

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

**ACCOUNTS FOR THE YEAR ENDED
31 DECEMBER 2023**

Registered Charity Number: 1175733

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

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

CONTENTS

	Page
Parochial Church Council Information	1
Annual Report	2 - 8
Financial Statements	9 -13
Independent Examiner's Report	14

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
PAROCHIAL CHURCH COUNCIL REFERENCE AND ADMINISTRATIVE DETAILS
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023

Parochial Church Council members who are also the trustees of the charity, who have served from 1 January 2023 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	
	Mr D Lambkin	Warden
	Mr D Oddie	Finished end of his term 30.4.23
	Mrs J Cameron	Resigned 12.1.23
	Mr M Simper	Youth & Families Minister
	Mrs A Simpson	
	Mr M Sharratt	Deanery Synod & Warden
	Mr J Smyth	Deanery Synod & Deputy Warden
	Ms H Warren	
	Mrs S Lambkin	Treasurer
	Mrs N Sharratt	Treasurer
	Mrs L Dainty	

PRINCIPAL ADDRESS	St Mary's Church Chaddesden Lane Chaddesden Derby
-------------------	--

INDEPENDENT EXAMINER	Chaddesden Accountants Ltd The Old Church. 42a Reginald Road South, Chaddesden, Derby
----------------------	---

BANKERS	Santander Bridle Road Bootle Merseyside
---------	--

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2023

St. Mary's Mission

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

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:

- a) The provision of facilities and times for public worship and prayer and also weekly opening for historical interest and prayer.
- b) Teaching and training of those who desire, as members of St. Mary's, to follow Jesus and his teachings.
- 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.
- d) The provision of spiritual and emotional pastoral care for all people living in the parish, as requested, where possible.
- e) 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

a) 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 on a Sunday at 10:00am for a family-oriented service of worship with Sunday School provision.

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 14th Century, Grade 1 listed church.

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

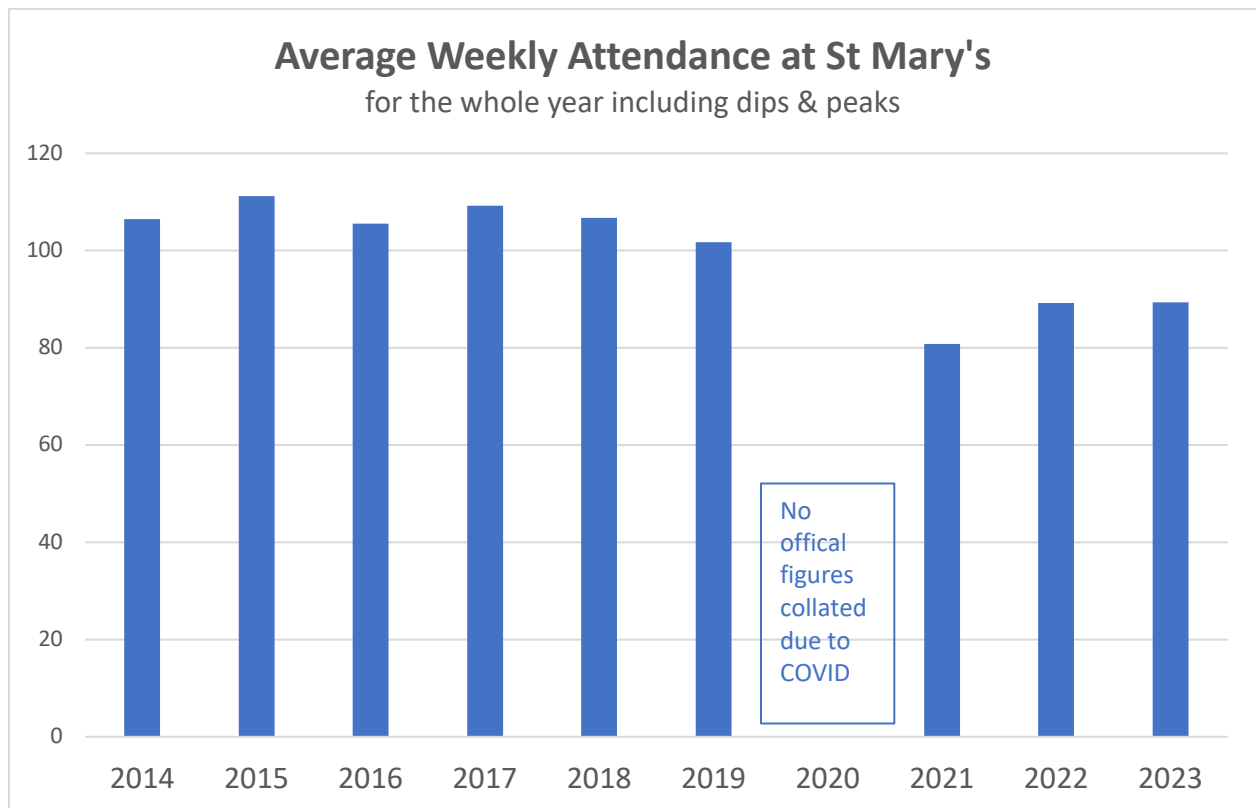
The electoral roll for St Mary's Chaddesden holds 97 names of which 66 are residents within the parish and 31 are non-residents.

We have had 5 new members added to the roll and 5 names removed. This is correct as of the 24th of April 2024.

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

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2023



NB. The Average Weekly Attendances for 2021 are based on the average weekly attendances for October rather than the whole of 2021.

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.

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

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

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

FOR THE YEAR ENDED 31 DECEMBER 2023

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

We provided people and facilities for 11 funerals. We also provided and offered low-level bereavement counselling to all families involved in funerals. During 2023 we held 2 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.

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, Hideout, Sunday School, a Women's Fellowship Group, Brownies, Guides and Rainbows organisations.

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 2023

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 2023 were £84,304 (£98,675 in 2022).

Total receipts on ordinary unrestricted funds were £79,058 (£85,559 in 2022 and £77,876 in 2021) and are detailed in the financial statements. This shows an overall decrease of 8% in unrestricted income. This decrease is mainly due to some very generous Donations being made during 2022. Income from weddings and funerals was down 34% (£2,703) on last year. Income from the bookstall was up 34% (£117) in 2023. Voluntary giving decreased from £77,176 in 2022 to £73,224 in 2023 (-5%).

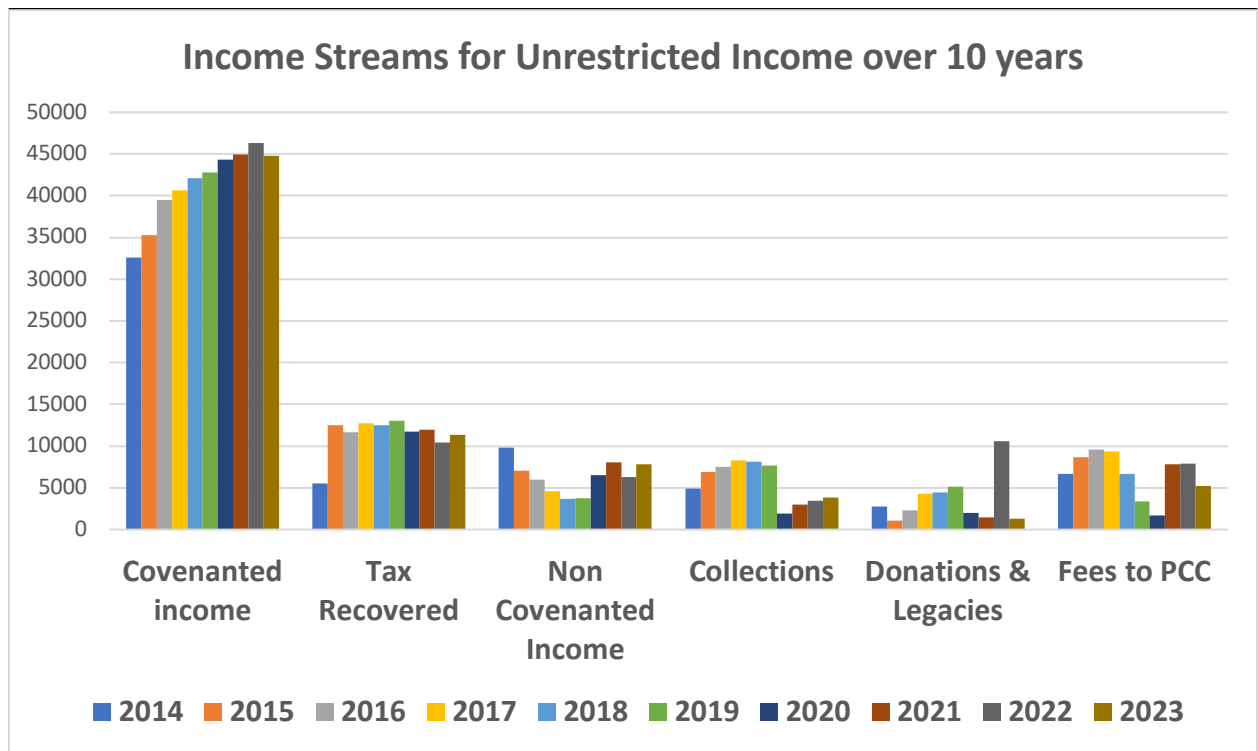
In the break-down of where that voluntary giving money came from we find the following:

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 down from £46,345 to £44,778 in 2023 a decrease of £1,567 (-3%). This is a result of few people altering the way that they give.
- Donations via Envelope without gift aid (non-covenanted income) increased by 24% to £7,840 when compared to 2022 (+£1,526).
- Money received from collections continues to increase and increased from £3,428 to £3,847 this year (+12%)
- Income from other voluntary receipts such as Donations and Appeals decreased by 87% to £1,337 from £10,550 in 2022.

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

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2023



Tax Recovered (Gift Aid & GASDS)

Tax recovered through the Governments gift aid and GASDS (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 £11,376 in tax this year. This was 9% more than what we were able to claim last year.

Income from Grants & Other Restricted Income

Youth Minister Fund

In 2023 we received the following income from grants and donations to pay for our new Youth & Families Minister:

£28,440 from the Chaddesden Anglican Evangelical Trust.

£2,500 from St Alkmunds Church, Duffield.

£2,160 in restricted donations.

We are very grateful to all of these organisations.

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2023

Payments

In 2023 we spent £110,213 (£100,554 in 2022) to provide the Christian ministry from St. Mary's, including a contribution to the Diocese Common Fund of £45,000.

We were not able to pay the full £50,399 Common Fund requested by the Diocese of Derby. The PCC agreed to pay the same Common Fund amount as that paid in the previous 3 years which was £45,000.

Our 3rd largest expenditure, after Common Fund and Staff Costs, was Church Building Utility Costs. These were £14.5k, which was £8k more than those in 2022.

We were truly blessed to be able to give £1,340 to each of our Mission Partners during 2023.

We paid £1,737 in Diocesan Fees for Weddings and Funerals and £801 to speakers/vergers to cover for Jason while he was on sabbatical.

Training costs were higher than normal due to the balance for Jason's Gafcon trip being paid in January 2023.

Deficit in the Accounts

From the 2023 accounts there was an excess on ordinary unrestricted and non-designated funds for the year of £3,896. In 2022 the excess was £5,257. In 2021 the excess was £3,064.

Charitable Giving

In 2023 as our "tithe of the tithe" we split £8,039 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 a pastor 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 £452. 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.

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 £4,576. This is the money that has been donated from a variety of appeals to the congregation. 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 2023, The Youth Minister Fund was £23,815.

At the end of 2023, the New Roof Fund stood at £36,901 (this includes the J Wilshaw Legacy designated fund which is to be used for Mission, the money raised from Appeals to be used for Camp Bursaries, money to be specifically spent on Evangelism, money to be spent on Buildings and Maintenance and the funds raised towards the Bells appeal).

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2023

Reserves Policy

PCC's reserves policy is to hold in reserve unrestricted funds of 3 months running costs and 3 months' salary costs. 3 months running costs for 2023 were £21,399 and our bank balance at 31 December 2023 was £28,301. We also have 3 months' salary costs in reserve.

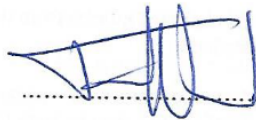
Administrative Information

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 Marys 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 1175733). The PCC operates under the Parochial Church Council Powers Measure.

Approved by the PCC on 3/5/24 and signed on their behalf by



.....
The Rev'd Dr Jason Ward (PCC Chairman)

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

FOR THE YEAR ENDED 31 DECEMBER 2023

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

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Receipts and Payments Account

Receipts	2023				2022
	General	Designated	Restricted	Total	Total
Voluntary Giving					
<i>Covenanted Income</i>	44,778		2,160	46,938	48,505
<i>Tax Recovered</i>	11,376			11,376	10,403
<i>Non-Covenanted Income</i>	7,840			7,840	6,314
<i>Collections</i>	3,847			3,847	3,428
Other Voluntary Receipts					
<i>Donations & Legacies</i>	1,337		2,500	3,837	17,850
<i>Appeals</i>	150		340	490	3,703
<i>Grants</i>	-		-	-	-
<i>VAT Reclaim</i>	-		-	-	-
<i>Other Income</i>	4,046			4,046	136
	73,373	-	5,000	78,373	90,339
Receipts from Activities for Generating Funds					
<i>Guide Book Income</i>				-	
<i>Bookstall Income</i>	465			465	348
	465	-	-	465	348
Receipts from Church Activities					
<i>Fees to the PCC</i>	5,220			5,220	7,923
	5,220	-	-	5,220	7,923
Receipts from Investments					
<i>Bank Interest received</i>	-	3	243	246	65
<i>Other Interest received</i>				-	
	79,058	3	5,242	84,304	98,675

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

FOR THE YEAR ENDED 31 DECEMBER 2023

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

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Receipts and Payments Account (continued)

Payments	2023				2022
	General	Designated	Restricted	Total	Total
Church Activities					
Diocese Quota	45,000			45,000	45,000
<u>Staff Costs:</u>					
Staff/Honorarium			29,992	29,992	29,014
Travel and other costs	590			590	696
Speakers fees	801			801	129
	1,391	-	29,992	31,383	29,839
General Costs					
Building utility costs	14,532			14,532	6,559
Church service costs	1,071			1,071	1,065
Repairs & renewals	1,583			1,583	1,086
Printing, postage. Stationary & IT	1,573			1,573	1,522
Independent examiners fees				-	-
DDBF assigned fees	1,737			1,737	2,434
Organist and verger fees	865			865	1,210
Vicarage utilities	723			723	309
Evangelism	1,839			1,839	705
Children & youth costs	490			490	794
Taining costs	1,081			1,081	2,746
Saturday special costs				-	-
	25,494	-	-	25,494	18,430
Giving to Christian charities	8,039			8,039	6,892
Cost of generating funds:					
Bookstall costs	298			298	392
Total Payments	80,221	-	29,992	110,213	100,553
Excess/(defecit) of reciepts over payments	- 3,896	- 442	34,314	29,976	23,995
Bank balance at 01 January 2023	32,198	442	25,852	58,492	53,235
Transfer between funds	5,378		453	5,831	-
Bank balances at 31 December 2023	28,301	-	60,167	94,299	77,230

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

FOR THE YEAR ENDED 31 DECEMBER 2023

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

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Designated Funds

	2023		2022	
	£	£	£	£
1. Church Restoration Fund (CBF Deposit Account)				
Bank and cash accounts at 1 January		449		443
Receipts	3		6	
Payments	-		-	
Excess/(defecit) of receipts over payments		3		6
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		452		449
2. J Wilshaw Legacy / Mission Fund (69954019)				
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		4,672		4,672

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

FOR THE YEAR ENDED 31 DECEMBER 2023

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

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

Restricted Funds

	2023		2022	
	£	£	£	£
1. Appeals Fund (in the general account)				
Bank and cash accounts at 1 January		4,576		2,777
Receipts			3,180	
Payments		-	1,381	
Excess/(defecit) of receipts over payments		-		1,799
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		4,576		4,576
2. Youth Minister Fund (Salary acc)				
Bank and cash accounts at 1 January		20,707		19,621
Receipts	33,100		30,100	
Payments	- 29,992		- 29,014	
Excess/(defecit) of receipts over payments		3,108		1,086
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		23,815		20,707
2. New Roof Fund (69954019)*				
Bank and cash accounts at 1 January		23,971		10,374
Receipts	12,930		13,597	
Payments	-		-	
Excess/(defecit) of receipts over payments		12,930		13,597
Transfer to designated funds		-		-
Bank and cash accounts at 31 December		36,901		23,971

*This bank account includes the designated fund J Wilshaw Legacy/Mission which stands at £4672.00

*This bank account includes the funds raised for the Bell Refurbishment which stands at £10933.16

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

FOR THE YEAR ENDED 31 DECEMBER 2023

Statement of Assets and Liabilities at 31 December 2023

	2023 £	2022 £
Cash Funds		
CBF Deposit Account	-	450
Santander Deposit Account (roof fund)	36,901	23,972
Santander Current Account (general account)	28,301	32,198
Santander Salary Account	23,815	20,707
Total cash and bank	89,018	77,327
 Restricted funds	 60,167	 44,583
Designated funds	5,124	5,121
Unrestricted funds	23,725	27,621
	89,016	77,325
Other monetary assets (in respect of unrestricted funds)		
Tax recoverable	1,689	1,967
Prepayments	340	340
Total Debtors	2,029	2,307
Other monetary liabilities (in respect of unrestricted funds)		
Accruals	690	1,317

NOTES

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

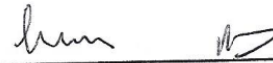
Approved by the PCC on

8/5/24

and signed on their behalf by:



The Rev'd Dr Jason Ward
PCC Chairman



Sharon Lambkin & Naomi Sharratt
PCC Treasurer

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

FOR THE YEAR ENDED 31 DECEMBER 2023

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

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2023 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(5)(b) of the Act.

Independent examiners'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 MAAT
Chaddesden Accountants Ltd

Dated 15/4/2024

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