

HOLY TRINITY WITH ST MARY, BERWICK PARISH CHURCH

England & Wales · Charity number 1182751

Details

Status Registered

Legal form Other

Registered 2019-04-02

Register [View on the Charity Commission register](#)

Contact

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Berwick upon Tweed
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Activities

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

Activities: Worship and community outreach.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Children/young People, The General Public/mankind

Geography

- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£170,036	£144,929	-	-
2023-12-31	£176,301	£148,275	-	-
2022-12-31	£135,567	£131,441	-	-
2021-12-31	£160,980	£148,978	-	-
2020-12-31	£104,247	£123,950	-	-

Trustees

Name	Role	Appointed
Anne Horne		2021-04-18
Charles Borthwick		2023-03-26
Dr David Roger Mason		2021-04-18
Edward Oates Cawthorn		2021-04-18
Gwynneth Mary Guthrie		2018-04-22
Harry Plater		2023-03-26
Heather Elizabeth Marshall		2024-04-21
Joyce Allison Guthrie		2018-04-22
Joyce Currie		2023-03-26
Lady Mary Ann Mawer		2023-03-26
Michael Kenneth Gallico		2021-04-18
PAUL RICHARD MARSHALL		2018-04-22
ROBERT IAN GUTHRIE		2018-04-22
Rev Brian Lee Taylor		2025-04-02
Roger Anthony Barrow		2024-04-21
Sir PHILIP MAWER		2023-03-26
Williamena Barrow		2024-04-21

HOLY TRINITY WITH ST MARY, BERWICK PARISH CHURCH

England & Wales - Charity number 1182751

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

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FOR THE YEAR ENDED 31 DECEMBER 2024

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HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2024

I have pleasure in submitting the accounts for the year to 31st December 2024 for the Church.

By way of introduction I confirm that at the start of every year the PCC approves a budget based on estimated income and expenditure during the year. At each alternate PCC meeting I report on the actual income/expenditure to the end of the previous month compared with the profiled budget to this date. Any financial anomalies are therefore able to be identified at an early stage and, if necessary, remedial action taken.

During the year the Church had total Income of £170,036 and expenditure of £175,509 resulting in excess expenditure of £5,473. Included in the expenditure was £25,940 in respect of the cost of the Solar Panels and £4,640 for the cost of the audio/visual system in the Parish Centre. These costs have been capitalised and will be depreciated over the coming years accounts. As a result there has been an overall surplus on the year of £25,107 and the total balances at the year end were £231,310 which includes £28,772 of fixed assets.

Turning to the individual figures in the accounts I would highlight the following

Income

- A reduction in collections due to a number of regular givers leaving or dying
- An increase in income from social events. Note the previous year's figures were net income amounts after expenses but this year income and expenditure have been shown separately
- A reduction in income from weddings/funerals
- Donations towards the cost of the protective cover for the new piano
- Substantial grants/donations towards the cost of the Solar Panels

Expense

- The Organ/choir/music expenditure includes the cost of the new cover for the piano
- The previous gas contract expired and there was also a large bill for servicing the boiler
- Reductions in both the vicar's expenses and the curate's expenses although some ancillary costs have continued during the interregnum
- An increase in the Parish Share
- The full year impact of the Parish Administrator post
- The capital expenditure on the Parish Centre
- The cost of installing the Solar Panels

In summary therefore 2024 has been a year where despite an interregnum some very significant steps have been taken to future proof the Church. The installation of solar panels will reduce our carbon footprint and help to mitigate the effect of future electricity price rises. The capital spend on the Parish Centre is part of a programme of work to upgrade the facilities on offer and to continue to attract outside use of the premises to not only generate a valuable source of income but also to further our outreach to the community we serve. The Parish Centre has been operational for over 30 years and the tables/chairs are in need of replacement. During the year 50% of the cost of the new tables was paid as a deposit, and this sum has been carried forward into the 2025 year accounts to cover part of the cost of the tables when they are delivered. A new wall mounted screen has also been installed in the Centre which enables greater use of digital facilities for anyone hiring the premises. The cost has been covered by a generous donation from a member of the congregation.

We have again taken the opportunity to review our overall balances and to designate these for different purposes to align with the future vision of the Church. We have allocated £87,217 ie. around six months of expenditure plus the remaining depreciation costs on the solar panels as an unrestricted reserve; the accumulated surplus on the Parish Centre has been left as a sum to cover future capital works on the Centre and the depreciation costs on the audio/visual system; now that the Solar Panels have been installed the Eco Fund reserve has been reduced to £1,450 which still leaves a working balance to support the invaluable work the group are doing; and the remaining balance of £85,202 has been left as a designated fund to cover any costs associated with the future mission and development of the church in its widest context. These designations are important to indicate why we need to hold reserves and will be reviewed on an annual basis to ensure that they continue to accord with our plans at that time.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2024

In the current year we will face some financial challenges as a result of an increase in our Parish Share, the future effects of energy costs as our longstanding contracts end and general inflationary increases. These however, will be able to be considered against a background of substantial reserves and a very supportive congregation. This year is also the last year of our regular three year funding cycle where we ask the congregation to look at their giving levels. Work, along with the Diocesan Generous Giving Team, is currently underway to review the current procedure to ensure that it remains fit for purpose and, if not, what the alternative options are.

Can I add some personal thanks for the support given to myself over the year

- To Rod Sobey for his work on the weekly and Gift Aid envelopes
- To Mark McLeman from J H Greenwood & Co for his independent examination of the accounts and their compliance with the statutory requirements
- To the Church Wardens, Standing Committee, Finance Committee, and the PCC for their support throughout the year on a whole range of items
- To Berwick Parish Church Trust for their financial support during the year
- To the Fabric Group for the numerous jobs they do on a voluntary basis
- To Gwynneth and the recently formed management committee for their work on the Parish Centre.
- To the Social committee and to our Organist Kit Hobkirk for their work on the Organ Concerts and other fundraising activities which they have undertaken

Finally, a huge thank you to all members of the Church for their continued support over the year which has enabled the accounts to show a healthy financial position at the year end. If you are not currently part of our regular giving scheme and would like to join please speak to myself, in confidence, and this can be arranged.



Ian Guthrie
Honorary Treasurer
February 2025

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Introduction

Berwick Parish Church holds three regular Sunday services, and a regular weekday communion service, in addition to special services for Saints days and major festivals. Morning and evening prayer are said in the church each day, which is open to the public in the daytime throughout the year. Volunteers help ensure that all receive a warm welcome, and various social gatherings are organised throughout the year to support this. There is a monthly Sunday school (Junior Church) for young children, and regular contact is maintained with the two primary schools linked to the church.

In addition, the PCC encourages other charitable giving through a regular monthly giving programme, through concerts and special events in aid of charitable causes, and also through participation in the food bank programme.

Appointment of new vicar

The parish has been in vacancy for the year of 2024 following Revd. Canon Dennis Handley's retirement in August 2023. During the vacancy, responsibility for the ongoing management of the church falls to the churchwardens and Area Dean, Revd Canon Dr Sarah Hills, incumbent of St Mary's, Holy Island.

The PCC has appointed two of its members, Dr David Mason and Mr Ian Guthrie, as PCC representatives on the interview panel for a new vicar, the other members being the representative of the Patron of the benefice, the Dean and Chapter of Durham Cathedral, together with representatives of the Diocese of Newcastle.

In preparation for the recruitment, the PCC produced a Parish Brochure, setting out its priorities, the characteristics sought in the new vicar, and accompanying information about the parish and about Berwick-upon-Tweed.

Initial responses to advertisements for a new vicar were disappointing, but following a second re-advertising of the role, candidates for the appointment were invited for interview on 4 December.

Revd. Brian Lee Taylor has now been appointed to the vacancy, and will commence his ministry in Berwick on 2nd April 2025.

PCC Meetings

The PCC met eight times during 2024, and in addition held a brief meeting following the annual meeting in April to elect officers. The Standing Committee formed following the announcement of the vicar's retirement, to help the churchwardens and Area Dean in the management of the church met four times, but following a decision by the PCC to hold monthly meetings, is now suspended.

Financial Responsibility

The PCC reviewed Income and Expenditure statements from the Treasurer at each meeting (or alternate meetings following the decision to hold monthly meetings) and approved the End of Year accounts.

The PCC's Reserves were reviewed in line with the strategic priorities and some adjustments made to the allocation to designated funds.

Worship

Following the retirement of the vicar, the full schedule of services, including 16 services each week plus additional services on holy days and religious festival, has been maintained, thanks to the assistance of several retired clergy living in the parish and occasional visitors, and, until his move to an appointment in Dalton-in-Furness in April, the former curate, Revd. Thomas Sample. We are very grateful to him for his commitment and dedication, and the esteem in which he was held was reflected in the large number of parishioners who made the journey to Cumbria to attend his installation.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

Music

The Director of Music appointed in January 2023 continues to encourage greater participation in the choir and is continuing to develop the church's musical tradition, holding or sponsoring a number of concerts in church during the year, and expanding the sung liturgical repertoire and the music at special events

Church Fabric

The PCC received reports from the Fabric Group at each meeting and reviewed the Programme of Works.

In July, the quinquennial inspection of the church fabric was undertaken by the church architect, Ninette Edwards, who reported that the church is generally in very good order, with all work from the previous quinquennial completed. A programme of work, mostly to be completed within the next year, has been established, and work commenced on implementing the recommendations.

A proposal to install an automated fire detection system has been approved, subject to granting of a faculty and obtaining finance for the project from the Berwick Parish Church Trust.

In addition, the Fabric committee oversaw numerous small repairs and improvements including cleaning of gutters, repairs to the external vestry entrance door, clearing grass from the church pathway, cleaning the roof, and replacement of lighting.

Eco Group

The Eco group has been particularly active during 2024.

A major achievement has been the installation of solar panels on the south aisle roof, with associated battery storage in the area at the foot of the steps to the gallery, enclosed in a fire-proof cupboard in keeping with the aesthetics of the church. A special service was held on 22 September, led by Rt Revd Mark Wroe, Bishop of Berwick, for the blessing of these panels.

The church is currently aiming for a gold "A Rocha" award.

Employees

There are two employees - the administrator and the Director of Music. The employee handbook setting out employment policies was reviewed, and it is planned to further review in 2025 in the light of anticipated new employment legislation.

Safeguarding

The PCC discussed Safeguarding at every meeting. All required training had now been accomplished with the exception of two items requiring in person training, which are planned for early 2025, having been delayed due to lack of resources in the diocesan safeguarding training team. Jan Casson, who had been safeguarding officer for a number of years, stepped down at the annual meeting in April, and we are grateful to Joyce Currie who has now taken on the role with dedication and enthusiasm. No safeguarding issues were reported in 2024.

Berwick Parish Church Trust

The PCC has two representatives on the Berwick Parish Church Trust and is entitled to nominate up to two more.

Communications

All normal communications, including the weekly pew sheet and email, and monthly messenger have been maintained during the interregnum. The 10am Parish Eucharist is broadcast live on the church's YouTube channel each Sunday, and other services, including weddings and funerals, are also frequently broadcast live. The Facebook channel is also regularly updated and gradually increasing in utilisation.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules that came in to effect on 2nd January 1957.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1182751

Principal address

The Parade
Berwick upon Tweed
Northumberland
TD15 1DF

Trustees

Mr R I Guthrie
Mr J B O Ayerst (resigned 21/4/2024)
Mr P R Marshall
Lady M A Mawer
Mrs J A Guthrie
Mrs G M Guthrie
Sir P J C Mawer
Mrs M Moxon
Reverend T I Sample (resigned 21/4/2024)
Mr E O Cawthorn
Mr M K Gallico
Dr D R Mason PCC Lay Chair
Dr H C Mason
Mrs S J Phillips
Mr N Thompson
Mr C Borthwick
Ms J Currie
Mr H Plater
Mr R A Barrow (appointed 21/4/2024)
Mrs H E Marshall (appointed 21/4/2024)

Independent Examiner

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Approved by order of the board of trustees on 3 March 2025 and signed on its behalf by:



Dr D R Mason - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

Independent examiner's report to the trustees of Holy Trinity with St Mary, Berwick Parish Church

I report to the charity trustees on my examination of the accounts of Holy Trinity with St Mary, Berwick Parish Church (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(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 Trust 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.



Mark McLeman

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

4 March 2025

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	31/12/24 Unrestricted funds £	31/12/23 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	116,715	111,781
Charitable activities	5		
Church Activities		40,329	58,872
Other trading activities	3	9,173	2,500
Investment income	4	3,819	3,148
Total		170,036	176,301
 EXPENDITURE ON			
Raising funds	6	4,566	-
Charitable activities	7		
Church Activities		140,363	148,275
Total		144,929	148,275
 NET INCOME		25,107	28,026
 RECONCILIATION OF FUNDS			
Total funds brought forward		206,203	178,177
 TOTAL FUNDS CARRIED FORWARD		231,310	206,203

The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

BALANCE SHEET
31 DECEMBER 2024

	Notes	31/12/24 Unrestricted funds £	31/12/23 Total funds £
FIXED ASSETS			
Tangible assets	10	28,772	-
CURRENT ASSETS			
Debtors	11	23,246	23,134
Cash at bank		188,550	201,256
		<u>211,796</u>	<u>224,390</u>
CREDITORS			
Amounts falling due within one year	12	(9,258)	(18,187)
NET CURRENT ASSETS		<u>202,538</u>	<u>206,203</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		231,310	206,203
NET ASSETS		<u>231,310</u>	<u>206,203</u>
FUNDS	13		
Unrestricted funds:			
General fund		87,217	60,000
Parish Centre - Designated Fund		57,441	49,551
Eco Project - Designated Fund		1,450	11,450
Future Church Mission - Designated fund		85,202	85,202
		<u>231,310</u>	<u>206,203</u>
TOTAL FUNDS		<u>231,310</u>	<u>206,203</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 3 March 2025 and were signed on its behalf by:



Dr D R Mason - Trustee

The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - at varying rates on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	31/12/24	31/12/23
	£	£
Collections	69,594	72,416
Donations	28,426	19,412
Gift aid	18,695	19,953
	<u>116,715</u>	<u>111,781</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

3. OTHER TRADING ACTIVITIES		31/12/24	31/12/23
		£	£
Fundraising events		9,173	2,500
		<u> </u>	<u> </u>
4. INVESTMENT INCOME		31/12/24	31/12/23
		£	£
Interest Received		3,819	3,148
		<u> </u>	<u> </u>
5. INCOME FROM CHARITABLE ACTIVITIES		31/12/24	31/12/23
		£	£
Parish Centre	Church Activities	16,286	13,076
Weddings & Funerals	Church Activities	7,779	10,532
Church Hire	Church Activities	896	1,089
Grants	Church Activities	-	9,290
Wall Safe & card machine	Church Activities	6,103	6,283
Alms & Special Collections	Church Activities	9,265	18,602
		<u> </u>	<u> </u>
		40,329	58,872
		<u> </u>	<u> </u>
Grants received, included in the above, are as follows:		31/12/24	31/12/23
		£	£
Berwick Parish Trust		-	6,340
Benefactor Trust		-	2,950
		<u> </u>	<u> </u>
		-	9,290
		<u> </u>	<u> </u>
6. RAISING FUNDS			
Raising donations		31/12/24	31/12/23
		£	£
Social event costs		4,566	-
		<u> </u>	<u> </u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Church Activities	138,554	1,809	140,363

8. SUPPORT COSTS

		Finance £
Church Activities		1,809

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
Additions	30,580
DEPRECIATION	
Charge for year	1,808
NET BOOK VALUE	
At 31 December 2024	28,772
At 31 December 2023	-

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24 £	31/12/23 £
Other Debtors	19,345	23,134
Deposit on account	3,901	-
	23,246	23,134

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24	31/12/23
	£	£
Other creditors	9,258	18,187
	<u> </u>	<u> </u>

13. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted funds				
General fund	60,000	1,245	25,972	87,217
Parish Centre - Designated Fund	49,551	7,890	-	57,441
Eco Project - Designated Fund	11,450	15,972	(25,972)	1,450
Future Church Mission - Designated fund	85,202	-	-	85,202
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	206,203	25,107	-	231,310
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>206,203</u>	<u>25,107</u>	<u>-</u>	<u>231,310</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	131,046	(129,801)	1,245
Parish Centre - Designated Fund	16,286	(8,396)	7,890
Eco Project - Designated Fund	22,704	(6,732)	15,972
	<u> </u>	<u> </u>	<u> </u>
	170,036	(144,929)	25,107
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>170,036</u>	<u>(144,929)</u>	<u>25,107</u>

Comparatives for movement in funds

	At 1.1.23	Net movement in funds	Transfers between funds	At 31.12.23
	£	£	£	£
Unrestricted funds				
General fund	135,286	19,916	(95,202)	60,000
Parish Centre - Designated Fund	42,891	6,660	-	49,551
Eco Project - Designated Fund	-	1,450	10,000	11,450
Future Church Mission - Designated fund	-	-	85,202	85,202
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	178,177	28,026	-	206,203
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>178,177</u>	<u>28,026</u>	<u>-</u>	<u>206,203</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

13. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	158,049	(138,133)	19,916
Parish Centre - Designated Fund	13,076	(6,416)	6,660
Eco Project - Designated Fund	5,176	(3,726)	1,450
	<u>176,301</u>	<u>(148,275)</u>	<u>28,026</u>
TOTAL FUNDS	<u>176,301</u>	<u>(148,275)</u>	<u>28,026</u>

14. RELATED PARTY DISCLOSURES

Berwick Parish Church Trust (Charity No 517699) is a Registered Charity established to financially support Berwick Parish Church with particular items of works agreed by the Parochial Church Council. The Parochial Church Council nominates up to four Trustees for Berwick Parish Church Trust and the Vicar is an ex officio member. The total assets of Berwick Parish Church Trust at 31st December 2024 were £393,506.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	31/12/24	31/12/23
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Collections	69,594	72,416
Donations	28,426	19,412
Gift aid	18,695	19,953
	116,715	111,781
Other trading activities		
Fundraising events	9,173	2,500
Investment income		
Interest Received	3,819	3,148
Charitable activities		
Parish Centre	16,286	13,076
Weddings & Funerals	7,779	10,532
Church Hire	896	1,089
Grants	-	9,290
Wall Safe & card machine	6,103	6,283
Alms & Special Collections	9,265	18,602
	40,329	58,872
Total incoming resources	170,036	176,301
EXPENDITURE		
Raising donations		
Social event costs	4,566	-
Charitable activities		
Insurance	7,007	6,815
Light and heat	5,765	4,355
Printing and stationery	766	770
Administrators cost	6,465	1,508
Council Tax	-	2,102
Repairs & church expenses	12,166	18,247
Parish Centre	8,104	5,697
Charitable Donations	10,415	19,322
Parish Share	58,839	55,300
Caretaker	-	719
Vicars Expenses	1,286	1,839
Curates Expenses	1,014	2,441
Organ and Choir	16,561	12,277
Wedding & funeral costs	4,320	6,432
Carried forward	132,708	137,824

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	31/12/24	31/12/23
	£	£
Charitable activities		
Brought forward	132,708	137,824
Sound System improvements	631	6,725
Eco group costs	5,215	3,726
	<u>138,554</u>	<u>148,275</u>
 Support costs		
 Finance		
Depreciation of tangible fixed assets	1,809	-
	<u>144,929</u>	<u>148,275</u>
Total resources expended		
	<u>25,107</u>	<u>28,026</u>
Net income		

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY, BERWICK PARISH CHURCH

England & Wales - Charity number 1182751

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

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HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2023

I have pleasure in submitting the accounts for the year to 31st December 2023 for the Church.

By way of introduction, I confirm that at the start of the year the PCC approve a budget based on estimated income and expenditure during the year. At each PCC meeting I report on the actual income/expenditure to the end of the previous month compared with the profiled budget to this date. Any financial anomalies are therefore able to be identified at an early stage and, if necessary, remedial action taken.

During the year the Church had total Income of £176K and expenditure of £148k resulting in a surplus over the year of £28k. The detailed figures for the year are shown in the attached accounts and the total balances at the year-end were £206k.

Turning to the individual figures in the accounts I would highlight the following;

- The increase in collections due to the funding campaign and with grateful thanks to all who were able to respond in a positive manner.
- The increased use and income from the Parish Centre which includes a donation from the Bridge Club to cover the cost of the installation of an air circulation unit.
- Increased casual donations via the Card Machine and the Wall Safe.
- Increases in income from interest.
- A one-off donation of £10,000 plus other donations received.
- The increase in Gift Aid resulting from the increased collections and donations.
- The increased income from social events particularly the Organ Recital Program.
- The reduction in printing costs due to the cheaper copy rate for the new printer.
- Reductions in the Vicars expenses and Council Tax following the retirement of Revd Canon Dennis Handley.
- The higher expenditure on the Parish Centre to cover the cost of the air circulation unit and greater use of the premises.
- An increase in general expenses which includes a number of one-off items but is also partly compensated by the income from donations to cover some of these additional costs.
- A reduction in caretaking costs due to the previous caretaker no longer being employed.
- The part year impact of the decision to appoint a paid administrator.

In summary therefore 2023 has been a unique one-off year with a very much across the board increase in income. Some of these increases are one-off items but others reflect natural growth and have been embodied in the 2024 budget. Total expenditure was very much in line with the budget and the surplus made was primarily a result of the increased income.

We have taken the opportunity to review our balances and to designate these for different purposes to align with the future vision of the Church. We have allocated £60,000 ie around six months of expenditure as an unrestricted reserve; the accumulated surplus on the Parish Centre has been left as a sum to cover future capital works on the Centre; a further £10,000 has been allocated to the Eco Fund to cover the cost of the installation of the Solar panels; and the remaining balance of £85,202 has been left as a designated fund to cover any costs associated with the future mission and development of the church in its widest context. These designations are important to understand why we need to hold reserves and will be reviewed on an annual basis to ensure that they continue to accord with our plans at that time.

In the current year we will face some financial challenges, as a result of an increase in our Parish Share, the future effects of energy costs when our current contracts end, the full year impact of the cost of the Parish Administrator post, and general inflationary increases. These, however, will be able to be considered against a background of substantial reserves and a very supportive congregation.

Can I add some personal thanks for the support given to myself over the year;

- To Rod Sobey for his work on the weekly and Gift Aid envelopes.
- To Mark McLeman from J H Greenwood & Co for his independent examination of the accounts and their compliance with the statutory requirements.
- To the Church Wardens, Standing Committee, Finance Committee, and the PCC for their support throughout the year on a whole range of items.
- To Berwick Parish Church Trust for their financial support for the new sound system.

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2023**

- To Rev D Handley for the unseen housekeeping jobs which he carried out not only this year but throughout his time with us, thereby saving the Church a great deal of expense.
- To the Fabric Group for the numerous jobs they do on a voluntary basis.
- To Gwynneth for her work on the Parish Centre.
- To the Social committee and to Canon C Smith for his work on the Organ Concerts.

Finally, a huge thank you to all members of the Church for their support over the year which has enabled the accounts to show a surplus with an overall healthy balance sheet.

Ian Guthrie
Honorary Treasurer
February 2024

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Introduction

Berwick Parish Church holds three regular Sunday services, and a regular weekday communion service, in addition to special services for Saints days and major festivals. Morning and evening prayer are said in the church each day, which is open to the public in the daytime throughout the year. Volunteers help ensure that all receive a warm welcome, and various social gatherings are organised throughout the year to support this. There is a monthly Sunday school for young children, and regular contact is maintained with the two primary schools linked to the church.

In addition, the PCC encourages other charitable giving through a regular monthly giving programme, through concerts and special events in aid of charitable causes, and also through participation in the food bank programme.

Retirement of vicar

In May, the vicar, Revd Canon Dennis Handley, announced his retirement, effective from 1 August 2023. The PCC organised two events to thank Revd Handley and his wife Catherine for their contribution to the life of the church and to wish them well as they move on to a new phase of life.

Following Revd Handley's retirement, responsibility for the ongoing management of the church falls to the churchwardens and Area Dean, Revd Canon Dr Sarah Hills, incumbent of St Mary's, Holy Island.

A timetable for recruitment of a new vicar has been set, with interviews planned in May 2024. The PCC has appointed two of its members, Dr David Mason and Mr Ian Guthrie, as PCC representatives on the interview panel, which is led by the Patron of the benefice, the Dean and Chapter of Durham Cathedral, together with representatives of the Diocese of Newcastle.

In preparation for the recruitment, the PCC has produced a Parish Brochure, setting out its priorities, the characteristics sought in the new vicar, and accompanying information about the parish and about Berwick-upon-Tweed.

PCC Meetings

The PCC met seven times during 2023, and in addition held a brief meeting following the annual meeting in March to elect officers. A special full day meeting was held in October to discuss the strategic priorities and characteristics sought in the new vicar. A new Standing Committee was formed following the announcement of the vicar's retirement, to help the churchwardens and Area Dean in the management of the church, and this met four times.

Financial Responsibility

The PCC reviewed Income and Expenditure statements from the Treasurer at each meeting and approved the End of Year accounts.

The Trust's Reserves were reviewed in line with the strategic priorities and some adjustments made to the allocation to designated funds.

Worship

Following the retirement of the vicar, the full schedule of services, including 16 services each week plus additional services on holy days and religious festival, has been maintained, thanks to the assistance of several retired clergy living in the parish and occasional visitors.

Music

A new Director of Music was appointed in January 2023, encouraging greater participation in the choir and continuing to develop the church's musical tradition. Of particular note has been the expansion of the sung liturgical repertoire and the music at special events, such as the anthem "Zadok the Priest" at the special Coronation commemoration service and the Requiem Mass by Gabriel Fauré for All Soul's Day.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023

Church Fabric

The PCC received reports from the Fabric Group at each meeting and reviewed the Programme of Works.

A new video system was introduced and services are now regularly live streamed on the church's YouTube channel. Several funerals and a wedding have also been live streamed using this facility.

A positive input ventilation system was installed to improve ventilation in the Parish Centre, financed by a grant from the Bridge Club.

In addition, the Fabric committee oversaw numerous small repairs and improvements including cleaning of gutters, repairs to the external vestry entrance door, clearing grass from the church pathway, cleaning the roof, and replacement of lighting.

Eco Group

The Eco group has been particularly active during 2023. The participation in the Berwick Big Green week generated local interest across age ranges. The large number of trees and shrubs planted in the churchyard in 2022 to aid with regeneration and rewilding are continuing to thrive thanks to a programme of regular watering.

A shed was installed in the churchyard to store materials used for the upkeep of the churchyard as an eco-friendly green space, and bee hives were also introduced. A proposal to install solar panels on the South aisle roof and associated batteries and inverter has been developed and an application for planning approval and a petition for a faculty have been submitted.

The church is currently aiming for a silver "A Rocha" award.

Employees

Two new employees started in 2023 - the Director of Music and the Parish Administrator - and one resigned - the Caretaker - and has not yet been replaced.

An employee handbook setting out employment policies was developed and approved, and a pension fund set up.

Safeguarding

The PCC discussed Safeguarding at every meeting. All required training has now been accomplished

Berwick Parish Church Trust

The PCC has three representatives on the Berwick Parish Church Trust and is entitled to nominate a fourth.

Communications

All normal communications, including the weekly pew sheet and email, and monthly messenger have been maintained during the interregnum. In addition, the 10am Parish Eucharist is now regularly broadcast live on the church's YouTube channel.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules that came in to effect on 2nd January 1957.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1182751

Principal address

The Parade
Berwick upon Tweed
Northumberland
TD15 1DF

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2023**

Trustees

Mr R I Guthrie
Mr J B O Ayerst (appointed 26/3/2023)
Mr P R Marshall
Lady M A Mawer (appointed 26/3/2023)
Mrs P Wright (resigned 26/3/2023)
Rev. Canon D F Handley (resigned 31/8/2023)
Dr W Barrow (resigned 26/3/2023)
Mrs J A Guthrie
Mrs G M Guthrie
Sir P J C Mawer (appointed 26/3/2023)
Mrs M Moxon
Reverend T I Sample
Mr E O Cawthorn
Mr M K Gallico
Ms A Horne (resigned 26/3/2023)
Dr D R Mason PCC Lay Chair
Dr H C Mason
Mrs S J Phillips
Mr N Thompson
Mr C Borthwick (appointed 26/3/2023)
Ms J Currie (appointed 26/3/2023)
Mr H Plater (appointed 26/3/2023)

Independent Examiner

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Approved by order of the board of trustees on 21 April 2024 and signed on its behalf by:

Dr D R Mason – PCC Lay Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

Independent examiner's report to the trustees of Holy Trinity with St Mary, Berwick Parish Church

I report to the charity trustees on my examination of the accounts of Holy Trinity with St Mary, Berwick Parish Church (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(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 Trust 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.

Mark McLeman

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

21 April 2024

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

		31/12/23	31/12/22
		Unrestricted	Total
		funds	funds
		£	£
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	111,781	89,119
Charitable activities	5		
Church Activities		58,872	44,194
Other trading activities	3	2,500	937
Investment income	4	<u>3,148</u>	<u>1,317</u>
Total		<u>176,301</u>	<u>135,567</u>
EXPENDITURE ON			
Charitable activities	6		
Church Activities		<u>148,275</u>	<u>131,441</u>
NET INCOME		28,026	4,126
RECONCILIATION OF FUNDS			
Total funds brought forward		178,177	174,051
TOTAL FUNDS CARRIED FORWARD		<u>206,203</u>	<u>178,177</u>

The notes form part of these financial statements

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**BALANCE SHEET
31 DECEMBER 2023**

	Notes	31/12/23 Unrestricted funds £	31/12/22 Total funds £
CURRENT ASSETS			
Debtors	8	23,134	17,263
Cash at bank		<u>201,256</u>	<u>171,219</u>
		224,390	188,482
CREDITORS			
Amounts falling due within one year	9	(18,187)	(10,305)
		<u>206,203</u>	<u>178,177</u>
NET CURRENT ASSETS			
		206,203	178,177
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>206,203</u>	<u>178,177</u>
NET ASSETS		<u>206,203</u>	<u>178,177</u>
FUNDS	10		
Unrestricted funds:			
General fund		60,000	135,286
Parish Centre - Designated Fund		49,551	42,891
Eco Project - Designated Fund		11,450	-
Future Church Mission - Designated fund		<u>85,202</u>	<u>-</u>
		<u>206,203</u>	<u>178,177</u>
TOTAL FUNDS		<u>206,203</u>	<u>178,177</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 21 April 2024 and were signed on its behalf by:

Dr D R Mason - PCC Lay Chair

The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	31/12/23	31/12/22
	£	£
Collections	72,416	64,379
Donations	19,412	4,873
Gift aid	19,953	16,867
Legacies	-	3,000
	<u>111,781</u>	<u>89,119</u>

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

3. OTHER TRADING ACTIVITIES		31/12/23	31/12/22
		£	£
Fundraising events		<u>2,500</u>	<u>937</u>
4. INVESTMENT INCOME		31/12/23	31/12/22
		£	£
Interest Received		<u>3,148</u>	<u>1,317</u>
5. INCOME FROM CHARITABLE ACTIVITIES		31/12/23	31/12/22
		£	£
Parish Centre	Church Activities	13,076	8,637
Weddings & Funerals	Church Activities	10,532	9,337
Church Hire	Church Activities	1,089	1,080
Grants	Church Activities	9,290	9,130
Wall Safe & card machine	Church Activities	6,283	4,007
Alms & Special Collections	Church Activities	<u>18,602</u>	<u>12,003</u>
		<u>58,872</u>	<u>44,194</u>
Grants received, included in the above, are as follows:			
		31/12/23	31/12/22
		£	£
Listed Places of Worship		-	1,859
Berwick Parish Trust		6,340	4,630
Northumberland County Council		-	819
Newcastle Diocese - Parish Support Grant		-	1,822
Benefactor Trust		<u>2,950</u>	-
		<u>9,290</u>	<u>9,130</u>
6. CHARITABLE ACTIVITIES COSTS			Direct
			Costs
			£
Church Activities			<u>148,275</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23	31/12/22
	£	£
Other Debtors	<u>23,134</u>	<u>17,263</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23	31/12/22
	£	£
Other creditors	<u>18,187</u>	<u>10,305</u>

10. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	Transfers between funds	At 31.12.23
	£	£	£	£
Unrestricted funds				
General fund	135,286	19,916	(95,202)	60,000
Parish Centre - Designated Fund	42,891	6,660	-	49,551
Eco Project - Designated Fund	-	1,450	10,000	11,450
Future Church Mission - Designated fund	-	-	85,202	85,202
	<u>178,177</u>	<u>28,026</u>	-	<u>206,203</u>
TOTAL FUNDS	<u>178,177</u>	<u>28,026</u>	-	<u>206,203</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	158,049	(138,133)	19,916
Parish Centre - Designated Fund	13,076	(6,416)	6,660
Eco Project - Designated Fund	5,176	(3,726)	1,450
	<u>176,301</u>	<u>(148,275)</u>	<u>28,026</u>
TOTAL FUNDS	<u>176,301</u>	<u>(148,275)</u>	<u>28,026</u>

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	134,584	702	135,286
Parish Centre - Designated Fund	<u>39,467</u>	<u>3,424</u>	<u>42,891</u>
	<u>174,051</u>	<u>4,126</u>	<u>178,177</u>
TOTAL FUNDS	<u><u>174,051</u></u>	<u><u>4,126</u></u>	<u><u>178,177</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	126,931	(126,229)	702
Parish Centre - Designated Fund	<u>8,636</u>	<u>(5,212)</u>	<u>3,424</u>
	<u>135,567</u>	<u>(131,441)</u>	<u>4,126</u>
TOTAL FUNDS	<u><u>135,567</u></u>	<u><u>(131,441)</u></u>	<u><u>4,126</u></u>

11. RELATED PARTY DISCLOSURES

Berwick Parish Church Trust (Charity No 517699) is a Registered Charity established to financially support Berwick Parish Church with particular items of works agreed by the Parochial Church Council. The Parochial Church Council nominates up to four Trustees for Berwick Parish Church Trust and the Vicar is an ex officio member. The total assets of Berwick Parish Church Trust at 31st December 2023 were £367,760.

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	31/12/23	31/12/22
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Collections	72,416	64,379
Donations	19,412	4,873
Gift aid	19,953	16,867
Legacies	<u>-</u>	<u>3,000</u>
	111,781	89,119
Other trading activities		
Fundraising events	2,500	937
Investment income		
Interest Received	3,148	1,317
Charitable activities		
Parish Centre	13,076	8,637
Weddings & Funerals	10,532	9,337
Church Hire	1,089	1,080
Grants	9,290	9,130
Wall Safe & card machine	6,283	4,007
Alms & Special Collections	<u>18,602</u>	<u>12,003</u>
	<u>58,872</u>	<u>44,194</u>
Total incoming resources	176,301	135,567
EXPENDITURE		
Charitable activities		
Insurance	6,815	6,423
Light and heat	4,355	6,987
Printing and stationery	770	1,950
Administrators cost	1,508	-
Council Tax	2,102	3,454
Repairs & church expenses	18,247	8,517
Parish Centre	5,697	3,236
Charitable Donations	19,322	12,003
Parish Share	55,300	55,300
Caretaker	719	1,976
Vicars Expenses	1,839	2,586
Curates Expenses	2,441	2,964
Organ and Choir	12,277	10,762
Wedding & funeral costs	6,432	6,016
Sound System improvements	6,725	9,267
Eco group costs	<u>3,726</u>	<u>-</u>
Total resources expended	<u>148,275</u>	<u>131,441</u>
Net income	<u><u>28,026</u></u>	<u><u>4,126</u></u>

This page does not form part of the statutory financial statements

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY, BERWICK PARISH CHURCH

England & Wales - Charity number 1182751

Accounts

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022
FOR
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

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FOR THE YEAR ENDED 31 DECEMBER 2022

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**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Introduction

Berwick Parish Church holds three regular Sunday services, and a regular weekday communion service, in addition to special services for Saints days and major festivals. Morning and evening prayer are said in the church each day, which is open to the public in the daytime throughout the year. Volunteers help ensure that all receive a warm welcome, and various social gatherings are organised throughout the year to support this. There is a monthly Sunday school for young children, and regular contact is maintained with the two primary schools linked to the church.

In addition, the PCC encourages other charitable giving through concerts and special events in aid of charitable causes, and through participation in the food bank programme. The parish centre also participated in the Berwick "warm hub" programme.

PCC Meetings

The PCC met six times during 2022, and in addition held a brief meeting following the annual meeting in April to elect officers. The Standing Committee met just once, as no Standing Committee was formed following the annual meeting, and instead the Vicar held informal meetings with the Churchwardens to coordinate activities. No strategy session was held during the year, as actions from that held in 2021 were still being progressed, the Covid pandemic having delayed much normal activity. A strategy session is being planned for 2023.

Covid 19 Pandemic

The year commenced with a further wave of the Covid 19 pandemic that had disrupted much church activity since March 2020. By Easter, most restrictions on activity were removed, and all restrictions were finally removed by October, apart from an ongoing use of alcoholic wipes to clean the chalice.

Financial Responsibility

The PCC reviewed Income and Expenditure statements from the Treasurer at each meeting and approved the End of Year accounts.

Following the invasion of Ukraine by Russia, concern was expressed that the PCC's gas supplier, Gazprom, was helping finance Russia's aggression. Exiting the contract prematurely was not seen as a realistic option, as it would result in a financial penalty and also release Gazprom from the obligation to supply gas at a loss, as the invasion resulted in a massive increase in spot gas prices and the PCC had a fixed price contract. Instead, it was decided to turn off church heating for services. Subsequently, Gazprom's commercial activities were taken over by the German State, removing the original concern.

The savings resulting from the early termination of church heating were donated to the Ukrainian appeal.

Worship

The new Seasonal Service Books introduced in 2021 for the 10am Sunday service have continued in use. A new version of the music for this service was introduced by the Director of Music. It was also refreshing to see the return of school services in church after the lockdowns of previous years.

Music

The Director of Music resigned with effect from the end of August, and a new Director of Music has been recruited, who commences on 1 January 2023.

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

Church Fabric

The PCC received reports from the Fabric Group at each meeting and reviewed the Programme of Works.

The views of PCC members on the possible re-ordering of the church were solicited. A range of views from retaining the status quo to a major re-ordering project were expressed. The project was put in abeyance for the present until there is clearer support for such major works.

In January, storm Arwen blew over a large elm tree in the churchyard. Northumberland County Council, who are responsible for the graveyard, arranged for the tree to be cut up, and all the wood from the tree was eventually removed.

During December, an upgraded audio system was installed, with support, gratefully acknowledged, from the Berwick Parish Church Trust, and it is intended, subject to the Chancellor of the Diocese granting the necessary petition, to augment this system with the installation of a video system to enable recording and transmission of services.

The installation of a positive input ventilation system in the Parish Centre to improve air quality was approved, financed by a grant from the Bridge Club.

In addition, the Fabric committee oversaw numerous small repairs and improvements including the installation of gull sweeps on the roof, cleaning of gutters, painting of door at the top of the North tower, clearing grass from the church pathway, cleaning the roof, replacement of lighting and painting the railings.

Eco Group

The Eco group has been particularly active during 2022. The participation in the Berwick Big Green week generated local interest across age ranges. A large number of trees and shrubs were planted in the churchyard to aid with regeneration and rewilding. Plans are being developed for installation of solar panels on the church roof and secondary double glazing. The church is currently aiming for a silver "A Rocha" award.

Governance

The Code of Conduct was reviewed and an updated version is proposed for 2023, reflecting a wider range of policy areas, guided by the new reporting requirements of the Charity Commission.

Safeguarding

The PCC discussed Safeguarding at every meeting. The Diocese introduced additional training requirements for all PCC members and further requirements for churchwardens. All required training has now been accomplished with the exception of safeguarding leadership training for churchwardens, which was 50% complete at year end.

Church Working Groups

The PCC reviewed the membership of each of the Working groups, and reports from each group were received at each meeting.

Berwick Parish Church Trust

Two PCC appointed members to the Trust resigned during the year. One of these was in normal rotation and has been re-appointed. The other was a personal decision, and the vacancy has not yet been filled.

Communications

A church Facebook page has been created, and the Curate is responsible for maintaining the content.

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules that came in to effect on 2nd January 1957.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1182751

Principal address

The Parade
Berwick upon Tweed
Northumberland
TD15 1DF


Trustees

Mr R I Guthrie
Mr M Wright (resigned 31/5/2022)
Mr J B O Ayerst (resigned 30/11/2022)
Mr P R Marshall
Lady M A Mawer (resigned 30/4/2022)
Mrs P Wright
Rev. Canon D F Handley
Dr W Barrow
Mrs P J Hall (resigned 30/4/2022)
Mrs J A Guthrie
Mrs G M Guthrie
Sir P J C Mawer (resigned 30/4/2022)
Mrs M Moxon
Reverend T L Usher (resigned 31/3/2022)
Reverend T I Sample
E O Cawthorn
Mr M K Gallico
Ms A Horne
Dr D R Mason
Dr H C Mason
Mrs S J Phillips
Mr N Thompson (appointed 26/3/2022)
Mrs D Clough (resigned 30/9/2022)
Mrs P Gower (resigned 30/4/2022)

Independent Examiner

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Approved by order of the board of trustees on 27th February 2023 and signed on its behalf by:


.....
Rev. Canon D F Handley - Trustee

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2022

I have pleasure in submitting the accounts for the year to 31st December 2022 to the Annual Meeting of Berwick-upon-Tweed Holy Trinity with St Mary Parish Church.

This is perhaps a time to mention the overarching financial procedures which exist for the Church's finances. At the start of the year a budget is fixed based on estimated income and expenditure. This includes all the anticipated figures on general day to day activities and includes a contingency sum to cover unanticipated expenditure. Each PCC meeting is provided with a report from myself showing the profiled budget to the date of the meeting and comparing the actual figures with this profile. Any financial problems can therefore be quickly highlighted and, if necessary, remedial action taken.

Over the year the Church had total income of £135,000 and expenditure of £131,000 resulting in a surplus of £4,000. The detailed figures for the year are shown in the attached accounts and the total balance of funds held at the year end was £178,000.

Turning to the individual figures in the accounts I do not think it is particularly relevant or helpful to compare the figures for 2022 with those for 2021. During 2021 there were periods when, because of Covid, the Church was closed and/or there was very restricted access meaning a reduced number of services were held. I think it is much more important to highlight particular patterns or one-off figures in the accounts and I draw your attention to the following items

- Collections have reduced due to a number of regular givers either leaving or having died.
- There was a one-off bequest of £3,000.
- The card reader has produced significant income largely from visitors.
There has been a grant from Berwick Parish Church Trust to cover the cost of the recently installed sound system.
- There has been substantial monies raised at funeral services, direct appeals and various social events which has largely benefitted a number of Charities.
- The Parish Centre is now virtually back to pre covid occupation levels and is well used by many outside organisations.

In summary therefore 2022 has very much returned to normal service and this is reflected in the detailed figures in the accounts. The overall picture remains very positive but there are a number of items on the horizon which do cause concern ie the increase in future years gas/electricity charges and the ever increasing impact of Parish Share. In addition the Church is looking at ways of encouraging young people to be involved and is also looking at the possibility of having some paid admin support. These issues are however well understood and the Church is looking at ways to mitigate the financial impact on the accounts.



Ian Guthrie
Honorary Treasurer
March 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

Independent examiner's report to the trustees of Holy Trinity with St Mary, Berwick Parish Church

I report to the charity trustees on my examination of the accounts of Holy Trinity with St Mary, Berwick Parish Church (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(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 Trust 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.



Mark McLeman

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Date: *11th May 2023*

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	31/12/22 Unrestricted funds £	31/12/21 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	89,119	95,671
Charitable activities			
Church Activities	5	44,194	30,944
Other trading activities	3	937	990
Investment income	4	1,317	1,018
Other income		-	32,357
Total		<u>135,567</u>	<u>160,980</u>
 EXPENDITURE ON			
Charitable activities			
Church Activities	6	<u>131,441</u>	<u>148,978</u>
NET INCOME		4,126	12,002
 RECONCILIATION OF FUNDS			
Total funds brought forward		<u>174,051</u>	<u>162,049</u>
TOTAL FUNDS CARRIED FORWARD		<u>178,177</u>	<u>174,051</u>

The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

BALANCE SHEET
31 DECEMBER 2022

	Notes	31/12/22 Unrestricted funds £	31/12/21 Total funds £
CURRENT ASSETS			
Debtors	8	17,263	22,146
Cash at bank		<u>171,219</u>	<u>159,311</u>
		188,482	181,457
CREDITORS			
Amounts falling due within one year	9	(10,305)	(7,406)
		<u>178,177</u>	<u>174,051</u>
NET CURRENT ASSETS			
		<u>178,177</u>	<u>174,051</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>178,177</u>	<u>174,051</u>
NET ASSETS			
		<u>178,177</u>	<u>174,051</u>
FUNDS	10		
Unrestricted funds		<u>178,177</u>	<u>174,051</u>
TOTAL FUNDS		<u>178,177</u>	<u>174,051</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 27th February 2023 and were signed on its behalf by:


.....
Rev. Canon D F Handley - Trustee

The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	31/12/22	31/12/21
	£	£
Collections	64,379	67,977
Donations	4,873	8,483
Gift aid	16,867	17,211
Legacies	<u>3,000</u>	<u>2,000</u>
	<u>89,119</u>	<u>95,671</u>

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

3. OTHER TRADING ACTIVITIES		31/12/22	31/12/21
		£	£
Fundraising events		<u>937</u>	<u>990</u>
4. INVESTMENT INCOME		31/12/22	31/12/21
		£	£
Interest Received		<u>1,317</u>	<u>1,018</u>
5. INCOME FROM CHARITABLE ACTIVITIES		31/12/22	31/12/21
		£	£
Thursday Coffees	Church Activities	-	74
Parish Centre	Church Activities	8,637	5,886
Weddings & Funerals	Church Activities	9,337	8,958
Church Hire	Church Activities	1,080	740
Grants	Church Activities	9,130	7,750
Wall Safe & card machine	Church Activities	4,007	426
Alms & Special Collections	Church Activities	<u>12,003</u>	<u>7,110</u>
		<u>44,194</u>	<u>30,944</u>
Grants received, included in the above, are as follows:			
		31/12/22	31/12/21
		£	£
Music Trust		-	750
Hope Beyond - Allchurches Trust		-	3,000
Listed Places of Worship		1,859	4,000
Berwick Parish Trust		4,630	-
Northumberland County Council		819	-
Newcastle Diocese - Parish Support Grant		<u>1,822</u>	-
		<u>9,130</u>	<u>7,750</u>
6. CHARITABLE ACTIVITIES COSTS			Direct Costs
			£
Church Activities			<u>131,441</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22	31/12/21
	£	£
Other Debtors	<u>17,263</u>	<u>22,146</u>

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22	31/12/21
	£	£
Other creditors	<u>10,305</u>	<u>7,406</u>

10. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
Unrestricted funds			
General fund	134,584	702	135,286
Parish Centre Designated Fund	<u>39,467</u>	<u>3,424</u>	<u>42,891</u>
	<u>174,051</u>	<u>4,126</u>	<u>178,177</u>
TOTAL FUNDS	<u>174,051</u>	<u>4,126</u>	<u>178,177</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	126,931	(126,229)	702
Parish Centre Designated Fund	<u>8,636</u>	<u>(5,212)</u>	<u>3,424</u>
	<u>135,567</u>	<u>(131,441)</u>	<u>4,126</u>
TOTAL FUNDS	<u>135,567</u>	<u>(131,441)</u>	<u>4,126</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	127,517	7,067	134,584
Parish Centre Designated Fund	<u>34,532</u>	<u>4,935</u>	<u>39,467</u>
	<u>162,049</u>	<u>12,002</u>	<u>174,051</u>
TOTAL FUNDS	<u>162,049</u>	<u>12,002</u>	<u>174,051</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	155,095	(148,028)	7,067
Parish Centre Designated Fund	<u>5,885</u>	<u>(950)</u>	<u>4,935</u>
	<u>160,980</u>	<u>(148,978)</u>	<u>12,002</u>
TOTAL FUNDS	<u>160,980</u>	<u>(148,978)</u>	<u>12,002</u>

11. RELATED PARTY DISCLOSURES

Berwick Parish Church Trust (Charity No 517699) is a Registered Charity established to financially support Berwick Parish Church with particular items of works agreed by the Parochial Church Council. The Parochial Church Council nominates up to four Trustees for Berwick Parish Church Trust and the Vicar is an ex officio member. The total assets of Berwick Parish Church Trust at 31st December 2022 were £351,819.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	31/12/22 £	31/12/21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Collections	64,379	67,977
Donations	4,873	8,483
Gift aid	16,867	17,211
Legacies	<u>3,000</u>	<u>2,000</u>
	89,119	95,671
Other trading activities		
Fundraising events	937	990
Investment income		
Interest Received	1,317	1,018
Charitable activities		
Thursday Coffees	-	74
Parish Centre	8,637	5,886
Weddings & Funerals	9,337	8,958
Church Hire	1,080	740
Grants	9,130	7,750
Wall Safe & card machine	4,007	426
Alms & Special Collections	<u>12,003</u>	<u>7,110</u>
	44,194	30,944
Other income		
Donation - Parish Church Trust	<u>-</u>	<u>32,357</u>
Total incoming resources	135,567	160,980
EXPENDITURE		
Charitable activities		
Insurance	6,423	6,062
Light and heat	6,987	4,690
Printing and stationery	1,950	1,556
Council Tax	3,454	3,319
Repairs & church expenses	8,517	51,176
Parish Centre	3,236	950
Charitable Donations	12,003	7,082
Parish Share	55,300	51,300
Caretaker	1,976	976
Vicars Expenses	2,586	2,146
Curates Expenses	2,964	2,502
Organ and Choir	10,762	11,361
Carried forward	116,158	143,120

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	31/12/22	31/12/21
	£	£
Charitable activities		
Brought forward	116,158	143,120
Wedding & funeral costs	6,016	5,108
Organist scholarship costs	-	750
Sound System improvements	<u>9,267</u>	<u>-</u>
	<u>131,441</u>	<u>148,978</u>
Total resources expended	<u>131,441</u>	<u>148,978</u>
Net income	<u>4,126</u>	<u>12,002</u>

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY, BERWICK PARISH CHURCH

England & Wales - Charity number 1182751

Accounts

REGISTERED CHARITY NUMBER: 1182751

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021
FOR
HOLY TRINITY WITH MARY,
BERWICK PARISH COUNCIL

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick upon Tweed
Northumberland
TD15 1NP

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

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FOR THE YEAR ENDED 31 DECEMBER 2021**

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**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2021**

I have pleasure in submitting the accounts for the year to 31st December 2021 to the Annual Meeting of Berwick-upon-Tweed Holy Trinity with St Mary Parish Church.

This is perhaps a time to mention the overarching financial procedures which exist for the Church's finances. At the start of the year a budget is fixed based on estimated income and expenditure. This includes all the anticipated figures on general day to day activities and includes a contingency sum to cover unanticipated expenditure. Each PCC meeting is provided with a report from myself showing the profiled budget to the date of the meeting and comparing the actual figures with this profile. Any financial problems can therefore be quickly highlighted and, if necessary, remedial action taken. This has been particularly relevant during 2021 when the Church has continued to be impacted by the Covid pandemic.

Over the year the Church had total income of £159,000 and expenditure of £147,000 resulting in a surplus of £12,000. The detailed figures for the year are shown in the attached accounts and the total balance of funds held at the year end was £174,000. This represents a very significant achievement, and the Church does have healthy financial balances but of course associated with an historic building to maintain and develop it is prudent to have reserves to deal with any unforeseen expenses. There is also the ongoing debate on the future funding of the wider Church and a review of the Parish Share allocation with the likelihood that this will result in higher demands being asked of individual Parishes.

Turning to the individual figures in the accounts I do not think it is particularly relevant or helpful to compare the figures for 2021 with those for 2020. During both of these years there were long periods when the Church was closed and/or there was very restricted access meaning a reduced number of services were held. These periods of non-use meant that there was reduced income but it also reduced some of the running costs. I think it is much more important to highlight particular patterns or one-off figures in the accounts and I draw your attention to the following on the income side.

- Collections continue to be maintained at a high level and grateful thanks go to you all for your continued support.
- There was a one-off bequest of £2,000.
- There have been significant one-off donations and grants which are unlikely to be repeated at the same level in future years.
- There have been a number of capital works both on the Church building and the organ and these have been generously supported by grants from Berwick Parish Trust. There has also been support from the Hope Beyond Fund through Allchurches Trust and the Listed Places of Worship grant scheme to cover VAT.

On the expenditure side the following points should be noted

- Gas and electricity bills are less than normal due to the reduced usage of the Church.
- Similarly the Vicar Expenses, Curates Expenses and the caretaker costs are reduced.
- The Parish Center has had significant reductions in costs due to the restricted use.
- The repairs/expenses are substantially higher but as detailed in the notes on the income side there have been significant grant receipts to cover a large part of this cost.

In summary therefore there has been a significant surplus on the year's activities but this is largely due to the one-off factors detailed above. Overall however the current levels of income and expenditure are very close and the Church remains in a sound financial position.

Can I take this opportunity to give some personal thanks for the support given to myself over the year.

- To Rod Sobey for the work he does on the weekly envelopes and Gift Aid envelopes.
- To Mark McLeman from J H Greenwood & Co for his independent examination of the accounts and their compliance with the statutory requirements.
- To the Church Wardens, Standing Committee, Finance Committee, and PCC for their support throughout the year on a whole range of items.
- To Berwick Parish Church Trust for their continued support in ensuring that funds are in place to cover major structural repairs/expenses within our beautiful Church.
- To Dennis, our Vicar, for the unseen housekeeping jobs which he has carried out during the year thereby saving the Church a great deal of expense.
- To the Fabric Committee members for the numerous tasks they carry out on a voluntary basis.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2021

A number of challenges lie ahead as life begins to return to normality but we can do so in the confidence that our finances are in good shape.

Ian Guthrie
Honorary Treasurer
February 2022

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

PCC Meetings

The PCC met five times and the Standing Committee six times from April 2021 to March 2022. Each body usually meets bi-monthly in alternate months. A half day PCC session was held on 19 June 2021 to help determine the next steps in developing the mission and ministry of the church. Progress against the actions identified at this half day session was then reviewed regularly at the following meetings.

Financial responsibility

The PCC reviewed Income and Expenditure statements from the Treasurer at each meeting and approved the End of Year Accounts.

The PCC approved the following expenditure:

- i. An increase in the amount paid to the Diocese in the Parish Share for 2022.
- ii. Funding for additional repairs to the organ.
- iii. The purchase of a card reader to allow electronic donations in the church.
- iv. The purchase of a photocopier for the Parish Office.
- v. Funding for the development of the new church website
- vi. Funding for the installation of broadband into the church and parish centre.
- vii. Funding for the installation of curtains and blinds in the Parish Centre.

The help of the Berwick Parish Church Trust in meeting the cost of some of these items is gratefully acknowledged.

Worship

The PCC approved the new Seasonal Service Books for use during the 10am Sunday Service. The Bishop of Berwick visited the Parish on 15th August 2021. The PCC completed the Diocesan Self Review Questionnaire as part of the Diocesan Transformation strategy and also contributed to the process for identifying the next Bishop of Newcastle.

Church Fabric

The PCC received reports from the Fabric Group at each meeting and reviewed the Programme of Works. An annual review was completed in November 2021 and was presented to the Berwick Parish Church Trust meeting in December 2021. Initial discussions to consider the possible re-ordering of parts of the church were held.

Governance

The PCC Guide to Safeguarding was approved on 18 April 2021 at the APCM.

The PCC appointed a Parish Environment Champion on 18 May 2021 and the Parish Environmental Policy was approved on 21 September 2021.

The Parish Recruitment of Ex-offenders Policy was approved on 19 June 2021 along with the Parish Safer Recruitment Policy.

A member of the congregation was co-opted onto the PCC on 21 September 2021.

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021**

Governance cont..

The Parish GDPR documents were reviewed, updated, and approved on 9 November 2021 along with the Parish Photography and Filming in Churches Privacy Notice and the Terms and Conditions for the Hire of the Church and Parish Centre document.

The Organ policy was reviewed and updated.

Safeguarding

The PCC discussed Safeguarding at every meeting and the Parish Safeguarding Officer presented a report which included an annual review of the policy at the PCC meeting on 21 September 2021. At the request of the PCC, the Curate created a Safeguarding Folder to include Parish, Diocesan and National guidelines & information.

Church Working Groups

The PCC completed a review of the membership and function of each of the working groups. A member of the PCC is part of each group. A summary of the work carried out by each of the groups over the last year is available in the Annex.

Berwick Parish Church Trust

During the year the PCC approved the appointment of two PCC Trustees to the Berwick Parish Church Trust.

Communication

Approval and funding was given for the printing and distribution of Christmas cards to all parishioners by the Communications Group.

Jane Hall, PCC Secretary

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules that came in to effect on 2nd January 1957.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1182751

Principal address

The Parade
Berwick upon Tweed
Northumberland
TD15 1DF

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021**


Trustees

R I Guthrie
M Wright
J B O Ayerst
P R Marshall
Mrs M R Rowland (resigned 18/4/2021)
Lady M A Mawer
Mrs P Wright
Dr N Dalrymple (resigned 18/4/2021)
Rev. Canon D F Handley
Mrs S S Rhodes (resigned 18/4/2021)
Dr W Barrow
Mrs P J Hall
Mrs J A Guthrie
Mrs G M Guthrie
Sir P J C Mawer
Mrs M Moxon
Reverend T L Usher Trustee
Reverend T I Sample Trustee

Independent Examiner

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Approved by order of the board of trustees on 14TH MARCH 2022 and signed on its behalf by:


.....
Rev. Canon D F Handley - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

Independent examiner's report to the trustees of Holy Trinity with St Mary, Berwick Parish Church

I report to the charity trustees on my examination of the accounts of Holy Trinity with St Mary, Berwick Parish Church (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(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 Trust 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.



Mark McLeman
Chartered Accountant (ICAEW)
J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Date: 5th April 2022

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	31/12/21 Unrestricted funds £	31/12/20 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2	95,671	82,867
Charitable activities			
Church Activities	5	30,944	12,804
Other trading activities	3	990	649
Investment income	4	1,018	1,296
Other income		32,357	6,631
Total		160,980	104,247
 EXPENDITURE ON			
Charitable activities			
Church Activities	6	148,978	123,950
NET INCOME/(EXPENDITURE)		12,002	(19,703)
 RECONCILIATION OF FUNDS			
Total funds brought forward		162,049	181,752
TOTAL FUNDS CARRIED FORWARD		174,051	162,049


The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

BALANCE SHEET
31 DECEMBER 2021

	Notes	31/12/21 Unrestricted funds £	31/12/20 Total funds £
CURRENT ASSETS			
Debtors	8	22,146	17,834
Investments	9	-	20,000
Cash at bank		159,311	137,926
		<u>181,457</u>	<u>175,760</u>
CREDITORS			
Amounts falling due within one year	10	(7,406)	(13,711)
		<u>174,051</u>	<u>162,049</u>
NET CURRENT ASSETS			
		<u>174,051</u>	<u>162,049</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>174,051</u>	<u>162,049</u>
NET ASSETS			
		<u>174,051</u>	<u>162,049</u>
FUNDS			
Unrestricted funds	11	174,051	162,049
		<u>174,051</u>	<u>162,049</u>
TOTAL FUNDS			
		<u>174,051</u>	<u>162,049</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 14TH MARCH 2022 and were signed on its behalf by:


D F Handley - Trustee

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	31/12/21	31/12/20
	£	£
Collections	67,977	65,668
Donations	8,483	1,615
Gift aid	17,211	15,584
Legacies	2,000	-
	<u>95,671</u>	<u>82,867</u>

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

3. OTHER TRADING ACTIVITIES		31/12/21	31/12/20
		£	£
	Fundraising events	990	649
		<u> </u>	<u> </u>
4. INVESTMENT INCOME		31/12/21	31/12/20
		£	£
	Interest Received	1,018	1,296
		<u> </u>	<u> </u>
5. INCOME FROM CHARITABLE ACTIVITIES		31/12/21	31/12/20
		£	£
	Thursday Coffees	74	24
	Parish Centre	5,886	11,077
	Weddings & Funerals	8,958	1,332
	Church Hire	740	-
	Grants	7,750	-
	Wall Safe	426	371
	Alms & Special Collections	7,110	-
		<u> </u>	<u> </u>
		30,944	12,804
		<u> </u>	<u> </u>
Grants received, included in the above, are as follows:			
		31/12/21	31/12/20
		£	£
	Music Trust	750	-
	Hope Beyond - Allchurches Trust	3,000	-
	Listed Places of Worship	4,000	-
		<u> </u>	<u> </u>
		7,750	-
		<u> </u>	<u> </u>
6. CHARITABLE ACTIVITIES COSTS			Direct Costs
			£
	Church Activities		148,978
			<u> </u>

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21	31/12/20
	£	£
Other Debtors	22,146	17,834
	<u>22,146</u>	<u>17,834</u>

9. CURRENT ASSET INVESTMENTS

	31/12/21	31/12/20
	£	£
National Savings Income Bonds	-	20,000
	<u>-</u>	<u>20,000</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21	31/12/20
	£	£
Other creditors	7,406	13,711
	<u>7,406</u>	<u>13,711</u>

11. MOVEMENT IN FUNDS

	At 1.1.21	Net movement in funds	At 31.12.21
	£	£	£
Unrestricted funds			
General fund	127,517	7,067	134,584
Parish Centre Designated Fund	34,532	4,935	39,467
	<u>162,049</u>	<u>12,002</u>	<u>174,051</u>
TOTAL FUNDS	<u>162,049</u>	<u>12,002</u>	<u>174,051</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	155,095	(148,028)	7,067
Parish Centre Designated Fund	5,885	(950)	4,935
	<u>160,980</u>	<u>(148,978)</u>	<u>12,002</u>
TOTAL FUNDS	<u>160,980</u>	<u>(148,978)</u>	<u>12,002</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

11. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	150,907	(23,390)	127,517
Parish Centre Designated Fund	30,845	3,687	34,532
	<u>181,752</u>	<u>(19,703)</u>	<u>162,049</u>
TOTAL FUNDS	<u>181,752</u>	<u>(19,703)</u>	<u>162,049</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	93,170	(116,560)	(23,390)
Parish Centre Designated Fund	11,077	(7,390)	3,687
	<u>104,247</u>	<u>(123,950)</u>	<u>(19,703)</u>
TOTAL FUNDS	<u>104,247</u>	<u>(123,950)</u>	<u>(19,703)</u>

12. RELATED PARTY DISCLOSURES

Berwick Parish Church Trust (Charity No 517699) is a Registered Charity established to financially support Berwick Parish Church with particular items of works agreed by the Parochial Church Council. The Parochial Church Council nominates up to four Trustees for Berwick Parish Church Trust and the Vicar is an ex officio member. The total assets of Berwick Parish Church Trust at 31st December 2021 were £389,560.

**HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	31/12/21 £	31/12/20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Collections	67,977	65,668
Donations	8,483	1,615
Gift aid	17,211	15,584
Legacies	2,000	-
	95,671	82,867
Other trading activities		
Fundraising events	990	649
Investment income		
Interest Received	1,018	1,296
Charitable activities		
Thursday Coffees	74	24
Parish Centre	5,886	11,077
Weddings & Funerals	8,958	1,332
Church Hire	740	-
Grants	7,750	-
Wall Safe	426	371
Alms & Special Collections	7,110	-
	30,944	12,804
Other income		
Donation - Parish Church Trust	32,357	6,631
	160,980	104,247
EXPENDITURE		
Charitable activities		
Insurance	6,062	6,003
Light and heat	4,690	5,430
Printing and stationery	1,556	1,190
Council Tax	3,319	3,267
Repairs & Maintenance	51,176	13,117
Parish Centre	950	7,390
Charitable Donations	7,082	1,476
Parish Share	51,300	51,300
Caretaker	976	1,967
Vicars Expenses	2,146	2,211
Curates Expenses	2,502	1,557
Organ and Choir	11,361	10,652
Carried forward	143,120	105,560

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	31/12/21	31/12/20
	£	£
Charitable activities		
Brought forward	143,120	105,560
Crib service costs	-	950
Alter cross & candlesticks	-	17,440
Wedding & funeral costs	5,108	-
Organist scholarship costs	750	-
	<u>148,978</u>	<u>123,950</u>
Total resources expended	<u>148,978</u>	<u>123,950</u>
Net income/(expenditure)	<u>12,002</u>	<u>(19,703)</u>

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY, BERWICK PARISH CHURCH

England & Wales - Charity number 1182751

Accounts

REGISTERED CHARITY NUMBER: 1182751

REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

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FOR THE YEAR ENDED 31 DECEMBER 2020

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HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

OPERATING AND FINANCIAL REVIEW
FOR THE YEAR ENDED 31 DECEMBER 2020

I have pleasure in submitting the accounts for the year to 31st December 2020 to the Annual Meeting of Berwick upon Tweed Holy Trinity with St Mary Parish Church.

This is perhaps a time to mention the overarching financial procedures which exist for the Church's finances. At the start of the year a budget is fixed based on estimated income and expenditure. This includes all the anticipated figures on general day to day activities and also includes a contingency sum to cover unanticipated expenditure. Each PCC meeting is provided with a report from myself showing the profiled budget to the date of the meeting and comparing the actual figures with this profile. Any financial problems can therefore be quickly highlighted and, if necessary, remedial action taken. This has been particularly relevant during 2020 when the Covid pandemic has had such a fundamental impact on the Church and its finances.

The accounts show that there was an overall deficit of £2,262 over the year and in addition £17,440 was spent from the £50,000 legacy left to the Church in 2018 by the late Frank Lough to purchase a new silver cross and Candlesticks. These are a lasting memory of Frank and Pat and recognise all their work and generosity to the Church over many years. The balance of funds held at the yearend is £162,049 and the split of these funds is detailed in the attached financial statement. The Church continues to have healthy financial balances but of course associated with an historic building to maintain and develop it is prudent to have reserves to deal with any unforeseen expense. There is also the ongoing debate on the future funding of the wider Church and the likelihood that this will result in higher demands being asked of individual Parishes.

Turning to the individual figures in the accounts I do not think it is particularly relevant or helpful to compare the figures for 2020 with those for 2019. This year has been quite unique because the Church has either been completely closed or only open for restricted services during large parts of the year. This has obviously had a major impact on the level of giving during the year and whilst the vast majority of regular givers have maintained their donations the Church has lost out on the significant amounts of casual giving from attendees and visitors. In addition, the Parish Centre has been effectively closed since March 2020 with the resultant loss of income. This loss however has been effectively negated by an award of one of the Government Covid grants to support affected businesses. On the expenditure side there have been some resultant savings again largely due to the Covid related changes.

I cannot miss this opportunity to extend grateful thanks to every-one in the congregation who supported our funding campaign which was launched in February 2020. The Church has, for many years, had a regular pattern of a funding campaign each three years and the 2020 campaign built on the generous pattern of support which has evolved over the years. Many thanks to you all.

Can I add a few personal thanks to those who help make my job so much easier:

- to Rod Sobey for the tremendous work he does on the weekly envelopes and Gift Aid envelopes.
- to Mark McLeman from J H Greenwood & Co for his independent examination of the accounts and their compliance with the statutory requirements.
- to the Church Wardens, Standing Committee, Finance Committee, and PCC for their support throughout the year on a whole range of items.
- to Berwick Parish Church Trust for their continued support in ensuring that funds are in place to cover major structural repairs/expenses on our beautiful Church.

Finally, on behalf of us all, I must thank Dennis, our Vicar, for the numerous unseen housekeeping jobs which he has carried out during the year thereby saving the Church a great deal of expense. These tasks have been carried out so efficiently and to such a professional standard (and without the associated professional bill).

A number of challenges lie ahead as we begin to see shoots of a normal life and I am sure that we all welcome the opportunity to meet up and socialise in a way that was so much taken for granted in the past. We can do so with confidence that our finances are in good shape.

Ian Guthrie Honorary Treasurer

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

PCC Meetings

There have been five PCC meetings (four via Zoom) and six Standing Committee meetings (five via Zoom) between April 2020 to March 2021. Each body usually meets bi-monthly in alternate months.

The APCM was due to take place on 26 April 2020 but was postponed until 4 October 2020 due to the Government lockdown in response to the Coronavirus pandemic.

Financial responsibility

The PCC reviewed Income and Expenditure statements from the Treasurer at each meeting and approved the End of Year Accounts.

The 2020 Funding Campaign commenced in February 2020.

Worship

Following the first lockdown imposed by the government on 23 March 2020 the PCC approved the suspension of services and then a gradual re-introduction of services via zoom and in person. Risk assessments were approved at each stage to ensure the safety of parishioners and that national guidelines were followed.

Services began being live streamed via Zoom during Holy Week 2020. Sunday (10:00am) and Thursday morning services were then streamed each week.

The church reopened for Private Prayer on 15 June 2020 and opened for public worship at 10:00am on the 12 July 2020. The 8:30am Sunday service was re-introduced in September 2020.

Weekly Tea & Chat sessions started on 7 April 2020 and were held via zoom.

During the December lockdown arrangements for a 'drive-in' Crib Service held on Christmas Eve were approved and the PCC supported the Advent Window initiative which took place within the town and the purchase of life-size wooden Nativity figures to provide a focus for the Crib service as well as for future use.

Church Fabric

The PCC received reports from the Fabric Group at each meeting and a Programme of Works to the Fabric 2020 - 2021 has been agreed.

Following the retirement of the previous architect the PCC approved the appointment of a new architect the appointment was also approved by The Diocesan Advisory Committee.

The work of the church development group was put on hold due to the pandemic.

It was agreed that the trial of the Children's area in church had been a success and that it should be made permanent. A faculty application will be required.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

A silver Altar cross and candlesticks, purchased thanks to a generous donation from the estate of Frank Lough, were blessed by the Vicar upon their first use at Christmas.

Governance

Work has progressed on the creation of a PCC Guide to Safeguarding document. The APCM will be asked to approve the document.

A member of the church choir was co-opted onto the PCC on 10 November 2020 for a second year.

The new Archdeacon of Lindisfarne visited the parish on 23 November 2020 and met with members of the clergy and standing committee.

A catalogue of Monuments and Memorials within the church and churchyard was completed. None were identified as having links to slave trading or slave ownership.

A list of gifts to the church has been compiled.

Church Working Groups

The work of many Groups had to be suspended because of the restrictions imposed by the pandemic but reports from those which were able to continue to function are available in an Annex.

Church Schools

The PCC approved the re-appointment of two Foundation Governors for a second term at Holy Trinity School.

Berwick Parish Church Trust

A report from the Trust is being circulated separately. The PCC wishes to record its gratitude to the Trust for its grant of up to £50,000 towards an agreed programme of work to the fabric of the church, including the organ, to be carried out in 2021.

Communication

In response to the pandemic an email distribution list was created to allow information to be disseminated to parishioners more easily.

Approval was given to a budget to update the church website and a budget to allow installation of broadband and wi-fi into the church.

Approval was given for the printing and distribution of Christmas cards within the parish. The designs on the card had been produced by a pupil at each of the church schools.

Jane Hall, PCC Secretary

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules that came in to effect on 2nd January 1957.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1182751

Principal address

The Parade
Berwick upon Tweed
Northumberland
TD15 1DF

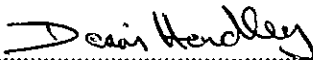
Trustees

R I Guthrie
M Wright
J B O Ayerst
P R Marshall
Mrs M R Rowland
Lady M A Mawer
Mrs P Wright
Dr N Dalrymple
Rev. Canon D F Handley
Mrs S S Rhodes
Mrs K E Cousland (resigned 4/10/2020)
Dr W Barrow
Mrs P J Hall
Mrs J A Guthrie
Mrs G M Guthrie
Sir P J C Mawer
Mrs M Moxon
Reverend T L Usher Trustee
Reverend T I Sample Trustee

Independent Examiner

J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Approved by order of the board of trustees on 9TH MARCH 2021 and signed on its behalf by:



.....
Rev. Canon D F Handley - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

Independent examiner's report to the trustees of Holy Trinity with St Mary, Berwick Parish Church

I report to the charity trustees on my examination of the accounts of Holy Trinity with St Mary, Berwick Parish Church (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

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

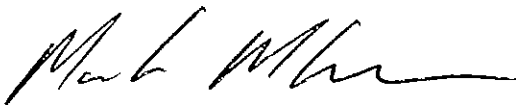
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Trust 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.



Mark McLeman
Chartered Accountant (ICAEW)
J.H. Greenwood & Company
Chartered Accountants
Ava Lodge
Castle Terrace
Berwick Upon Tweed
Northumberland
TD15 1NP

Date: 15/9/2021.....

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	31/12/20 Unrestricted funds £	31/12/19 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		82,867	94,591
Charitable activities			
Church Activities		12,804	15,817
Other trading activities	2	649	2,334
Investment income	3	1,296	666
Other income		6,631	39,531
Total		104,247	152,939
 EXPENDITURE ON			
Charitable activities			
Church Activities		123,950	163,201
NET INCOME/(EXPENDITURE)		(19,703)	(10,262)
 RECONCILIATION OF FUNDS			
Total funds brought forward		181,752	192,014
TOTAL FUNDS CARRIED FORWARD		162,049	181,752

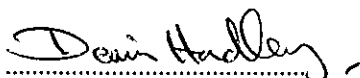
The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

BALANCE SHEET
31 DECEMBER 2020

	Notes	31/12/20 Unrestricted funds £	31/12/19 Total funds £
CURRENT ASSETS			
Debtors	5	17,834	31,938
Investments	6	20,000	20,000
Cash at bank		137,926	144,426
		<u>175,760</u>	<u>196,364</u>
CREDITORS			
Amounts falling due within one year	7	(13,711)	(14,612)
		<u>162,049</u>	<u>181,752</u>
NET CURRENT ASSETS			
		<u>162,049</u>	<u>181,752</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>162,049</u>	<u>181,752</u>
NET ASSETS			
		<u>162,049</u>	<u>181,752</u>
FUNDS			
Unrestricted funds	8	162,049	181,752
		<u>162,049</u>	<u>181,752</u>
TOTAL FUNDS			
		<u>162,049</u>	<u>181,752</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 9TH MARCH 2021..... and were signed on its behalf by:


.....
D F Handley - Trustee

The notes form part of these financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31/12/20	31/12/19
	£	£
Fundraising events	649	2,334

3. INVESTMENT INCOME

	31/12/20	31/12/19
	£	£
Interest Received	1,296	666

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/20	31/12/19
	£	£
Other Debtors	17,834	31,938
	<u> </u>	<u> </u>

6. CURRENT ASSET INVESTMENTS

	31/12/20	31/12/19
	£	£
National Savings Income Bonds	20,000	20,000
	<u> </u>	<u> </u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/20	31/12/19
	£	£
Other creditors	13,711	14,612
	<u> </u>	<u> </u>

8. MOVEMENT IN FUNDS

	At 1.1.20	Net movement in funds	At 31.12.20
	£	£	£
Unrestricted funds			
General fund	150,907	(23,390)	127,517
Parish Centre Designated Fund	30,845	3,687	34,532
	<u> </u>	<u> </u>	<u> </u>
	181,752	(19,703)	162,049
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>181,752</u>	<u>(19,703)</u>	<u>162,049</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

8. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	93,170	(116,560)	(23,390)
Parish Centre Designated Fund	11,077	(7,390)	3,687
	<u>104,247</u>	<u>(123,950)</u>	<u>(19,703)</u>
TOTAL FUNDS	<u>104,247</u>	<u>(123,950)</u>	<u>(19,703)</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	150,751	156	150,907
Parish Centre Designated Fund	41,263	(10,418)	30,845
	<u>192,014</u>	<u>(10,262)</u>	<u>181,752</u>
TOTAL FUNDS	<u>192,014</u>	<u>(10,262)</u>	<u>181,752</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	120,747	(120,591)	156
Parish Centre Designated Fund	32,192	(42,610)	(10,418)
	<u>152,939</u>	<u>(163,201)</u>	<u>(10,262)</u>
TOTAL FUNDS	<u>152,939</u>	<u>(163,201)</u>	<u>(10,262)</u>

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

9. RELATED PARTY DISCLOSURES

The Parish Church Trust is an independent body which ensures that the building is maintained to a high standard. Although the Parish Church Trust is independent, 4 trustees are nominated by the Parish Church Council.

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	31/12/20	31/12/19
	£	£
INCOME AND ENDOWMENTS		
Donations and legacies		
Collections	65,668	75,027
Donations	1,615	1,180
Gift aid	15,584	16,384
Legacies	-	2,000
	82,867	94,591
Other trading activities		
Fundraising events	649	2,334
Investment income		
Interest Received	1,296	666
Charitable activities		
Thursday Coffees	24	299
Parish Centre	11,077	10,191
Weddings & Funerals	1,332	2,957
Church	-	300
Wall Safe	371	2,070
	12,804	15,817
Other income		
Donation - Parish Church Trust	6,631	34,531
Insurance claim	-	5,000
	6,631	39,531
Total incoming resources	104,247	152,939
EXPENDITURE		
Charitable activities		
Insurance	6,003	6,042
Light and heat	5,430	6,952
Postage and stationery	1,190	1,020
Council Tax	3,267	3,256
Repairs & Maintenance	13,117	24,793
Church Centre Refurbishment	-	37,576
Defibrillator	-	1,750
Carried forward	29,007	81,389

This page does not form part of the statutory financial statements

HOLY TRINITY WITH ST MARY,
BERWICK PARISH CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	31/12/20	31/12/19
	£	£
Charitable activities		
Brought forward	29,007	81,389
Quinquennial Inspection	-	1,501
Parish Centre	7,390	5,034
Charitable Donations	1,476	9,587
Parish Share	51,300	51,299
Caretaker	1,967	430
Vicars Expenses	2,211	3,427
Curates Expenses	1,557	2,686
Organ and Choir	10,652	7,848
Crib service costs	950	-
Alter cross & candlesticks	17,440	-
	<u>123,950</u>	<u>163,201</u>
Total resources expended	<u>123,950</u>	<u>163,201</u>
Net expenditure	<u>(19,703)</u>	<u>(10,262)</u>

This page does not form part of the statutory financial statements