

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

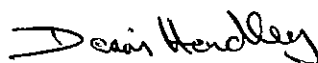
Trustees

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').

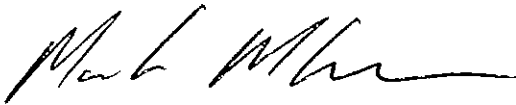
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

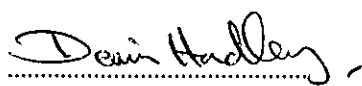
The notes form part of these financial statements

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)
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	8		
Unrestricted funds		<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
	<u> </u>	<u> </u>

3. INVESTMENT INCOME

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

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>17,834</u>	<u>31,938</u>

6. CURRENT ASSET INVESTMENTS

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

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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
	<hr/> 82,867	<hr/> 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
	<hr/> 12,804	<hr/> 15,817
Other income		
Donation - Parish Church Trust	6,631	34,531
Insurance claim	-	5,000
	<hr/> 6,631	<hr/> 39,531
Total incoming resources	<hr/> 104,247	<hr/> 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	-
	<hr/> 123,950	<hr/> 163,201
Total resources expended	<hr/> 123,950	<hr/> 163,201
Net expenditure	<hr/> <hr/> (19,703)	<hr/> <hr/> (10,262)

This page does not form part of the statutory financial statements