

# **ANNUAL REPORT AND FINANCIAL STATEMENTS**

For the year ended 31 December 2020

**The Parochial Church Council of St Stephen's, Steeton**

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# **2020 Report and Accounts for the Parochial Church Council of St. Stephen's Church, Steeton**

## **1. Aims and Purposes**

The aim of St Stephen's Parochial Church Council (the PCC) is the promotion and outworking of the Christian gospel as part of the Church of England diocese of Leeds network of churches: supporting the clergy in promoting the whole mission of the Church, pastoral, evangelical, social and ecumenical. To facilitate this, the PCC has responsibilities for the maintenance of St Stephens Church building and church hall.

## **2. Objectives and Activities**

The PCC have a commitment to increase awareness and to share the love of God with all people, in prayer, word, and action, through our special services and events planned to reach out to the wider community within and beyond this parish. Normally regular weekly worship is held in the Sunday morning Communion Service from the Book of Common Worship, and the Wednesday morning service from the Book of Common Prayer. There has been a Sunday School/Family Service held on the first Sunday in the month. However, the COVID-19 pandemic disrupted our worship this last year forcing the church to close for a period March-July in line with lockdown restrictions. Between August and December 2020 the church reopened for prayer and then a restricted pattern of worship on Sundays and Wednesdays.

In order to uphold our commitment of promoting the gospel, we need to provide our yearly share of money for the diocese. Our share, together with the costs of running our church and building, comes from regular giving by our congregation, supplemented by letting the hall to community groups, and by fundraising. The COVID-19 pandemic has reduced the hall letting, with our principal focus shifting to contractual use by Bridge House Nursery Out of School Clubs, which has prevented use for other community groups and our own social and fundraising events.

Apart from raising money for necessary running costs, the PCC believes it is important to support charities both in donations of money and goods. Specific charities were chosen in January for the coming year, preference given to small often local charities with low overheads that help the local community (see details in section 3). Apart from the positions of incumbent, cleaner organist and vergers, all work in the church and grounds is carried out by committed volunteers, both from members of the PCC and the congregation.

We are a church where all people are welcomed and none are excluded which is emphasised in the welcome poster on our notice board.

We are a Fair Trade church and do all we can to use fairly traded and local produce.

We are working towards eco-church status, a diocesan initiative and partly facilitated through carbon neutral provision of gas and electricity supplied by The Renewable Energy Company Ltd.

We are a church which exists for the people of Steeton, Eastburn, and beyond and are conscious that there are needy of all ages, and reach out with initiatives for young families, the elderly, and the lonely. We recognise the importance of providing for young families in the Parish and have introduced a monthly Sunday family service and developed an extensive resource library to support this aim.

### **3. Achievements and performance**

The church family has increased to fifty nine (59) names on the Electoral Roll of 2020, of which seven (7) live outside the parish, and the number of communicants throughout the year. We have GDPR permissions for 72 individuals who are interested in being kept informed about the activities of St Stephen's.

There were fewer people attending Communion services (Sundays and Wednesdays) during the pandemic due to shielding and adherence to social distancing constraints, with an average of thirty four (34) taking Communion in October. As we were in lockdown, Holy Week and Easter was celebrated remotely through distributed service sheets and materials. Thirty five (35) people attended Communion services on Christmas Eve and Christmas Day.

The average view for online services via YouTube and the website for 2020 was seventy eight (78) between Trinity Sunday and St Stephen's Sunday. Online views on Christmas Eve was eighty six (86) and fifty on Christmas Day (50). There were four baptisms (4), no weddings (0), and twelve funerals (12), one in Church (1) and eleven (11) at the Crematorium.

Minutes of the PCC meetings (including a regular written vicar's report) remind us of all that has happened this year. 2020 began optimistically after a successful Advent and Christmas period and collaborative Alpha course was planned with Airedale plant of City Valley Church. Improvements to our church website ([www.ststephenschurchsteeton.com](http://www.ststephenschurchsteeton.com)) and social media presence had further developed links with local community groups. Weekly Bible study and prayer groups had commenced and plans were in place for strengthening links with our local primary schools. Two young people came forward for confirmation, and Dr Tom Chilton was commissioned by the Bishop of Bradford as our Reader. In March, with the spread of COVID-19, the government put the country into lockdown, and all was put on hold. Contact was kept with parishioners by pastoral team telephone calls.

March 2020 was the last issue of the Parish Magazine (due to the implications of COVID-19 and a fall in advertising revenues and subscription/sales) and additional effort has been made to keep parishioners up to date via website, social media and regular letters sent directly to home addresses.

In June the PCC agreed that the standing committee would oversee arrangements for re-opening the church building (initially for private prayer from 12<sup>th</sup> July and later for Holy



Communion services from 6<sup>th</sup> September) in line with Government, Public Health England, and the Church of England/Diocesan guidelines for social distancing, entry/exit protocols, signage, hand sanitisation, cleaning and other arrangements. Stewards managed the flow of people attending and appointments were booked. From June the Vicar (supported technically by a parishioner) posted weekly services/reflections on You Tube, social media and the church website. Between June-December 2020, 32 different videos were posted and several more members from the church family (including children) offered prayers and readings than is normally possible in church services in our building.

A new Family Service was piloted on the first Sunday in the month from 4<sup>th</sup> October. A well-attended Remembering in Hope service for the families of lost loved ones was offered in the afternoon of All Saints day (1<sup>st</sup> November). A smaller Remembrance Sunday was offered in church but a comprehensive online service was made available with contributions from community groups.

Christmas was different too. Carol singing was not possible in the church building so Julie Lonsdale coordinated carol singing in local streets. An popular on-line nativity from the children of Bridge House Nursery went online along with three Christmas story times and a Christingle service (for the Children's Society) which was also the focus of the December Family service in the church building. A number of Christingle bags were distributed to young families on request.

Work on maintaining the fabric of the church and hall buildings is ongoing, following a quinquennial review in 2019 and has been challenging with the loss in income experienced in 2020.

Our mission to support local and international charities continued. Proceeds from the church Christmas card were sent to 500 Miles which provides prosthetic devices for disabled people in Africa, we helped to provide 'Socks and Chocs' for the homeless at Christmas through the Bradford Soup Run, and donated toys for the children in the Women's Refuge in Keighley at Christmas. We sent non-perishable donations from Harvest to the Salvation Army food bank and proceeds from the Harvest auction to the Diocesan Sudan appeal. We supported The Children's Society through the Christingle Service, the Mission to Seafarers, and the Royal British Legion Poppy Appeal. We collected stamps to support the Leprosy Mission overseas.

#### **4. Financial Review for the year ended 31 December 2020**

Total receipts on unrestricted funds were £49,044, of which £29,417 was unrestricted voluntary donations and a further £6,066 was Gift Aid. Restricted donations of £2,079 were also received, with further information provided in the notes to the financial statements.

Planned giving through envelopes and banker's orders increased by £2,698 or 12%, but there was more than a corresponding reduction in collections at services, falling by £3,487 or 74%. Church activity income was down by £8,017, the largest element of which emanated from church hall letting income reducing by £6,754. Total income was down by £15,615 or 23%.

£51,615 was spent from unrestricted funds to provide the Christian ministry from St Stephen's Church, including the contribution of £30,900 to the diocesan parish share. The share request for 2020 was £40,900 and hence the actual contribution was £10,000 short.

Refurbishment costs of £8,336 were incurred during the year and relating principally to a first phase organ stripping, cleaning and rebuild (£3,750) and replacement of boilers to heat the church (£4,586). VAT was recovered on the cost of the boilers in the sum of £764 via the Listed Places of Worship Grant Scheme.

The net result for the year was an excess of payments over receipts of £2,571 on unrestricted funds. Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward at 31 December 2020 on unrestricted funds totalled £18,937. Total expenditure for the year exceeded total receipts by £9,516.

### **Reserves Policy**

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. This is equivalent to £15,400 and includes allowance for the full diocesan parish share request of £40,900. The purpose of such a contingency fund is to smooth out fluctuations in cash flow and to meet emergencies. A separate contingency account is in operation and the balance at the year-end was £12,624 and hence £2,776 short of the target. It is the PCC's hope to continue to increase this over time.

### **5. Plans for future periods**

- The PCC will review the strategic purpose and priorities of St Stephen's in line with Diocesan Strategy (with a particular emphasis on growth) by committing to the LYCIG programme and other opportunities and training.
- The PCC will consider the gains from online services and technology such as ZOOM and make necessary adjustments to practice.
- The emphasis on Children and families in 2019-20 will be reviewed in 2021 and necessary adjustments made to practice.
- The Treasurer will work with the Vicar to devise a revised stewardship campaign after Easter.
- The PCC will continue with general maintenance of the church and hall buildings.
- The PCC will reframe the implications for fundraising in a pandemic, led by the Social and Fundraising Group.
- The PCC will continue to uphold its responsibilities for Health and Safety, Safeguarding, Child Protection and Disability related matters in line with national/diocesan requirements.

### **6. Risk Management**

The trustees of the Parochial Church Council of the Ecclesiastical Parish of St. Stephens Steeton have considered major risks to which the charity is exposed, identified as in the general running of the church and its objectives for 2020, and satisfied themselves that



systems or procedures are established in order to manage these risks (Charities (Accounts and Reports) Regulations 2008).

The management of the risks identified include:

- Decline/ageing in church congregations is a reality in many churches. Parishes have been encouraged by the Diocese to consider new ways of working which developed during the pandemic and decide those which are no longer important.
- Funding – the prospective budget for 2021 advises that with the reduced fundraising opportunities, personal giving must be increased. The Social and Fundraising group are developing ideas to put into practice once lockdown restrictions have been eased.
- Deterioration of the fabric of the church and hall buildings – Insurance with Ecclesiastical covers damage etc. to the buildings. The wardens review the fabric in the light of the Insurance requirements, the Quinquennial report, appropriate experts such as electricians, the day to day use of the buildings and the needs of users. Remedial work is carried out according to funds available and level of risk.
- Risks to Health and Safety – A new policy has been designed for the church and hall as advised by our Insurers, Ecclesiastical. Responsible officers are trained to identify and manage risks and advise others, in line with legal requirements and policies from the Diocese. All policies are reviewed and updated annually.

## **7. 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, number 1173989.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Caring for the church family is important, with members of the PCC acting as Representing Officers for Child / Vulnerable Adult protection by the Safeguarding Team, Health and Safety, Disability Issues, and First Aid and undertaking appropriate training usually from the Diocese. The PCC is committed to being a church where all people are safe, particularly the vulnerable. Child protection/Vulnerable adults, Health and safety, and Fire policies are updated yearly.

The full PCC meets six times a year. Members are responsible for decisions on all matters, including financial, related to St. Stephens church. The Standing Committee, elected at the Annual Church Meeting, identifies issues for the Agenda of the PCC meetings. All working groups/small committees (the Building Group, and the Social and Fundraising Group) and all Officers report back regularly to the PCC. Minutes of the meetings are recorded and circulated two weeks before the next meeting, where they are voted on for approval.

## 8. Administrative Information

St. Stephen's Church is situated on St. Stephen's Road, Steeton and is part of the Diocese of Leeds, within the Church of England. Registered charity number 1173989.

Correspondence should be addressed to the Incumbent:

Revd. David Coleman, Vicar of Steeton with Eastburn, St Stephen's Vicarage, 2 Halsteads Way, Steeton, BD20 6SN

### PCC members - 1<sup>st</sup> January to 31<sup>st</sup> December 2020

Incumbent	Revd David Coleman	
Wardens	Thelma Pacsoo Ann Phillips	Magazine Editor First Aid Officer
Deanery Synod Reps.	Julie Lonsdale Valerie Hodgson Dr Tom Chilton	
Elected members	Pamela Blagden Lynda Corser  Valerie Hodgson Margaret Lund  Dr Tom Chilton  Andrew Smith Anne Tunney Charles Wilson	from September 2020 Parish Council representative Safeguarding & child protection officer Secretary Health and Safety Officer until September 2020 Health and Safety Officer from September 2020 Treasurer & Covenant Secretary
Other Officers	Alyson Robinson	Fabric Officer until September 2020
Indep.Bookkeeper	Carol Greenwood	Electoral Roll Officer
Insurers	Ecclesiastical	

Funds are held in the CBF Church of England Deposit Fund

Approved by the PCC on 22 March 2021 and signed on their behalf by Revd David Coleman, Vicar and PCC Chairman





## **Independent Examiner's Report to the Trustees of St Stephen's Parochial Church Council**

I report on the accounts of the church for the year ended 31 December 2020 which are set out on pages 8 to 10.

### **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 in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion should be drawn in order to enable a proper understanding of the accounts to be reached.



Date: 31-3-21

Carol Greenwood  
FMAAT/MIAAP/FMIAB  
21 Oakleigh Mews, Oakworth, Keighley, West Yorkshire, BD22 7QP

PAROCHIAL CHURCH COUNCIL OF ST STEPHEN'S CHURCH, STEETON

**Financial Statements for the Year Ended 31 December 2020**

**Receipts and Payments Accounts**

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>RECEIPTS</b>					
<b>Voluntary Receipts:</b>					
Planned Giving		24,448	240	24,688	21,990
Collections at services		1,228	-	1,228	4,715
All other giving/voluntary receipts	3a	3,741	1,839	5,580	5,609
Gift Aid Recovered		6,066	-	6,066	6,782
		<u>35,483</u>	<u>2,079</u>	<u>37,562</u>	<u>39,096</u>
<b>Activities for Generating Funds</b>	3b	1,186	537	1,715	7,719
<b>Investment Income</b>	3c	12	38	50	110
<b>Church Activities</b>	3d	12,363	-	12,363	20,380
<b>Total Receipts</b>		<u>49,044</u>	<u>2,654</u>	<u>51,690</u>	<u>67,305</u>
<b>PAYMENTS</b>					
<b>Church Activities:</b>					
Diocesan parish contribution		30,900	-	30,900	37,182
Clergy and staffing costs		772	-	772	1,974
Church running expenses	3e	12,262	-	12,262	11,099
Hall running costs		6,808	-	6,808	7,739
Mission giving and donations	3f	-	1,255	1,255	2,137
Church refurbishment costs		-	8,336	8,336	12,294
<b>Costs of generating funds</b>		873	-	873	2,306
<b>Total Payments</b>		<u>51,615</u>	<u>9,591</u>	<u>61,206</u>	<u>74,731</u>
<b>Deficit/Surplus</b>		<b>-2,571</b>	<b>-6,937</b>	<b>-9,516</b>	<b>-7,426</b>
Transfer from Savings Accounts	2	1,000	8,336	9,336	12,794
Transfer to Savings Accounts	2	1,000	1,010	2,010	2,859
		<u>-2,571</u>	<u>389</u>	<u>-2,190</u>	<u>2,509</u>
Cash at bank and in hand at 1 January		21,165	19,819	40,984	48,410
Cash at bank and in hand at 31 December		<u>18,937</u>	<u>12,531</u>	<u>31,468</u>	<u>40,984</u>

## Statement of Assets and Liabilities

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>Cash Funds</b>				
HSBC - Bank Current Account	2,533	-	2,533	4,756
Cash in Hand	119	-	119	135
HSBC - Contingency Account	12,624	-	12,624	12,624
HSBC - Refurbishment Fund Account	-	5,142	5,142	12,462
HSBC - Magazine Account	3,661	-	3,661	3,650
CCLA Account - Consecrated Ground Fund	-	2,000	2,000	2,000
CCLA Account - Refurbishment Fund	-	5,389	5,389	5,357
	<u>18,937</u>	<u>12,531</u>	<u>31,468</u>	<u>40,984</u>

### Other monetary assets

No other monetary assets outstanding

### Liabilities

No liabilities outstanding

### Notes

- The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.
- The movements in designated and restricted funds during the year were:

	Bal b/fwd	Receipts	Transfer Out	Transfer In	Bal c/fwd
<b>Designated</b>					
Contingency Account	<u>12,624</u>	<u>-</u>	<u>1,000</u>	<u>1,000</u>	<u>12,624</u>
<b>Restricted</b>					
Church Refurbishment Fund	17,819	38	8,336	1,010	10,531
	<u>17,819</u>	<u>38</u>	<u>8,336</u>	<u>1,010</u>	<u>10,531</u>



### 3. Further Analysis of Receipts and Payments Accounts

	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	TOTAL 2019 £
<b>Receipts</b>				
a) <b>All other giving/voluntary receipts:</b>				
Grants	-	764	764	842
Donations	3,741	-	3,741	1,232
Legacy	-	-	-	-
Collections/Donations for Charity	-	1,075	1,075	2,137
	<u>3,741</u>	<u>1,839</u>	<u>5,580</u>	<u>4,211</u>
b) <b>Activities for generating funds:</b>				
Parish magazine - advertising	24	-	24	1,156
200 Club	532	532	1,064	938
Recipe Book	510	-	510	-
Holidays at Home	-	-	-	692
Fayres	-	-	-	2,490
Fleetwood/Autumn Parish Trip	-	-	-	927
Knit & Natter Group	-	5	5	34
Pamper Day	-	-	-	444
Mavis 90th Birthday	-	-	-	799
Miscellaneous	120	-	112	239
	<u>1,186</u>	<u>537</u>	<u>1,715</u>	<u>7,719</u>
c) <b>Investment Income:</b>				
Bank and CCLA Deposit Fund Interest	<u>12</u>	<u>38</u>	<u>50</u>	<u>110</u>
d) <b>Church activities:</b>				
Fees for weddings and funerals	291	-	291	1,381
Parish magazine income - sales	471	-	471	644
Church Hall lettings	11,601	-	11,601	18,355
Utility Refund	-	-	-	-
	<u>12,363</u>	<u>-</u>	<u>12,363</u>	<u>20,380</u>
<b>Payments</b>				
e) <b>Church running expenses:</b>				
Cost of Services	909	-	909	970
Church building running expenses	6,921	-	6,921	5,445
Administration costs	3,061	-	3,061	1,867
Church repairs and maintenance	589	-	589	613
Church grounds upkeep	298	-	298	681
Parish magazine printing/admin costs	484	-	484	1,523
	<u>12,262</u>	<u>-</u>	<u>12,262</u>	<u>11,099</u>
f) <b>Mission giving and donations</b>				
500 Miles	-	340	340	360
Children's Society	-	144	144	428
Sudan Appeal	-	435	435	397
Mission to Seafarers	-	200	200	95
Christian Aid	-	-	-	380
Royal British Legion	-	-	-	317
Water Aid	-	-	-	160
Leprosy Mission	-	40	40	-
Crisis	-	96	96	-
	<u>-</u>	<u>1,255</u>	<u>1,255</u>	<u>2,137</u>