

**THE PAROCHIAL CHURCH COUNCIL OF  
ST. MARY'S CHURCH, CHADDESSEN**

**ACCOUNTS FOR THE YEAR ENDED  
31 DECEMBER 2020**

**Registered Charity Number: 1175733**

Chaddesden Accountants Ltd,  
42a Reginald Road,  
Chaddesden,  
Derby  
DE21 6NF

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESDEN  
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

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**THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN**  
**PAROCHIAL CHURCH COUNCIL REFERENCE AND ADMINISTRATIVE DETAILS**  
**ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020**

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Parochial Church Council members who are also the trustees of the charity, who have served from 1 January 2020 until the date that this report was approved were:

MEMBERS/TRUSTEES	Rev'd. Dr J Ward	Vicar & Chair
	Mrs M Andrews	Secretary & Deanery Synod
	Mrs S Jarvis	Safeguarding Officer
	Mr N Jeffcoat	
	Miss M Kay	
	Mr D Lambkin	Warden
	Mrs A Oddie	until September 2020
	Mr D Oddie	
	Mr M Simper	Youth & Families Minister
	Mrs A Simpson	
	Mr W Simpson	until October 2020
	Mr M Sharratt	Deanery Synod & Warden
	Mr J Smyth	Deanery Synod & Deputy Warden
	Ms H Warren	
	Mrs S Lambkin	Treasurer since October 2020
	Mrs N Sharratt	Treasurer since October 2020
	Mr R Wheatley	until December 2020
	Mr R Willis	
	Dr S Ward	Treasurer until October 2020

PRINCIPAL ADDRESS	St Mary's Church Chaddesden Lane Chaddesden Derby
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INDEPENDENT EXAMINER	Chaddesden Accountants Ltd The Old Church. 42a Reginald Road South, Chaddesden, Derby
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BANKERS	Santander Bridle Road Bootle Merseyside
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ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2020

St Mary's Mission

every follower leading others to Jesus,  
every member a follower of Jesus,  
To the glory of God in Chaddesden

Objectives and activities

The PCC (St Mary's Parochial Church Council) as trustees of the charity of St Mary's, work with the incumbent to achieve the goals of the charity. As a charity, we are required by the Charity Commission to demonstrate our public benefit.

Our mission is worked out in the following aims:

- The provision of facilities and times for public worship and prayer and also weekly opening for historical interest and prayer.
- Teaching and training of those who desire, as members of St Mary's, to follow Jesus and his teachings.
- The provision of trained people for sharing the teaching and history of the Christian religion within varied contexts, including church services, school assemblies, and individual situations as the community requires or requests.
- The provision of spiritual and emotional pastoral care for all people living in the parish, as requested, where possible.
- The general improvement in social life and well-being in Chaddesden through the provision of people and services dedicated to the public benefit, as we bless those around us with the blessings God has given us.

To facilitate this work, it is important that we maintain the fabric of the church.  
The Memorial Hall is governed by a second charitable trust.

Achievements

- The provision of facilities and times for public worship and prayer and also weekly opening for historical interest

Through the year, St Mary's opens its doors to the public twice on a Sunday: 10:00am for a family-oriented service of worship with Sunday School provision, and 6:30pm for a quieter service.

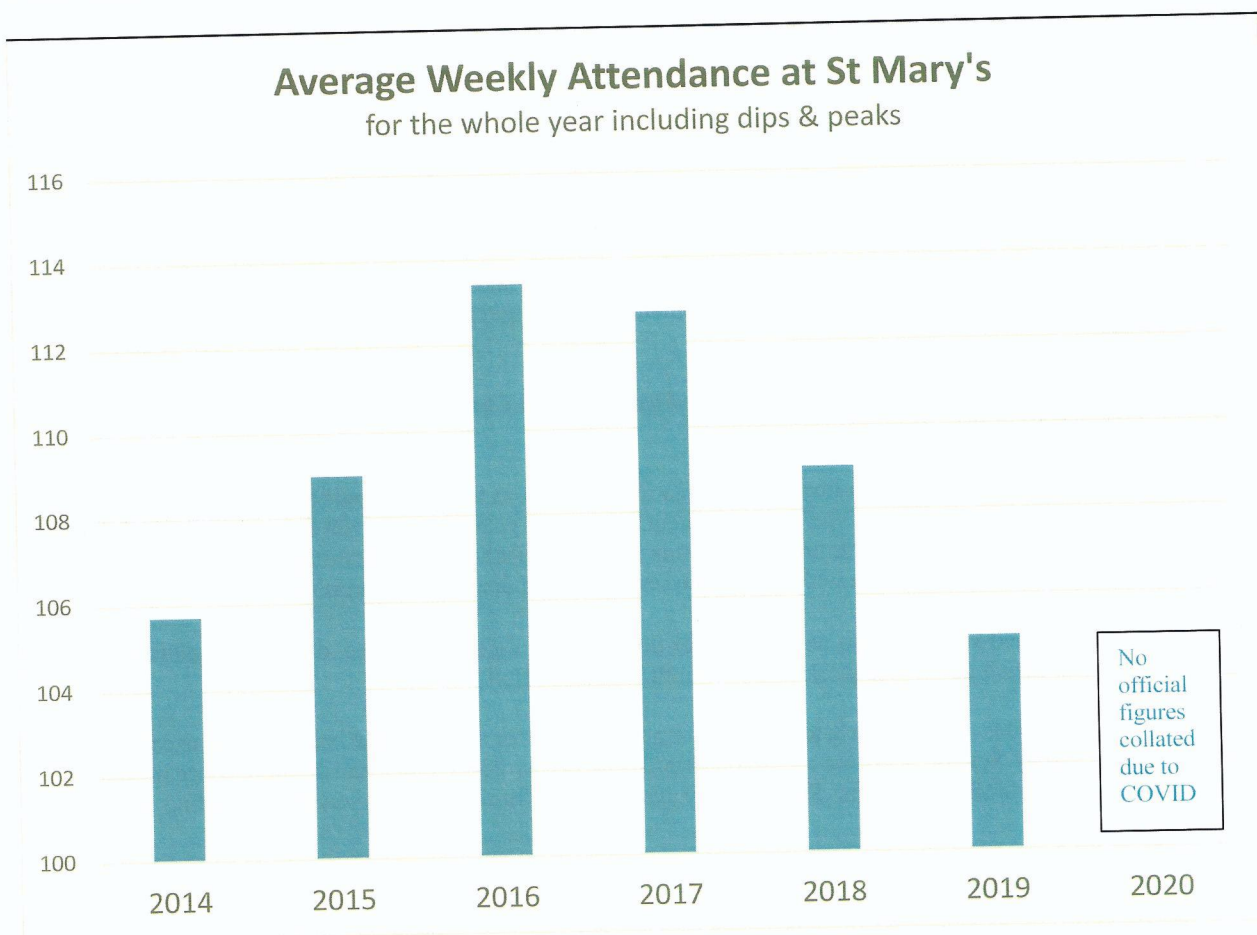
There are a number of events run in the church for the community such as Memorial services, Christingle, Carols by Candlelight, Easter Celebrations, as well as weddings and funerals.

The church building is typically opened by a team of volunteers each Saturday morning for 2 hours, for anyone to visit and see the history in this beautiful 14<sup>th</sup> Century, Grade I listed church.

- Teaching and training of those who desire, as members of St Mary's, to follow Jesus and his teachings

The electoral roll for St Mary's Chaddesden holds 91 names of which 64 are residents within the parish and 27 are non-residents. We have had 16 new members added to the roll and 3 names removed. This is correct as of the 22nd of March 2020.

**THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN**  
**ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**



***c) The provision of trained people for sharing the teaching and history of the Christian religion within varied contexts, including church services, school assemblies, and individual situations as the community requires or requests***

As well as the vicar and readers, we employ a Youth & Families Minister who is engaging with the local schools and is much appreciated by them. The staff team are also involved in the local neighbourhood board. We partner with local organisations with regards to children, safeguarding and community work in Chaddesden.

In recent years, St Mary's has been involved with teaching the R.E. syllabus at all our local primary schools. These have included lessons on Christmas, Easter and "Signs and Symbols" lessons in the church building. We have also been part of the Christmas celebrations for our local primary schools. Each of these primary schools has been provided with termly assemblies by our assembly team which are always well received and looked forward to. Our Youth and Families Minister normally runs a weekly Christian Union at the secondary school, but during the pandemic, these have been put on hold.

We normally also put on a range of events where the local community is invited to



# THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESDEN

## ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2020

d) The provision of spiritual and emotional pastoral care for all people living in the parish, as requested, where possible.

This year the church building was closed for most of the year during. Never-the-less, we have provided people and facilities for 8 funerals. We have provided and offered low-level bereavement counselling to all families involved in funerals. This year we have had no weddings at St Mary's.

We provide a member of clergy for a small number of pastoral crises for people in the local community who do not attend church. Such situations often involve mental health issues, for which we are professionally trained and offer for free.

e) The general improvement in social life and well-being in Chaddesden through the provision of people and services dedicated to the public benefit.

This is an area we continue to improve through involvement in the Neighbourhood board, school Governing bodies, Friends of Chaddesden Park, The Big One event. For a few years we have run a food bank which has gone to local charities. We will explore in future whether this remains a useful way of serving our community, since in 2019 we discovered a number of issues with out of date donations and distributions problems.

Our wardens and vicar are also responsible for the running of a separate trust, directly linked to the life and work of St Mary's, which guards the work of the Church Memorial Hall.

The Hall provides space at a subsidized cost for a play group for most of the week. It is also used by the church Youth Group, Sunday School, a Women's Fellowship Group, Brownies, Guides and Rainbows organisations. In 2019 the Hall also provided a venue for St Mary's Church to meet during the conservation building works from April to October.

There are eight home groups and a youth group within the church who meet on a regular basis, primarily to study God's word and these involve between 70 and 80 members of the congregation. These groups meet to study the Bible together but also to support their members as they live out their Christian lives.

The PCC wish to acknowledge the continued work that is carried out by many volunteers without which things would look very different. We especially thank those who perform some of the tasks that often go unnoticed such as cleaning the church, preparing refreshments and church maintenance together with those who provide technical support during the services.

# THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

## ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### Financial Review

The treasurer is given the responsibility by the vicar, wardens, deputy wardens and PCC of looking after the money of the church family. The PCC is a charity under law, and we seek to be as godly with the money as possible. Our aim is to help St. Mary's afford to do all the work God gave the church.

#### Total Receipts

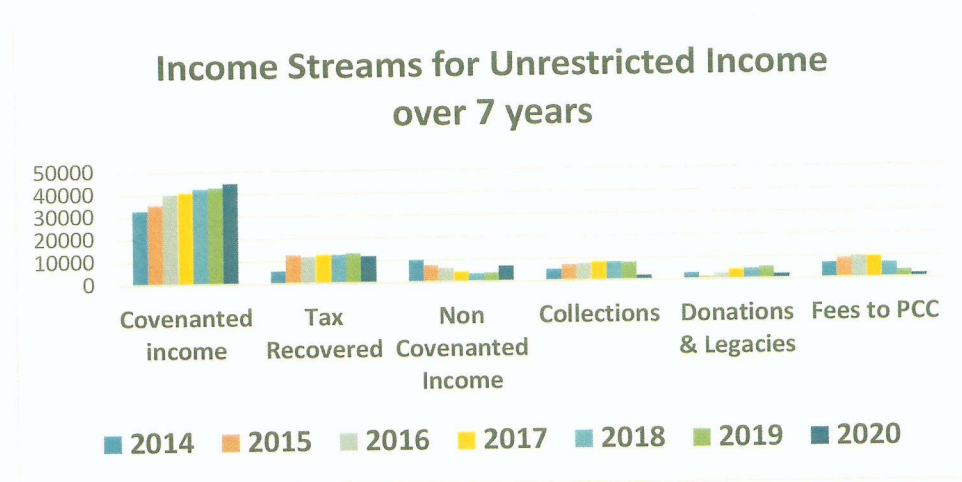
Total receipts from all areas in 2020 were £87,725 (£353,703 in 2019 and £165,260 in 2018).

Total receipts on ordinary unrestricted funds were £68,706 (£76,366 in 2019) and are detailed in the financial statements. This shows an overall decrease of 10% in unrestricted income. This is a direct result of the reduction of weddings and funerals taking place in the church because of lockdown. Income from the bookstall which closed while the building was closed during 2019 was down again in 2020 due to lockdown -28.6% (£172). Voluntary giving decreased from £72,406 in 2019 to £66,562 (-8.1%).

In the break-down of where that voluntary giving money came from we find the following:  
Regular giving by:

- The majority of our donations to the General fund are by covenant (direct debit, standing order or gift aid envelope). This went up from £42,823 in 2019 to £44,344 in 2020 an increase of £1,521 (+3.5%). This is a result of a number of people altering the way they give as a result of the church being closed and people being cautious in returning back to church.
- Donations via Envelope without gift aid (non-covenanted income) increased by 74% to £6,558 when compared to 2019. We are really thankful for all of these donations, especially during this very difficult year.
- As to be expected, money received from collections reduced from £7,638 last year to £1,896 (-75%)
- With the completion of the roof work, income from other voluntary receipts such as Donations, Grants and VAT reclamations reduced by 93% to £18,817.

The graph below does not include money given from various grants to pay for our Youth & Families Minister or other money given to restricted funds.



ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2020

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**Tax Recovered (Gift Aid & GARDs)**

Tax recovered through the Government gift aid and GARDs (gift aid small donations scheme) continues to play a key part in our finances. As a result of the generous giving shown above, we were able to claim £11,702 in tax this year. This was 10% less than what we were able to claim last year.

**Income from Grants & Other Restricted Income**

**Youth Minister Fund**

In 2020 we received the following income from grants and donations to pay for our new Youth & Families Minister:

£24,840 from the Chaddesden Anglican Evangelical Trust.

£2,200 from St Alkmunds Church, Duffield.

£2,100 in restricted donations.

We are very grateful to all of these organisations.



**THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN**  
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**FOR THE YEAR ENDED 31 DECEMBER 2020**

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**Payments**

In 2020 we spent £108,139 (£394,019 in 2019 and £129,999 in 2018) to provide the Christian ministry from St. Mary's, including a contribution to the Diocese Common Fund of £44,811 (£46,785 in 2019).

As with 2019, we were not able to pay the full £48,925 Common Fund requested by the Diocese of Derby. We left our monthly Common Fund contributions at the 2019 levels we were paying and reassessed them again after our Annual Parochial Church Meeting.

We have tried to keep expenditure to a minimum during 2020.

The biggest expenditure after the Common Fund for 2020 was the purchase of two new boilers, which cost £11,565.

A new photocopier was purchased for the Vicarage at £707.48 and the Vicars' computer had to be repaired at £208.

We had the Quinquennial Inspection in 2020 which cost £660 and resulted in a number of additional renewals and repairs being addressed such as Tower repairs.

We paid £900 for sketch proposals for the carpark and invested in an additional gazebo for future evangelism events.

**Deficit in the Accounts**

From the 2020 accounts there was a deficit on ordinary unrestricted and non-designated funds for the year of £2,871. In 2019 the deficit was £2,085.

**Charitable Giving**

In 2020 as our "tithe of the tithe" we split £7,240.56 between 6 charities chosen by the Mission Committee. These were Barnabas Fund, CPAS, Oakhill College, The Christian Institute, Transform Europe Network (TEN) and Crosslinks (to support two pastors in training). It is a massive privilege to be able to support the work of the Gospel in Chaddesden and beyond.

**Designated Funds**

The designated church restoration fund stands at £443. The Church Restoration Fund (CRF) represents monies designated towards the cost of major church restoration costs, over and above the day-to-day maintenance work. This fund was earmarked to pay towards the roof project and in 2021 may be closed to repay some of the reserves we paid in 2019.

The J. Wilshaw Legacy Fund (Mission Fund) stands at £4,672. This fund represents restricted monies from the estate of the late Joan Wilshaw which is designated to be used for gospel work in Chaddesden.

The Appeals Fund stands at £2,943. This is the money that has been donated from a variety of appeals to the congregation since 2015. This remaining money is restricted for paying bursaries for members of youth group to go to CYFA or other similar summer camps.

At the end of 2020, The Youth Minister Fund was £18,969.

At the end of 2020, the New Roof Fund stood at £10,373.

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Reserves policy

PCC's reserves policy from 2016 is to hold in reserve unrestricted funds of 3 months running costs and 3 months salary costs. 3 months running costs for 2020 were £20,429 and our bank balance at 31 December 2020 was £21,002.21. We also have 3 months salary costs in reserve.

Administrative Information

The method of appointment of PCC members is set out in the Church Representation Rules. The PCC are responsible for making decisions on all matters of general concern and importance to the parish including decisions on how the funds of the PCC are to be spent. The full PCC meets on a bi-monthly basis.

St Mary's Church is situated in Chaddesden, Derby. It is part of the Diocese of Derby within the Church of England. The correspondence address is The Vicarage, 133 Chaddesden Lane, Chaddesden, Derby DE21 6LL.

The Parochial Church Council (PCC) became a registered charity on 14 November 2017 (Charity Number 1172733). The PCC operates under the Parochial Church Council Powers Measure.

Approved by the PCC on

and signed on their behalf by

The Rev'd Dr Jason Ward (PCC Chairman)

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**THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

**Receipts and Payments Account**

Receipts	2020			Total	2019
	General	Designated	Restricted		Total
<b>Voluntary Giving</b>					
<i>Covenanted Income</i>	44,344		2,160	46,504	44,983
<i>Tax Recovered</i>	11,702			11,702	13,037
<i>Non-Covenanted Income</i>	6,558			6,558	3,776
<i>Collections</i>	1,896			1,896	7,638
<b>Other Voluntary Receipts</b>					
<i>Donations &amp; Legacies</i>	1,996		8,332	10,328	45,291
<i>Appeals</i>			50	50	1,088
<i>Grants</i>			6,511	6,511	189,033
<i>VAT Reclaim</i>			1,928	1,928	44,566
<i>Other Income</i>	66			66	-
	<b>66,562</b>	<b>-</b>	<b>18,980</b>	<b>85,543</b>	<b>349,413</b>
<b>Receipts from Activities for Generating Funds</b>					
<i>Guide Book Income</i>				-	-
<i>Bookstall Income</i>	429			429	601
	<b>429</b>	<b>-</b>	<b>-</b>	<b>429</b>	<b>601</b>
<b>Receipts from Church Activities</b>					
<i>Fees to the PCC</i>	1,715			1,715	3,359
	<b>1,715</b>	<b>-</b>	<b>-</b>	<b>1,715</b>	<b>3,359</b>
<b>Receipts from Investments</b>					
<i>Bank Interest received</i>		2	37	39	330
<i>Other Interest received</i>				-	
	<b>68,706</b>	<b>2</b>	<b>19,017</b>	<b>87,725</b>	<b>353,703</b>

**THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESDEN**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

Receipts and Payments Account (continued)

Payments	2020			2019
	General	Designated	Restricted	Total
<b>Church Activities</b>				
Diocese Quota	44,811			44,811
<b>Staff Costs:</b>				
Staff/Honorarium			58,954	58,954
Travel and other costs	392			392
Speakers fees	70			70
	<u>462</u>	<u>-</u>	<u>58,954</u>	<u>59,386</u>
<b>General Costs</b>				
Building utility costs	6,439			6,439
Church service costs	5,009			5,009
Repairs & renewals	15,548			15,548
Printing postage, Stationery & IT	5,387			5,387
Independent examiners fees				-
DDF assigned fees	746			746
Organist and vergers fees				-
Vicariate utilities	808			808
Evangelism	1,935			1,935
Children & youth costs	126			126
Training costs	482			482
Saturday special costs				-
	<u>27,509</u>	<u>-</u>	<u>-</u>	<u>27,509</u>
Giving to Christian charities	6,163			6,163
<b>Cost of generating funds:</b>				
Bookstall costs	268			268
	<u>27,512</u>	<u>-</u>	<u>58,954</u>	<u>108,139</u>
<b>Total Payments</b>				
<b>Excess/(deficit) of receipts over payments</b>	-	5,871	1,761	1,108
Bank balance at 01 January 2020	53,877	445	52,825	20,171
Transfer between funds				-
Bank balances at 31 December 2020	<u>21,002</u>	<u>444</u>	<u>52,613</u>	<u>48,065</u>
				<u>21,900</u>
				1,759
				96,136
				-
				42,962
				<u>384,019</u>



**THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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**Designated Funds**

	2020		2019	
	£	£	£	£
<b>1. Church Restoration Fund (CBF Deposit Account)</b>				
Bank and cash accounts at 1 January		441		438
Receipts	2		3	
Payments	-		-	
Excess/(defecit) of receipts over payments		2		3
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		<u>443</u>		<u>441</u>
<b>2. J Wilshaw Legacy / Mission Fund (69954019)</b>				
Bank and cash accounts at 1 January		4,672		4,672
Receipts	-		-	
Payments	-		-	
Excess/(defecit) of receipts over payments		-		-
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		<u>4,672</u>		<u>4,672</u>

**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**  
**THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESDEN**

Restricted Funds					
		2020		2019	
		£	£	£	£
<b>1. Appeals Fund (in the general account)</b>					
Bank and cash accounts at 1 January		5,943		3,767	
Payments	-		1,504		
Receipts	-		380		
Excess/(deficit) of receipts over payments		-	-		854
Transfer to unrestricted funds		-			-
Bank and cash accounts at 31 December		<u>5,943</u>	<u>5,943</u>		<u>5,943</u>
<b>2. Youth Minister Fund (Salary acc)</b>					
Bank and cash accounts at 1 January		18,350		8,711	
Payments	-	58,954	-	58,495	
Receipts		58,273		38,101	
Excess/(deficit) of receipts over payments		649		9,609	
Transfer to unrestricted funds		-			-
Bank and cash accounts at 31 December		<u>18,999</u>	<u>18,350</u>		<u>18,350</u>
<b>3. New Roof Fund (99924019)*</b>					
Bank and cash accounts at 1 January		10,853		22,384	
Payments	-	6,998	-	58,384	
Receipts		6,248		53,754	
Excess/(deficit) of receipts over payments		-	450	-	46,155
Transfer to designated funds		-			-
Bank and cash accounts at 31 December		<u>10,373</u>	<u>10,853</u>		<u>9,765</u>

\*This bank account includes the designated fund 1 Wilshaw Legacy\Mission which stands at £4675.00  
\*£1561.00 of this account was accounted for in 2018, but transferred into this account 2019

# INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

FOR THE YEAR ENDED 31 DECEMBER 2020

## Statement of Assets and Liabilities at 31 December 2020

	2020 £	2019 £
<b>Cash Funds</b>		
CBF Deposit Account	444	442
Santander Deposit Account (roof fund)	10,373	10,823
Santander Current Account (general account)	21,005	23,877
Santander Salary Account	18,969	18,320
<b>Total cash and bank</b>	<b>50,791</b>	<b>53,461</b>
Restricted funds	27,613	25,852
Designated funds	5,115	5,114
Unrestricted funds	18,062	20,934
	<b>50,791</b>	<b>51,900</b>
 <b>Other monetary assets (in respect of unrestricted funds)</b>		
Tax recoverable	1,103	1,916
Prepayments	320	320
<b>Total Debtors</b>	<b>1,423</b>	<b>2,236</b>
 <b>Other monetary liabilities (in respect of unrestricted funds)</b>		
Accruals	1,546	1,546

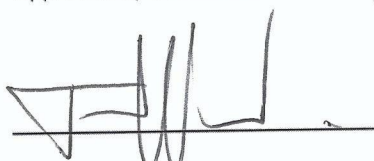
## NOTES

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the accruals method.

Approved by the PCC on

12/5/21

and signed on their behalf by:



The Rev'd Dr Jason Ward  
PCC Chairman



Mrs Sharon Lambkin  
PCC Treasurer

CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESDEN  
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL

FOR THE YEAR ENDED 31 DECEMBER 2020

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 2 to 14.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the charity commissioner under section 145(2)(b) of the Act.

Independent examiner's statement

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

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

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

Victoria A Ross MAA  
Chaddesden Accountants Ltd

Dated 14/12/2021

DE21 6NF  
Chaddesden, Derby  
42a Reginald Road South  
The Old Church