

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 Annexe.

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

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

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	11		
Unrestricted funds		<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
	Activity	£	£
Thursday Coffees	Church Activities	74	24
Parish Centre	Church Activities	5,886	11,077
Weddings & Funerals	Church Activities	8,958	1,332
Church Hire	Church Activities	740	-
Grants	Church Activities	7,750	-
Wall Safe	Church Activities	426	371
Alms & Special Collections	Church Activities	7,110	-
		<u>30,944</u>	<u>12,804</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>7,750</u>	<u> </u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £
Church Activities	<u>148,978</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	-
	<hr/> 95,671	<hr/> 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	-
	<hr/> 30,944	<hr/> 12,804
Other income		
Donation - Parish Church Trust	32,357	6,631
	<hr/>	<hr/>
Total incoming resources	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><u>12,002</u></u>	<u><u>(19,703)</u></u>

This page does not form part of the statutory financial statements