer. During this period the Holy Communion services were pre-recorded and placed on the church face book at the usual time as the Sunday 10am service. At the height of the first lockdown there were up to 177 people watching the service. This number declined when people returned to church later in the year. When public worship was resumed in July/ August the church had to follow regulations to comply with Public Health England. This limited the number of people who could logically be present in the church building. At the 10am Holy Communion on a Sunday there was an average of 50-60 people. A booking and registration system existed to comply with the 2m distancing and restricted space. This has worked very well to provide a safe and secure environment. From the outset congregational singing was not allowed so CD's were used but over time the organist plus one singer was re-introduced to supplement and enhance the worship. Servers were not used in order to reduce movement around the church. People remained in their seat whilst Holy Communion was administered to each person by the priest who wore a mask. Intercessions were gradually introduced to be led by both clergy and laity. Other services are not as yet taking place.

Prayer life is an integral part of our worshipping community. During Lent 2020 the church had prayer sessions in church every Thursday until the lockdown began on 23rd March. These sessions called 'Holding onto the Silence' were a simple gathering of stillness where people could reconnect with and listening to, the 'still small voice of calm'. Morning and evening prayer were not allowed in church during the first lockdown but were done at home by clergy and laity. When allowed the church was open for private prayer. Track and trace procedures accompanied with social distancing, wearing of masks and sanitizing were always in place.

Special services have been particularly successful in terms of outreach, mission and attendance. Throughout the year when and where possible these services have been held including the following: An amended Service of Nine Lessons and Carols, Harvest Festival, Candles of Remembrance and Lament, Christingle at the December Communion service, St. Michael's Patronal Festival and Mystery and Magic at the Manger. This was a child focussed event based upon a nativity trail which was highly successful and was a team led event by members of the Open the Book team based at St. Michaels.

In addition, there have been joint services, such as the Week of Prayer for Christian Unity (held at Methodist Chapel) with the Pelsall Methodist church. Ecumenical fellowship and worship continue to develop with Pelsall Methodist Chapel with a developing relationship with Pelsall Evangelical Church based in Old Town Lane.

Within our cluster of churches across the eastern part of Walsall Deanery there has been very little opportunity for the church congregations to meet together for specific services. During this year current restrictions have impacted upon this taking place.

Pastoral Offices – weddings, baptisms, funerals

As well as our regular services we enable our community to celebrate and thank God at the milestones of the journey through life. The church has enhanced their engagement with the many people who bring children to baptism through improved hospitality and administration, baptism preparation, goody bags, anniversary cards. Through baptism we thank God for the gift of life

and in marriage public vows are exchanged with God's blessings.

Due to the Covid pandemic there have been 6 baptisms take place in both the 10am and 12 noon service plus one afternoon service. Baptisms were not allowed during the first lockdown and uncertainty around them taking place continued into the remainder of the year. As a result, many families cancelled their baptisms until 2021. Baptism preparation when allowed continues to use a new well focussed DVD about the meaning of baptism and is followed by a practical rehearsal in the church on a Monday evening. This approach has been well embedded into the church practice and has been accepted well by participants.

There has been 1 wedding which took place in February 2020. This was preceded with the usual preparation evening. These provide opportunity to meet the wedding couple and to establish a good relationship with their local church and priest. Due to the pandemic wedding couples have cancelled their wedding for 2020 and have rebooked for 2021. Figures already suggest a large increase of proposed weddings for next year. This year has seen the use of materials produced by the Life Events Team at Church House publishing. This range of high-quality materials called '*Just Ask*' has been used to communicate with wedding couples during the pandemic and beyond. This has helped communication in difficult and disappointing times.

Funeral ministry continues well in the parish and once again figures are high. However, from 23rd March when lockdown began the conducting of funerals dramatically changed. All funerals were either held by a graveside or at the local crematorium. No funerals were allowed in church. This dramatically impacted upon the income from funeral fees and the pastoral care for the bereaved. Face to face meetings were not allowed and since then all conversations have been done by phone and email. This has proven successful. Later in the year funerals were allowed to be held in church with specific guidelines which ensured that social distancing was maintained. Implementation of a track and trace system plus seating plan accompanied with wearing of masks and use of sanitizer was used successfully. The church has a robust cleaning routine throughout the week.

Due to the high numbers of burials within Pelsall cemetery the burial section is almost full. The PCC are exploring extending the burial section of the cemetery to accommodate more burial requests in the future. At present a faculty application was submitted to rescind the previous application which referred to the ABCR (Area of Burial Cremated Remains). However, the time span on the faculty had expired which means that it was not completed within the time plan so there is nothing to rescind. Ultimately, the land can be used for burials once the land has been cleared.

The complexity of the funerals is represented in this different format to record funerals and interment of ashes.

From 1st January until 31st December
23 burial of ashes (21 here and two elsewhere)
5 burials only
7 funeral and burial at St. Michael's cemetery
3 funeral service and burial elsewhere
10 funeral and Crem services
25 Crem only services
7 graveside funerals and burials
2 memorial services

After the funeral service has taken place pastoral care continued but in a different format. All families are still contacted but by phone before and after the service, and 6 weeks, six months and twelve months thereafter. These contacts are carried out by clergy and the Pastoral Group. On the first anniversary of the death, the family receive a prayer card from the church.

Mission, Evangelism, Discipleship and Vocation

The aim of the church must not be self serving but to seek to share God's love and to work for the kingdom. Helping those in need is a demonstration of our faith. The Church supports several charities including Water Aid at Harvest time, Children's Society, Christian Aid and the Bishop's Lent Appeal. Locally the church family supports the Walsall North Food Bank. The Church donates 10% of its direct giving to overseas and local mission; organisations supported in 2020 include Embrace the Middle East (Child sponsorship), Toilet Twinning, USPG, Crisis at Christmas and Acorn's Children's Hospice Trust. We have also provided year 6 children at the three primary schools with a book at the end of the year.

Since Advent Sunday in 2019 the parish magazine has impacted well upon the community during 2020. The new format and high-quality graphic design make it an attractive publication which draws attention from the general public and businesses wishing to advertise in the editions. These advertisements fund the magazine which is then distributed free of charge. It has been distributed 3 times this year and has been available at several outlets in the village. The Easter edition was placed on the church website. This was introduced during the March lockdown when paper was not encouraged to be shared. This proved very fruitful but for many in our congregation they had no access to social media. The magazine keeps our parishioners informed of the important matters affecting our church. It also provides articles that help develop our knowledge of Christianity and the mission of the church. It is intended to continue the printing of the publication so that all have access to the parish magazine.

Social media has developed at a fast pace. Both the church face book page and website have developed rapidly to engage and connect with people during lockdown. This has improved communication within the parish and the wider community. This is highly successful as it attempts to reach a broader base of people through differing engagement. Responses from the general public indicate this is appreciated by the local people and businesses.

Only three months of services were held on a regular basis at the local nursing home and sheltered accommodation. Monthly home communions were unable to take place across the parish and at the nursing home.

Although difficult at times links continue to be developed with the three village schools. In November the interim minster was invited to attend Ryders Hayes School to take part in the 'Light of Hope' diocesan topic through use of Gsuite. This was a very positive experience and was followed up later on in the year with live streaming from the church of a Christingle service by the clergy and Lay Minster. Clergy make visits to schools and pupils occasionally take part in church service which sustains and consolidates the link through a range of activities and events. However, schools have been unable to attend the usual special celebrations and neither has

clergy been able to visit schools. The annual confirmation course with year 6 pupils and staff at St. Michaels could not take place. Opportunities for debate and discussion between the local school and church often take place through the governance of the schools. At St. Michael Church school a member of the laity is a Foundation Governor while the clergy is an ex-officio member. Meanwhile at Pelsall Village School the clergy is a co-opted member of the governing body. Our church school this year were invited by the clergy to link with some of our housebound members of the congregation. Christmas cards, prayers and candle gifts which were made by the pupils were very well received and appreciated. It is intended to strengthen this practice in the future,

The monthly 'Open the book' assemblies started with great energy and enthusiasm at the start of the year. However, this could not continue under social distancing and restrictions. It is our aim to resume this once feasibly possible after the pandemic with possible outreach into other areas. This is a highly successful area of mission.

'Little Angels' - a Baby & Toddler Group continued to be very popular and successful up to March 2020. It ran in the Church Hall every Tuesday morning. However, this could not continue under the present Covid regulations and restrictions. It has been missed by the local community which shows its positive impact upon the village. It is our intention to resume this as soon as allowed in 2021.

During 2020 education within the church took a very different approach. Groups resumed in January and February with Pilgrim materials called 'The Creeds'. A Lent Study group completed 3 weeks on 'Journey to the Cross' produced by Embrace. These sessions followed Jesus' footsteps, meeting the people he met, learning to walk his walk and embrace life in the Middle East today. The three meetings were well attended but since then there have been no meetings.

Another significant and key development has been the provision of teaching materials on the church website. Each week materials associated with the church lectionary are provided for both adults and children. On a Wednesday the church uses 'Wednesday Word' which is a weekly feature based on the Sunday gospel. The development of children's materials on the website is priority for the church.

In the weeks leading up to Easter the church followed 'Lent Live'. During Holy Week a booklet to follow the Christ's journey towards Easter Sunday was made available. These included -

- Worship at home from Palm Sunday to Easter.
- Stations of the Cross
- Easter Work Booklet for children
- Special edition of Wednesday Word for children

After Easter the church was encouraged to follow 'Easter Pilgrim' which covered 30 days to explore the Lord's Prayer.

In May the church followed Thy Kingdom Come in Prayer which was to Light up the World in

Prayer. Between 21st May Ascension and 31st May Pentecost. The church was encouraged to pray for more people to come to know Jesus Christ. Using face book, a series of reflections were used each day to promote this venture. These were very well received.

An exciting project with the youth of the congregation was to tidy up and renovate the War Graves within Pelsall Cemetery. Four youngsters with adult supervision have worked during the year to keep the War Graves Commission grave plots to a high standard. At Remembrance Sunday weekend remembrance crosses were placed on the graves by the youngsters. This has created much historical interest in the village with the six war graves some of which are located in the churchyard and other in the cemetery. This creative project has galvanised links between the church and the village community. It has been highly successful in community engagement.

Pastoral Care

Pastoral Care at St Michael's is always important but never more so than during these difficult times of lockdown, social distancing and shielding. Inline with Government Guidelines we have not been able to make our usual home and nursing home visits or Bereavement visits.

Many of us have families who, unfortunately, we had not been able to see until the world of the "support bubble" began on Saturday 13th June. The loneliness of being isolated or shielded on one's own can be overwhelming. We have tried, in a small way, to make a difference by keeping in regular contact with as many church members as possible and we continue to do so. (This also includes our phone calls to the bereaved).

Some of our conversations have of course been about the seriousness of these strange times and the "ups and downs" of dealing with day-to-day life but also how grateful we are for our NHS and all of those working on the frontline. It is heartwarming to know that many of the congregation has also been in touch with others by phone and helping with shopping and delivering cards. St Michael's "network" is amazing, how blessed we are!

During our phone calls there have been tears but also laughter and we have chatted about families and our hopes for the future. We look forward to finally returning to some kind of normality and meeting up with family and friends. I'm sure we will all look at life differently; for certain it's the people in our lives that are most important.

At Christmas time it was decided to have made special cards with prayer cards for those who have been shielding since March 2020 and have not returned to church as yet. Cards were made in house, signed and distributed accordingly. People welcomed these and appreciated the action and thought.

Deanery Synod

There have been some Deanery Synod meetings by zoom which have enabled the meeting to take place. These have been well attended and the topics have been reported back if and when able to the PCC. This provides the PCC with an important link between our parish and the wider structures of the church.

At present the Deanery is exploring 'Shaping for Mission' which is a process across Lichfield Diocese to strengthen the life of discipleship, vocation and evangelism while facing a significant reduction in financial income. The initial phase of 'Shaping for Mission' will take place during

the rest of 2020 and the first outlining their priorities and vocation as a deanery. The second phase will begin in 2021 when deaneries, Bishops, Senior Staff and APCM's will together begin the process of translating the vision into action and aligning resources accordingly.

Social Events

The social and fund-raising group met in late 2019 and planned events for 2020.

The plan would be to hold a social event at least once a month. This would involve both fund raisers in the form of concerts, cabarets and the like and less formal family orientated events which would be quizzes, skittles, games nights or just social gatherings. No charge is made for these less formal events. There is never a charge for accompanied children at any event allowing families to attend without incurring a large expense. Unfortunately, due to the COVID virus we only managed one event in February which was a well attended Valentine's cabaret.

All fund-raising events have also been cancelled due to the COVID crisis.

There is a plan for the social team to meet as soon as they can to look at a programme for 2021.

6. Financial Review

Covid 19 restrictions in place during 2020 have resulted in significantly reduced income and expenditure over the year.

Treasurer's report for the accounts:

Total receipts for the year were £65,455 (£107,532) of which £30,288 (£44,850) was voluntary giving and donations. A further £5,493 was received from Gift Aid and GASDS (£6,410).

The planned giving together with collections at services totalled £27,100 (£33,458), a decrease of 19% on the previous year.

Total income including tax recovered was £65,455 (£99,185) a decrease of 34% on last year. A total of £20,787 (£33,870) was spent from designated and restricted funds during the year, a decrease of 38%.

The net result for the year was an excess of expenditure over income of £3,822. There was also an increase in the value of the shares of £4,060. The total value of the church now stands at £407,986 (£411,808).

Reserves Policy:

Reserve Funds are held for the bells (Bell/Tower Fund), the organ (Organ/Music Fund), the upkeep and maintenance of the Church (Fabric/Restoration Fund), the upkeep and maintenance of the Church Hall (Repair/Renewal Fund) and the graveyard (Graveyard Fund).

Balances on the Graveyard Fund are used to maintain the graveyard (cost this year £1,368), and the balances on the other funds are used to cover repairs, maintenance and emergencies.

There is an unrestricted reserves policy of holding 3 months expenditure. On 2020 figures this

would be £13,137 and unrestricted reserves at 31.12.2020 are actually £80,574, plus designated reserves of £311,253 (2019 £310,530). There are no overdrawn reserves.

Fabric Report:

Cemetery

The Cemetery in Hall Lane has been kept in good order throughout 2020 due mainly to the efforts of a congregation member who has undertaken the grass mowing and strimming free of charge. All hedges have been trimmed, some by church members and others commercially.

Church

The church building has been kept clean and in good order during 2020. All necessary safety requirements have been undertaken these include:

- An ongoing health and safety review.
- Lightning conductor examination and test.
- Annual fire extinguisher test.
- Annual security alarm service.
- Gas boilers checked, repaired and certified safe.
- Records are kept up to date and acted on as necessary.

The church office has been totally renovated and the internet installed. The office is now staffed daily by the Parish secretary.

There has been no external work done to the church in 2020.

Church Hall

The church hall has been kept clean and in good repair during 2020. There have been limited activities that have been able to run between Covid lockdowns.

The fixed wiring within all areas of the building have been checked and certified. All remedial electrical work has been carried out to make it safe to meet current regulations.

There has been no external work carried out during 2020.

Church Grounds

The area around the church has been kept mowed and in good order throughout 2020.

Appointment of the independent Examiner:

This takes place at the A.G.M. It was agreed that the services of the Diocese of Lichfield would be used to examine the financial affairs of the parish.

Safeguarding

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

This year has seen a complete over view of a new safeguarding policy and its implications within the church community. For example, new paperwork associated with the rental of the church hall and safeguarding provision has now been introduced. The church is now compliant with safeguarding policies and procedures.

Approved by the PCC on 4th May.....2021 and signed on its behalf by

Alison M. Morris

REVEREND ALISON M. MORRIS

The PCC of St Michael & All Angels, Pelsall

Financial Statements for the Year Ended 31st December 2020

Statement of Financial Activities

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowments Funds £	Total Funds 2020 £	Total Funds 2019 £
Incoming Resources							<i>*see note 12 for full comparatives</i>
Income and Endowments from:							
Donations and Legacies	2a	33,852	1,851	78	-	35,781	51,260
Activities for Generating Funds	2b	940	-	-	-	940	9,663
Income from Investments	2c	2,546	-	-	-	2,546	2,663
Church Activities	2d	8,944	17,044	200	-	26,188	35,536
Other	2e	-	-	-	-	-	8,410
Total		46,282	18,895	278	-	65,455	107,532
Resources Expended							
Expenditure on:							
Raising Funds	3a	848	-	-	-	848	976
Church Activities	3b	51,702	20,749	38	-	72,489	102,733
Other	3c	-	-	-	-	-	5,837
Total		52,550	20,749	38	0	73,336	109,546
Net Income/(Expenditure) before investment		(6,268)	(1,854)	240	-	(7,881)	(2,014)
Net gain/(losses) on investments	7(b) & 8(a)	4,060				4,060	13,501
Net Income/(Expenditure)		(2,208)	(1,854)	240	-	(3,822)	11,487
Transfer between Funds	6	(2,577)	2,577	-		-	-
Net Movement in Funds		(4,785)	723	240	-	(3,822)	11,487
Total Funds brought forward	11	85,359	310,530	15,919	-	411,808	400,319
Total Funds carried forward		80,574	311,253	16,159	-	407,986	411,808

The PCC of St Michael & All Angels, Pelsall
Financial Statements for the Year Ended 31st December 2020

Balance Sheet

		Total 2020 £	Total 2019 £
Fixed Assets			
Tangible Assets	7(a)	268,171	268,171
Investment Assets	7(b)	82,901	78,842
Total Fixed Assets		351,072	347,013
Current Assets			
Current Investments	8(a)	-	-
Debtors and prepayments	8(b)	-	-
Cash at bank and in hand	8(c)	64,043	64,795
Total Current Assets		64,043	64,795
Current Liabilities - due within 1 year			
Creditors and accruals	9(a)	-	-
Diocesan Parish Share		7,130	-
Diocesan Loan		-	-
Total Current Liabilities		7,130	-
Net Current Assets/(Liabilities)		56,913	64,795
Liabilities due after one year			
Creditors	9(b)	-	-
Deferred Parish Share		-	-
Diocesan Loan		-	-
Total Liabilities due after one year		-	-
Total Net Assets/(Liabilities)		407,986	411,808

	Total 2020 £	Total 2019 £
Funds of the PCC		
Unrestricted Funds		
General Fund	80,574	85,359
Designated Funds	311,253	310,530
Restricted Funds	16,159	15,919
Endowment Funds		
Total Funds	407,986	411,808

Approved by the Parochial Church Council on 4/5/2021 and signed on its behalf by:

Signature: Alvan M. Morris

Name: The Revd A.M. Morris (PCC Chairman)

The PCC of St Michael & All Angels, Pelsall

Financial Statements for the Year Ended 31st December 2020

Accounting Policies

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have also been prepared in accordance with the Charities SORP (FRS 102).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. 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.

There may be minor discrepancies in the totals as the pence are not being shown.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that the income does not exceed £500,000.

Post Balance Sheet Event

The ongoing worldwide outbreak of the COVID-19 virus still represents a significant event since the end of the financial year. The Charity has reviewed its cash flow forecasts and considered the impact on going concern, concluding that the going concern basis remains an appropriate basis of preparation for these financial statements given the likely cash flow impact of operations for 12 months from the date of signing this report.

Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period.

Description of Funds

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

Restricted funds comprise of two elements :-

a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest

b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Income

Planned giving, collections and donations are recognised when received or when the PCC becomes entitled to the resource and the monetary value can be measured with sufficient reliability. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts due and the monetary value can be measured with sufficient reliability. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Governance and Support Costs

Support costs should be allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the PCC and its compliance with regulation and good practice.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources eg by allocating staff costs by time spent and other costs by their usage.

Fixed Assets

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Investments

Investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at market value at the year end. Investments held for re-sale are treated as current asset investments.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

The PCC of St Michael & All Angels, Pelsall

Financial Statements for the Year Ended 31st December 2020

Finance Form
Box Number

INCOME AND ENDOWMENTS

2

Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
Donations and Legacies					
Voluntary Income					
2a					
1.00 Tax efficient planned giving	19,673	500	-	20,173	21,133
2.00 Other planned giving	-	-	-	-	-
3.00 Collections at services	6,927	-	-	6,927	12,325
4.00 All other giving and voluntary receipts including special appeals	1,944	1,166	78	3,188	8,392
6.00 Gift Aid Recoverable	5,308	185	-	5,493	6,410
7.00 Legacies	-	-	-	-	3,000
8.00 Grants (recurring and one-off)	-	-	-	-	-
	33,852	1,851	78	35,781	51,260
Charitable Activities					
Activities for Generating Funds					
2b					
9.00 Valentine Caberet Evening	510	-	-	510	1,131
May auction	-	-	-	-	1,113
Almost Accoustic Concert	-	-	-	-	687
Door Knobs Concert	-	-	-	-	828
Orchestra Concert Dec 19	-	-	-	-	591
Christmas Tree Festival	-	-	-	-	247
Sale of greetings cards	430	-	-	430	400
Christmas concert (WSO)	-	-	-	-	-
Keir's Garden Party	-	-	-	-	1,131

INCOME AND ENDOWMENTS *continued*

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £	Total Funds 2019 £
	Cheese & Wine evening	-	-	-	-	-	-
	Music Weekend & Cream Teas	-	-	-	-	-	-
	Fashion show	-	-	-	-	-	-
	New Years Eve party	-	-	-	-	-	425
	Christmas Market	-	-	-	-	-	3,110
9.00	Barn Dance	-	-	-	-	-	-
9.00	Vicar's Garden Party & Raffle	-	-	-	-	-	-
		940	-	-	-	940	9,663
	Income from Investments						
10.00	Dividends	2,328	-	-	-	2,328	2,260
10.00	Bank Interest	219	-	-	-	219	403
		2,546	-	-	-	2,546	2,663
	Income from Church Activities						
11.00	Statutory Fees (retained by PCC)	7,859	12,662	200	-	20,721	22,146
12.00	Church Hall / Church Centre Hire	490	4,382	-	-	4,872	13,390
12.00	Bookstall	-	-	-	-	-	-
12.00	Parish Magazine	595	-	-	-	595	-
		8,944	17,044	200	-	26,188	35,536
	Other Income						
13.00	Interior Decorating Scheme Bonus	-	-	-	-	-	63
13.00	Insurance claim & sundry income	-	-	-	-	-	8,347
		-	-	-	-	-	8,410
A	Total Income	46,282	18,895	278	-	65,455	107,532

The PCC of St Michael & All Angels, Pelsall

Financial Statements for the Year Ended 31st December 2020

Finance Form
Box Number

EXPENDITURE

	3	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020	Total Funds 2019 £
Raising Funds	3a						
Costs of Generating Funds							
17 Stewardship Costs		128	-	-	-	128	135
17 Costs of Fund Raising		-	-	-	-	-	601
17 Costs of Magazine		720	-	-	-	720	240
		848	-	-	-	848	976
Charitable Activities	3b						
Church Activities							
18 Mission Giving and Subscriptions		230	3,469	-	-	3,699	4,244
19 Diocesan Parish Share		42,617	9,971	-	-	52,588	50,688
Share Support 2020		(6,573)				(6,573)	-
20 Salaries and Wages		5,505	-	-	-	5,505	7,120
21 Clergy and Staff Expenses		1,654	12	-	-	1,667	4,744
Church Expenses							
22 Church Expenses (Parish Training)		-	-	-	-	-	376
23 Church Running Expenses (incl Governance)		6,408	490	38	-	6,935	11,259
24 Church Utility Bills		1,622	86	-	-	1,707	2,763
25 Upkeep of Graveyard		-	1,368	-	-	1,368	6,541
25 Cost of trading (Church Hall)		-	4,704	-	-	4,704	5,008
Major Capital Expenditure							
27 Major Repairs to the Church		240	649	-	-	889	9,990
28 Major Repairs to Church Hall		-	-	-	-	-	-
29 New Building Work						-	
		51,702	20,749	38	-	72,489	102,733
99 Other Expenditure	3c						
Insurance Repair to Cemetery Wall		-	-	-	-	-	5,760
Wedding Refund		-	-	-	-	-	77
		-	-	-	-	-	5,837
C Total Expenditure		52,550	20,749	38	-	73,336	109,546

The PCC of St Michael & All Angels, Pelsall

Financial Statements for the Year Ended 31st December 2020

Finance
Form Box
Number

4 Allocation of Support Costs

Support costs comprise Trustee Training and Governance Costs etc. Due to the nature of the financial activities of the PCC, these would be allocated across Charitable Expenditure which comprises the majority of its expenditure and as such are automatically charged there.

5 (a) Staff Costs

Wages & Salaries

Average number of employees

2020	2019
£5,505	£7,120
2	2

During the year the PCC employed a parish secretary and an organist (part-time) and no payments were large enough to attract social security costs.

There were no employee benefits to key management personnel in the previous or current year.

5 (b) Related Parties

Donations from 12 trustees during the year totalled £7,243. All of these donations were received without conditions.

2 trustees were reimbursed £960 for travel and subsistence during the year.

6 Analysis of Transfer between Funds

General Fund
Mission Giving Fund

Unrestricted £	Designated £	Total £
-	-	-
(2,577)	-	(2,577)
-	2,577	2,577
(2,577)	2,577	-

Needs Con

7 (a) Tangible Fixed Assets

At Cost or Valuation
As at 1st Jan
Additions in the Year
Disposal in the Year
Revaluation (if any)
Value at 31st Dec

Accumulated Depreciation
As at 1st Jan
Charge for the Year
Disposals
Value at 31st Dec

Net Book Value at 1st Jan 2019
Net Book Value at 31st Dec 2019

Freehold Buildings £	Church Equipment £	Total £
268,171	-	268,171
-	-	-
-	-	-
-	-	-
268,171	-	268,171
-	-	-
-	-	-
-	-	-
-	-	-
268,171	-	268,171
268,171	-	268,171

The Freehold buildings comprise of the Church Hall, at Vicarage Road, Pelsall . The valuation is based on the insurance value.

7 (b) Fixed Asset Investments

	At 1st Jan £	Additions £	Disposals £	Transfers £	Change in Market Value £	At 31st Dec £
Unrestricted funds						
Investments	78,843	-	-	-	4,059	82,901
Total	78,843	-	-	-	4,059	82,901

The holding at 31st December 2020 was 4,056 shares in the CCLA Investment Fund

8 Current Assets

8 (a) Current Asset Investments

None

8 (b) Debtors

None

8 (c) Cash at Bank and in hand

	Unrestricted £	Designated £	Restricted £	2020 Total £	2019 £
Santander Current Account	4,121	3,178	(377)	6,922	11,272
CCLA Deposit Account	681	39,904	11,973	52,559	48,960
Interior Decoration Scheme	-	-	4,563	4,563	4,563
31	4,802	43,082	16,159	64,043	64,795

9 Liabilities

All unrestricted

9 (a) Amounts falling due in one year

Diocesan Parish Share

35

	2020	2019
	7,130	-
35	7,130	-

9 (b) Amounts falling due after one year

None

10 Summary of Assets by Fund

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total £
Fixed Assets	-	268,171	-	-	268,171
Investment Assets	82,902	-	-	-	82,902
Current Assets	4,802	43,082	16,159	-	64,043
Current Liabilities	(7,130)	-	-	-	(7,130)
F	80,574	311,253	16,159	-	407,986

11 Summary of Fund Movements

	Reserves at 1st Jan £	Incoming Resources £	Resources Expended £	Investment Gains/Losses £	Transfers £	Reserves at 31st Dec £
Unrestricted Fund	85,359	46,282	(52,550)	4,060	(2,577)	80,574
Designated Funds						
Bar & Social Fund	-	1,150	(958)	-	-	193
Buildings Fund	268,171	-	-	-	-	268,171
Church Hall Running Fund	4,317	4,382	(6,313)	-	-	2,386
Church Gas	-	685	(86)	-	-	599
Bell Tower Fund	3,375	-	(3,000)	-	-	375
Church Cleaning Fund	1,741	-	(1,741)	-	-	-
Church Hall Repairs Fund	3,869	-	(2,891)	-	-	978
Graveyard Fund	3,399	11,918	(1,380)	-	-	13,937
Organ / Music Fund	14,507	760	(1,155)	-	-	14,112
Legacy Fund	11,151	-	(649)	-	-	10,502
Mission Giving Fund	-	-	(2,577)	-	2,577	-
	310,530	18,895	(20,749)	-	2,577	311,253
Restricted Funds						
Bridgeman Education Fund	9,660	-	-	-	-	9,660
Fabric Fund	378	78	-	-	-	456
Lighting Fund	30	-	-	-	-	29
Flower Fund	68	-	(38)	-	-	30
Interior Decorating Scheme	4,563	-	-	-	-	4,563
Graveyard Don Fund	1,000	-	-	-	-	1,000
Advance Wedding Fees	600	200	-	-	-	800
Adj re:Agency Balance	(378)	-	-	-	-	(378)
	15,921	278	(38)	-	-	16,159
Total Funds	411,809	65,455	(73,336)	4,060	-	407,986

Designated funds

Bar & Social Fund - money received from St. Michael's Social Club and to be used for upkeep/expenses of Social Club.

Church Hall running Fund - money received from lettings of Hall and used for general upkeep and running costs of the Church Hall.

Bell Tower Fund - funds received from weddings/funerals and donations and used for the upkeep of the bells.

Church Cleaning Funds - money transferred quarterly to be used for cleaning of Church.

Graveyard Fund - funds/donations received from funerals and used for maintenance of graveyard.

Organ/Music Fund - funds received from weddings/funerals and used for upkeep of organ and music requirements.

Legacy Fund - money received from various legacies and used at the discretion of the Vicar and Church Wardens for the general upkeep of the Church.

Mission Giving Fund - funds transferred monthly from giving and used for overseas/local mission.

Church Hall Repair/Renewal Fund - funds transferred quarterly from Church Hall Running fund and used for upkeep of Church Hall.

Church Gas Fund - donations received for payment of Church gas utility bills.

Restricted funds

Advanced Wedding Fees Fund - deposits received for forthcoming weddings.

Bell Tower Fund - funds received from weddings/funerals and donations and used for upkeep of the bells.

Bridgeman Education Fund - monies received from the sale of unit trusts to be used at the discretion of the Vicar and Church Wardens for education and children in the Church.

Fabric/Restoration Fund - monies received from boxes and donations used for the upkeep of the Church.

Flower Fund - monies received from donations for flowers in the Church.

Graveyard Donation Fund - donations received and used for maintenance of graveyard.

Interior Decorating Fund - donations made annually for decoration/upkeep of vicarage.

Lighting Fund - monies received from donations used for lighting in the Church.

SOFA Comparatives
(previous year)

12

Income and Endowments

Voluntary Income
Activities for Generating Funds
Income from Investments
Church Activities
Other
Total Income

Expenditure

Church Activities
Raising Funds
Other
Total Expenditure

Net income/(expenditure)

Net gain/(losses) on investment

Net Income/(Expenditure)

Transfer between Funds

Net Movement in Funds

Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowments Funds £	Total Funds £
42,920	6,382	1,959	-	51,261
9,664	-	-	-	9,664
2,663	-	-	-	2,663
14,787	20,998	(250)	-	35,535
8,347	-	62	-	8,409
78,381	27,380	1,771	-	107,532
68,902	31,874	1,956	-	102,732
937	40	-	-	977
5,837	-	-	-	5,837
75,676	31,914	1,956	-	109,546
2,705	(4,534)	(185)	-	(2,014)
13,501	-	-	-	13,501
16,206	(4,534)	(185)	-	11,487
(4,251)	4,242	9	-	-
11,955	(292)	(176)	-	11,487