

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

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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 Unrestricted funds £	31/12/22 Total 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		<u>178,177</u>	<u>174,051</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>206,203</u></u>	<u><u>178,177</u></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> </u>	<u> </u>
NET CURRENT ASSETS		<u>206,203</u>	<u>178,177</u>
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
	Activity	£	£
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>-</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	Transfers between funds	At 31.12.23
	£	in funds	£	£
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	<u>-</u>	<u>-</u>	<u>85,202</u>	<u>85,202</u>
	<u>178,177</u>	<u>28,026</u>	<u>-</u>	<u>206,203</u>
TOTAL FUNDS	<u>178,177</u>	<u>28,026</u>	<u>-</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	<u>5,176</u>	<u>(3,726)</u>	<u>1,450</u>
	<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