

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. OSWIN'S WYLAM

England & Wales · Charity number 1187983

Details

Other names	ST. OSWINS CHURCH WYLAM, WYLAM ST. OSWIN'S PCC
Status	Registered
Legal form	Other
Registered	2020-02-14
Register	View on the Charity Commission register

Contact

Address	St Oswin's Church Church Road Wylam NE41 8AT
Phone	01661853254
Email	andrew-major@btconnect.com
Website	www.pontandynechurches.com

Activities

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

Activities: REGULAR PUBLIC WORSHIP OPEN TO ALL.THE PROVISION OF SPACE FOR PERSONAL PRAYER AND CONTEMPLATION.TEACHING OF CHRISTIANITY THROUGH SERMONS, COURSES AND SMALL GROUPS.PASTORAL WORK, TAKING OF RELIGIOUS ASSEMBLIES IN SCHOOLS, PROMOTING THE WHOLE MISSION OF THE CHURCH.SUPPORTING OTHER CHARITIES IN THE UK AND OVERSEAS.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Northumberland

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£97,503	£91,688	-	-
2023-12-31	£100,528	£93,294	-	-
2022-12-31	£100,672	£105,712	-	-
2021-12-31	£154,643	£141,282	-	-
2020-12-31	£95,837	£73,930	-	-

Trustees

Name	Role	Appointed
Andrew Philip Major		2023-03-05
Eniekeye Gosling		2022-04-24
Fiona Alice Oomes		2006-04-04
Judith Marr		2023-03-05
Professor Lesley Karen Twomey		2017-04-30
Rev Angus Palmer		2011-04-12
Robin Meryl Piette		2011-04-12

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. OSWIN'S WYLAM

England & Wales - Charity number 1187983

Accounts

St Oswin's Church, Wylam

www.pontandtynechurches.com

Registered Charity No. 1187983



Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31 December 2024

Parish Vicar:
Revd Tom Birch

Bank:
Barclays Bank UK Plc
Leicester
LE27 2BB

Independent Examiner:
Ms Beth Ramsden

Reference and administrative information

Wylam St Oswin's Church is situated on Church Road adjacent to the centre of the village of Wylam Northumberland. It is part of the Deanery of Corbridge and the Diocese of Newcastle-upon-Tyne. Correspondence for the PCC may be addressed to The Vicarage, Church Road, Wylam, NE41 8AT.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church meeting (APCM), together with co-options, in accordance with the Church Representation Rules.

The following served as members of the PCC from 1st January 2024 until the date shown (The trustees):

Incumbent Revd Tom Birch, Vicar (Chairman)

Wardens: Mrs Enikeye Gosling

Representatives on Deanery Synod (& PCC Members):

Mr Peter Taylor (Secretary)
Prof Lesley Twomey

Other Members:

Mr Andrew Major (Treasurer)
Mrs Judy Marr
Mrs Fiona Oomes
Revd Angus Palmer
Mrs Janet Palmer
Mrs Robin Piette
Mrs Jane Teasdale

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under and is governed by The Parochial Church Councils (Powers) Measure 1956 as amended. (This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"). It is also subject to The Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). With effect from 14th February 2020 the PCC is now registered with the Charity Commission (No. 1187983). Individuals when completing their self-assessment tax return may nominate Wylam St Oswin's PCC under reference AAG59JG to receive any refund. This is in addition to the Gift Aid scheme.

The method of appointment to the PCC is set out in the Church Representation Rules. It is an important policy that all church communicants (over 16 years) reflecting the diversity of the congregation are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

Committees: The PCC operates through a number of committees that meet between full meetings of the PCC.

Standing Committee: This is the only committee required by law. It has the power to transact the business of the PCC between its meetings subject to any directions given by the Council.

Parish Prayer/Care Committee: Meets on a regular basis. Arranges to visit those in need and the administration of Home Communion.

Church Hall Management Committee: Meets on as required basis and generally includes Wardens, Treasurer, Incumbent, Jane Teasdale and John Teasdale (co-opted to committee for career experience in property)

Safeguarding

Enikeye Gosling is our Parish Safeguarding Officer (PSO). A link to our safeguarding policy and the Diocesan training provided can be found on our website www.pontandynechurches.com/safeguarding-training

Activities - St. Oswin's PCC has the responsibility of co-operating with the incumbent, Reverend Tom Birch in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church, the Church Hall and the Church grounds.

Reverend Birch has responsibilities for 3 churches -St Oswin's, St Mary's Ovingham and St Andrew's Heddon with additional links with St Mary the Virgin, Stamfordham and Holy Trinity, Matfen. St Oswin's has services on 1st, 2nd and 4th Sundays at 10 am all of which are Parish Communion Services except for every second Sunday which is led by a lay member of the congregation. Every first and fourth week the services are livestreamed to a virtual congregation averaging 5. In addition, there is a BCP Sunday service at 8am on 2nd, 3rd and 4th Sundays and a weekly BCP Communion Service at 9.30am every Thursday. On the 3rd Sunday, we have an 'Open House' service in the Hall at 4pm to attract families and those that wish to try a different kind of worship in a more relaxed setting.

St Oswin's is also an active member of Wylam and District Churches. As such, we cooperate on key events in the church calendar and ensure the congregations at Easter, Christmas and Remembrance Sunday are combined in their worship. We led a village carol service this year at Charlie's Corner with over 100 attending with lots of interaction and hot chocolate available. Our thanks to Peter Tayler for his organisation.

St Oswin's encourages **charitable giving** to the wider community and has raised £4,556 this year with a refreshed list of charities and collections at the 9 funerals we have had in 2024.

A contactless terminal was installed in January 2023 to meet the needs of those that do not have cash on Sundays or at events; £841 has been raised using this in 2024.

Within our parish community, the annual **Jump for Joy** event raised a net figure of £1,340 in May for St Oswin's youth work (not included in above charitable giving total). Thank you to the many that continue to assist at Jump for Joy including the Uniformed Organisations.

Fabric Report - This year, regular maintenance has taken place at the Church and Hall – alarm, fire extinguishers and various repairs. Our thanks to John Teasdale for his leadership in this area.

The workings of the **clock** have been restored following a long period of its malfunctioning and then cessation, the clock restarted in August 2023 thanks to a Wylam Parish Council grant. It was noted that further repairs were required in September 2023 when the quarter and half hour chimes ceased, this was scheduled for 2024 and indeed has been completed.

Regarding **electricity** at the Hall, a working group has been considering PV panels and the decisions to erect 19 panels was made in 2024. The panels have now been installed in January 2025 and we benefit from the generated power immediately. Registration is underway to benefit from energy sold to the grid. The gas boiler in the Church is now at least 15 years old and it is unlikely a new gas-powered system will be permitted by the diocese. Remote heating management via 'Hive' has been installed in the Hall and Church.

Our thanks to the rota of cleaning volunteers who quietly ensure our Church remains spotless for the congregation and visitors alike.

There remains some capacity for new lettings of the **Hall**, although it is very well used by our associated uniformed organisations and community groups – keep fit, yoga, karate etc. Rental rates have been addressed with all hirers in 2024 and this will assist in balancing out the hikes in electricity and gas which have virtually doubled this year. Our thanks to Hanna Udoenko who manages our busy schedule of Hall bookings and payments.

Work to the tower steps to improve safety and reduce risk remains pending as we search for a suitable stonemason.

Garden and Grounds – The Church garden continues to be like the Forth Road Bridge – the work is never finished! The last twelve months have been challenging. Parts of the summer were very hot and dry (not that the weeds minded), and it feels like it has rained for the rest of the time (not that the weeds minded), consequently I have not done as much as in previous years.

I want to thank the "Grass Cutters" who regularly cut the grass which goes a long way to making our grounds look so nice. And a big thank you to everyone else who helps in the garden. (Jane Teasdale)

Mothers' Union – The St Oswin's MU Branch currently has 13 members who collectively organise meetings and manage the group, meeting monthly either in church or member's homes. A successful

Afternoon Tea was held last July which raised funds for MU work at home and overseas, and MU members contribute in a variety of ways in support of the life of St. Oswin's. (Karen Webster)

Bell Ringers Report - During the year, in addition to regular Sunday service ringing, the bell ringers have marked several special occasions:

Rang for one wedding; Rang for the funeral of Ted Gordon on 9th May;

Rang 4 quarter peals to celebrate St Oswin's Day; 60th Anniversary of the ordination of Rev Angus Palmer; 17th Birthday of Isaac Cairns and Remembrance Day (half muffled)

Additionally, we hosted visits from 2 visiting bands, including one that rang a quarter peal. (Kevin Webster)

Treasurer's Report - 2024 total revenues (Hall and General Account combined) were £87,673 with £80,332 of costs netting a surplus of £7,341. Planned Giving remains the vital source of our income and in 2024 this declined by £6,579 or 12.4%. We now have 54 regular donors to the Church, having lost 5 donors in 2024. We have undertaken a drive to migrate people on to the Parish Giving Scheme with some success (5 donors now give this way) – which enables inflation proofing and streamlines cashflow; we have added to revenues by getting a contactless terminal at the back of church and are always happy to sign up new donors. My thanks to Karen Webster who continues to keep our Gift Aid maximised and in order.

The Church has been busy with 10 funerals (including ashes burials and cremation services) and 1 wedding which show in the fees received section.

Income from Trusts also rose as the markets have further improved this year and the Hedley charities income has been redirected into our main bank account to support the costs of our (paid for) mowing services around the Church Hall (Garden Fund)

Parish Share has been paid in full this year at £51,000 and after considerable deliberation we have agreed to increase this in 2025 to £55,000. This will likely involve drawing down on one of our fund reserves which is less than ideal.

These funds have either remained static (Organ and Flower); increased (Bells and Youth Fund) or decreased with capital expenditure last year (Clock's partial repair from the Legacy part of the Church Building Fund). We have transferred a further £5,000 to the Reserves fund from the Hall Trading account. We now believe this fund to be adequate in case of any unforeseen issues.

Outlook for 2025 offers no reason to be overly confident. We will have increases in utility costs (full year) and the idea of needing to find a new heating solution in the church as our boiler gets older remains present but so far it has not proved necessary. However, we continue to benefit from our Hall for revenue generation and this made a surplus of £1,293 last year (£2,835 2023) and remains available for more lettings. We expect Hall rental increases to feed through this next full year and are excited about the impact the panels (installed in January) will have in reducing our electricity bills and can look at the feasibility of linking the church to the batteries in the Hall as we will be generating enough to power both buildings. This will be something that will assist if our next heating solution in Church will be powered by electricity. It should be noted that increases in utility costs are the only reason our surplus from the Hall is reduced in 2024.

2025 is also our Quinquennial year which we will need to pay for from the Church Building Fund. This will involve a structural survey of the Church fabric by a suitably qualified professional to be appointed in conjunction with Diocesan Advisory Committee. We pray no expensive surprises will emerge from this inspection!

My thanks to all of you for your continued support to both St Oswin's and to myself as I sign off my second year as Treasurer. (Andrew Major)

Report for APCM 2025

Open the Book continued during 2024-25 with 10 members providing theatrical interpretations of Bible stories to 2 local First Schools, each with c150 pupils attending. The group meets and performs monthly during school term time. In September 2024 the Team started to use the new Children's Storyteller Bible and Handbook which were available to all who signed up for a year's full membership of Open the Book. David Featonby and David Atkinson attended an "Air and Share" meeting in Alnwick one afternoon in February. The event was well attended and provided a good opportunity to network. We are grateful to Enie Gossling for processing the Team's DBS re-applications.



Lay led Services held on the 2nd Sunday of every month provides a variety of worship styles and themes with thoughtful and well-crafted presentations. Attendance varies from 15 - 30 depending on the time of the year and weather conditions. We are extremely grateful to those who lead, play the piano, read and provide our intercessions. Orders of Service are archived should anyone wish to view them.



Our Warm Hub is now in its 3rd year and is attended by an average of 25 people. It is hosted at St Oswin's Church Hall from November until March and is open to people from Wylam and surrounding villages. Following the death of Rosemary Cook, Judy Marr has taken over as the coordinator. Judy manages a group of volunteers to ensure its continuance each Monday during the winter. People enjoy each other's company, get involved in a variety of activities and enjoy a soup lunch. This year we have had the good fortune to have a guided meditation session, a Canny Christmas Canapes event, a talk about Book Binding and we are ending the year with a party atmosphere, bolstered by the appearance of the "The Whistle Testers" a three-man band playing songs from the 60's and 70's.

The Wildflower Garden, established by the late Rosemary Cook, has provided a great deal of pleasure for people walking through the grounds as well as for those who have taken advantage of the seating. We thank Ken John and Melanie Butler for taking over its maintenance. Rosemary must have had an inkling that, during the Christmas period, the garden was an ideal setting for our Nativity silhouettes which gave a great deal of joy to many of our visitors.

Coordinated by Lesley Twomey, St Oswin's is developing links with the "**Chrysalis Club**" the group which meets in the Church Hall every 2nd and 4th Tuesday afternoon of the

month to support those with dementia along with their families and friends. A Service which would provide access for Chrysalis members is being planned for the 3rd Sunday in May as part of our Open House worship. Advice from the Chrysalis Club team will ensure that the worship and activities will be designed to provide a safe and supportive environment for the people in their care.

On the 2nd Sunday of October 2024 Angus and Janet Palmer facilitated a service of **“Songs of Praise”**. The Hymns were selected by our Church Singers with an explanation as to why they were chosen. It was a very enjoyable occasion.

The Wylam Christmas Model continued this year but in a more downbeat fashion. For a variety of reasons, it wasn't possible to erect the base of the model, so instead individual models were placed on our church window ledges for all to enjoy during the Christmas fortnight. It was publicised as “Aspects of Wylam” and as well as being enjoyed by our congregation, a good number of visitors to our church expressed their appreciation for the effort. (Did anyone spot the addition of the Bistro?) This project was the result of the “We can make it happen” initiative and as such was intended to involve members of our village community as well as the congregation in its development. Sadly, this has not materialised so discussions will be taking place to investigate ways in which we can further engage the people of our village to take part. Lessons are being learned as to how we can reach out to our wider community to help them experience church in a novel way.



Following the outstanding success of the Easter Egg Decorating Workshop it was decided to have something similar near Christmas. On 24th November 2024, a **“Christmas Decoration Workshop”** was held in our Church Hall. Attended by around fifty or so adults and children the afternoon was a smash. The activities were many and varied and appealed to young and old alike. Indeed, two elderly members of our congregation painted a large cardboard Christmas tree which was later decorated at an Open House Service and placed by the font in church. After a sumptuous tea prepared by Karen Webster and Peter Tayler, was wolfed down everyone collected their newly made decorations and left to go home. The smiles and laughter in conjunction with the positive feedback has encouraged the organisers to arrange a repeat event this year. Our thanks to the staff in Stobo's who helped to distribute the free tickets.

Another manifestation of "We can make it happen" was the arrival of "**The Well**" coordinated by Rev'd Lynne Dean. This was an all-age service on the 3rd Sunday afternoon of the month. After a reasonable beginning it struggled to gain support and as Lynne was leaving to take up her new post it was decided to rethink the content and format ready to pick up after the summer holidays of 2024. In September of that year Rev'd Tom Birch took on the role of coordinator and with the new name "**Open House**" has offered a relaxed form of worship which includes prayers, hymns and readings with the addition of a variety of interactive activities providing opportunities to socialise and be creative. It is early days to judge its success but certainly there is a strong sense of community, an opportunity to develop our faith and a chance to revitalise. The tea and cake are greatly appreciated.



Inspired by the work of St Andrew's Corbridge April Stephenson has promoted the idea of a "**Welcome to St Oswin's**" leaflet. Ideally and in an upbeat way, it would contain information about life at St Oswin's including times of services, contacts and activities. These leaflets would be held by members of the congregation who could in turn give them to people new to our village. An exemplar has gone to the PCC for discussion and possible further development.

David Atkinson 18.02.25

Financial Review

A full review is contained in the treasurer's report.

The Trustees consider the level of reserves at £30,000 to be adequate, given the overall financial position of the Church.

The financial performance of Wylam St Oswin Parochial Church Council for the year and its financial position at the end of the year is also considered satisfactory noting the surplus of the general church fund £6,048 and a smaller hall trading surplus for 2024 of £1,293. It is recognised that in 2025 we will have significant costs for the Solar Panels and the Quinquennial inspection of the Church but recognise that our funds are currently adequate.

The position indicated for 2024 is fully covered by the General Fund standing at £16,961 as at year end with the Church Hall ('Trading') Account at £6,583 intended to cover any remaining shortfall given stated increases in Utilities and Parish Share.

Statement of Responsibilities of the Trustees of Wylam St Oswin Parochial Church Council

The trustees are responsible for preparing the Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Church Accounting Regulations, 2006 edition, issued by the Finance Division of the Archbishops' Council and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Declaration

The trustees declare that they have approved the trustees' report above
Signed on behalf of the charity's trustees.

Signed *Thomas Birch* *Andrew Major*

Full Name..... *THOMAS BIRCH* Full Name..... *ANDREW MAJOR*
VICAR.

Dated..... *11/05/25*

Independent Examiner's Report to the Trustees of Wylam St Oswin Parochial Church Council

I report to the Trustees on my examination of the accounts of Wylam St Oswin Parochial Church Council (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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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

I have no concerns and have come across no 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.

(Signed)



Ms Beth Ramsden FCCA

Date..... 13 March 2025

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account for the year ended 31st December 2024

	£	2024 £	£	2023 £
General Fund				
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary Income				
Planned Giving	36,379		39,427	
Income tax recovered	10,154		13,705	
Collections excl Charity plate	3,057		4,107	
Sundry donations incl GA envelopes	105		5,125	
WPC Clock Grant	-		2,450	
TCF Grant for Solar Panels	10,000			
J4J (see Youth Fund 2024)	-		1,424	
WDC Contribution	-		3,500	
LPW Vat Reclaim	841	60,536	683	70,421
	<hr/>		<hr/>	
Activities for generating funds				
Clergy Gift Collections	1,898		-	
Hire of church (donations)	100		100	
	<hr/>	1,998	<hr/>	100
Investment income				
Income from trusts	6,944		4,677	
	<hr/>	6,944	<hr/>	4,677
Total incoming resources from generated funds		<hr/> 69,478		<hr/> 75,198
Incoming resources from charitable activities				
Fees	4,483		5,314	
Contributions for use of photocopier	521		-	
Other parishes clergy contributions	4,297		3,989	
Sundry income (coffee etc)	617		431	
	<hr/>	9,918	<hr/>	9,734
Total incoming resources carried forward		<hr/> 79,396		<hr/> 84,932

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account (continued) for the year ended 31st December 2024

		2024		2023
	£	£	£	£
Total incoming resources brought forward		79,396		84,932
RESOURCES EXPENDED				
Expenditure on charitable activities				
Joint Churches Youth Worker (paid for 6 months but funded from WDC)	-		2,653	
Balance of Youth Worker funding back to Youth Fund	-		847	
Transfer of J4J proceeds to WDC	-		1,511	
Wylam Magical Christmas	154		466	
Clergy Gifts (Dean and Palmer)	1,898			
Fundraising Exps (SumUp)	151		760	
		2,203		6,237
Governance costs				
Church activities				
The Church's ministry				
Parish share	51,000		47,940	
Costs of services incl Diocesan fees	2,491		2,696	
Open the Book Membership	180			
Clergy working expenses (incl Housing)	5,435		5,559	
		59,106		56,195
The Church and services				
Coffee & Bookstall	-		65	
Heat, light, water, cleaning	2,445		2,146	
Church Use of Hall - nominal transfer	-		1,000	
Insurance	3,228		3,069	
Maintenance and minor repairs	1,444		2,452	
Planning Fees (Hall Building Fund)				
Organist	2,605		2,270	
		9,722		11,002
Other expenditure				
Grounds maintenance				
Clock Repair (Legacy Fund)	0		2,940	
Administration & management				
Printing, telephone, stationery & postage incl new printer and laptop	2,317		4,159	
		2,317		4,159
Total resources expended	73,348			77,593
Surplus / Deficit for the year				6,048
Bank account at 01.01.2024				10,793
Nominal Balance at 31.12.2024				16,841
Transfer from Vicar's discretionary fund				120
General Fund Balance				16,961

Wylliam St. Gwynn's Parochial Church Council
Income and Expenditure Accounts for the year ended 31st December 2024

	2024 £	2023 £
Church Building Fund - Restricted Fund		
Income		
Bells provision	181	322
Legacy	203	
Donations	-	
Planned Giving	<u>1,010</u>	<u>322</u>
Expenditure		
Clock repair per legacy	2,856	
General Fund		
Bells	<u>137</u>	<u>406</u>
	-	84
	<u>1,599</u>	<u>406</u>
Surplus/ Deficit for the year		84
Bank deposit and current accounts at 1.01.2024	21,574	21,658
Bank balances at 31.12.2024	<u><u>19,975</u></u>	<u><u>21,574</u></u>
Breakdown of Church Building Fund		
Legacies fund balance	10,210	13,066
Bells repair fund	2,806	2,559
General church building fund	<u>6,959</u>	<u>5,949</u>
	<u><u>19,975</u></u>	<u><u>21,574</u></u>
<hr/>		
Hall Building Fund - Restricted Fund		
Income		
Donations / Grants	-	1,355
Expenditure		
Other building work & purchases	777	
Fees	<u>648</u>	<u>1,355</u>
	<u>1,425</u>	<u>1,355</u>
	(1,425)	-
Surplus for the year		18,955
Bank balances at 01.01.2024	18,955	18,955
Bank balances at 31.12.2024	<u><u>17,530</u></u>	<u><u>18,955</u></u>
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Organ Scholar Fund		
Income		
Donations	-	-
Expenditure		
Organist training	<u> </u>	<u> </u>
	0	-
Deficit for the year		1,530
Bank balance at 01.01.2024	1,530	1,530
Bank balance at 31.12.2024	<u><u>1,530</u></u>	<u><u>1,530</u></u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2024

	2024	2023
	£	£
Flower & Church Grounds Fund - Restricted Fund		
Income		110
Donations		
Expenditure		
Purchase of flowers & upkeep of grounds		
Surplus for the year	0	110
Bank balance at 01.01.2024	744	634
Bank balance at 31.12.2024	744	744
 Youth Fund (St Oswin's) - Restricted Fund		
Income	2,572	
Jump for Joy		
Expenditure	- 1,232	-
Jump for Joy		
Surplus for the year	1,340	
Bank balance at 01.01.2024	932	932
Bank balance at 31.12.2024	2,272	932
 Vicar's Discretionary Fund- (Restricted Endowed Fund)		
Income		545
Investment Income	553	
Expenditure		
Auditor and Clergy Gifts and Training day	-120	
TFR to General Fund	- 120	(120)
Surplus for the year	313	425
Bank balance at 01.01.2024	3,994	3,569
Bank balance at 31.12.2024	4,307	3,994
 Charities Fund- Restricted Fund		
Income		6,959
Collections	4,556	
Expenditure		
Charitable giving	(4,556)	(6,959)
Bank balance 01.01.2024	0	
Bank balance at 31.12.2024	0	0

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2024

		2024		2023
	£	£		£
Church Hall Account - Restricted Fund				
Income				
Hire of church hall	7,377		7,310	
Contributions:- community hall use			327	
Community Action Warm Hub Grant	900		-	
Church use of hall - nominal transfer	-		1,000	
Bank Interest	-			
	-----	8,277	-----	8,637
Expenditure				
Hall running expenses	3,307		1,894	
Hall insurance	1,076		1,024	
Hall cleaner	1,985		1,945	
Hall maintenance and repairs inc H&S inspection	616	(6,984)	939	(5,802)
		-----	-----	
Surplus for the year		1,293		2,835
Bank balance at 1.1.2024		10,290		22,455
Transfer to Reserves		-5,000		-15,000
Bank balance at 31.12.2024		----- 6,583		----- 10,290
Garden Fund- Restricted Fund				
Income				
William Hedley Charities		755		2,176
Donation		-		-
Expenditure				
		(1,030)		(1,538)
Surplus for the year	-	275		638
Bank balance at 1.1.2024		869		231
Bank balance at 31.12.2024		----- 594		----- 869

Wylam St. Oswin's Parochial Church Council

Statement of Assets and Liabilities at 31st December 2024

Monetary Assets	General Fund	Church Hall Account	Youth Fund	Flower & Grounds Fund	Legacy Fund	Bell Fund	Church Building Fund	Organ Scholar Fund	Garden Fund	Hall Building Fund	Cash Reserve	Charity Fund	Vicar's Discretionary Fund	2024		2023	
														£	Total	£	Total
CBF Church of England Deposit	0	6,583	2,272	744	10,210	2,806	6,959	1,530	870	18,026	30,000	-	80,000	80,000			
Barclays Community	16,841	0	-	-	-	-	-	-	-	495	-	-	16,071	10,687			
Barclays Community	120												4,307	4,427		3,994	
	<u>16,961</u>	<u>6,583</u>	<u>2,272</u>	<u>744</u>	<u>10,210</u>	<u>2,806</u>	<u>6,959</u>	<u>1,530</u>	<u>870</u>	<u>17,531</u>	<u>30,000</u>	<u>0</u>	<u>4,307</u>	<u>100,498</u>	<u>94,681</u>		
Other Assets	Church £13.3m Insured Value Contents and Building 26/05/2024																
Church Hall	£3.33 m Insured value: contents and building 26/05/2024																
Blackett Trust																	
Vicar's Discretionary Fund																	
														67,417	65,908		
														20,394	19,938		

Approved at a meeting of the Parochial Church Council held on 2025

Signed..... *Thomas P. C.* (Chairman) and *[Signature]* (Church Warden)

Charities 2024

	2024	2023
Charities Account	4,555.74	6,958.65
Name	Amount	
Christian Aid	963.03	
Cooke Funeral - MDUK	467.63	
West Northumberland Food Bank	401.50	
Buckle Funeral - CR UK	322.50	
West End Refugee Service	291.00	
Royal British Legion	275.24	
MAF -214111	257.00	
The Children's Society	256.53	
United Society for the Propagation of the Gospel	225.90	
Practical Compassion for Destitute Children	151.00	
Operation Noah	149.55	
Fletcher Funeral - AMMF Cholangiocarcinoma	124.50	
Cheviot Learning Trust - Ovingham COE School	100.00	
Bible Society	98.20	
Green Funeral - Chrysalis	93.00	
St Peters Mogoditshane	86.00	
Tynedale Hospice at Home	66.00	
Mission to Seafarers	63.00	
Mothers Union	61.50	
Church Urban Fund	54.66	
Oswin Project	48.00	
	4,555.74	

Wylam St. Oswin's Parochial Church Council

Notes to the Financial Statement for the year ended 31st December 2024

The investments recorded in the statement of assets and liabilities are as follows:

	Market value 2024	Market value 2023
General Fund Reserves	£	£
2024 Surplus to restore Reserves	-	15,000
Transfer from Hall Trading Account	5,000	
Balance b/fwd	25,000	10,000
CBF Deposit Fund	<u>30,000</u>	<u>25,000</u>

Reserves were spent on the capital costs of hall refurbishments in 2016. We have added funds to this and now consider this amount to be adequate as it equates to over 12 months costs (excl. Parish Share) for the Hall and Church 2024 costs were £29,332 annually.

179T Wylam: Blackett Bequest (Trust Fund)

under the trusteeship of the Newcastle Diocesan Society

2,915.62 CBF Investment Fund Units	67,417	65,908
------------------------------------	--------	--------

The purchase cost of these investments was £8,469.

The Blackett Trust Fund is an expendable endowment fund. The income is accounted for in the general fund 2024 £1,830; 2023 £2,226. The capital is available in an emergency at the discretion of the Trustees (Diocesan Society), Income is available for charitable and ecclesiastical purposes in the parish.
(Extract from Trust document)

179T Wylam Vicar's Discretionary Fund

882 CBF Investment Fund Units	20,394	19,938
-------------------------------	--------	--------

The purchase cost of this investment was £1,000.

The capital is permanent.
The income is available to the Incumbent at their sole discretion for general charitable purposes in the parish. The income was £553 (2023 £545)
(Extract from Trust document)

The William Hedley Repair Fund is a separate registered charity under the trusteeship of the PCC Treasurer and two other trustees. During 2024 this charity provided £755 of income and was set against the £1,030 maintenance costs of the church and hall grounds cost that would have been borne by the PCC.

RESTRICTED FUNDS 2024

Bells b/f	2,559
Income	384
Expenditure	- 137
	<u>2,806</u>

Organ Scholar b/f	1,530
Income	-
Income	-
	<u>1,530</u>

Church Building b/f	5,949
Income	1,010
Expenditure	-
	<u>6,959</u>

Legacies	13,066
	-
	- 2,856
	<u>10,210</u>

Bells b/f	2,559
Income	384
Expenditure	- 137
	<u>2,806</u>

6,959	6,959
10,210	10,210
2,806	2,806
<u>19,975</u>	<u>19,975</u>

Hall Building b/f	18,955
Income	-
Expenditure	- 1,425
	<u>17,530</u>

Flowers & Grounds b/f	744
Income	-
Expenditure	-
	<u>744</u>

Youth Fund b/f	932
Income	2,572
Expenditure	- 1,233
	<u>2,271</u>

Church Hall Trading b/f	10,290
Income	8,277
Expenditure	- 11,984
	<u>6,583</u>

Garden Fund b/f	870
Income	755
Expenditure	-1,030
	<u>595</u>

Accounts

St Oswin's Church, Wylam

www.pontandynechurches.com

Registered Charity No. 1187983



Annual Report and Financial Statements of the Parochial Church Council

for the year ended 31 December 2023

Priest in charge:
Revd Tom Birch

Bank:
Barclays Bank UK Plc
Leicester
LE27 2BB

Independent Examiner:
Ms Beth Ramsden

Reference and administrative information

Wylam St Oswin's Church is situated on Church Road adjacent to the centre of the village of Wylam Northumberland. It is part of the Deanery of Corbridge and the Diocese of Newcastle-upon-Tyne. Correspondence for the PCC may be addressed to The Vicarage, Church Road, Wylam, NE41 8AT.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church meeting (APCM), together with co-options, in accordance with the Church Representation Rules.

The following served as members of the PCC from 1st January 2023 until the date shown (The trustees):

Incumbent	Revd Tom Birch, Vicar	(Chairman)
Wardens:	Mrs Fiona Oomes Mrs Enikeye Gosling	(Secretary)

Representatives on Deanery Synod (& PCC Members):

Prof Lesley Twomey

Other Members:

Mr Philip Appleby	(died 24 th June 2023)
Mrs Rosemary Cook	(died 15 th December 2023)
Mr Andrew Major	(Treasurer)
Mrs Judy Marr	
Revd Angus Palmer	
Mrs Janet Palmer	
Mrs Robin Piette	
Mr Peter Tayler	
Mrs Jane Teasdale	
Mrs Karen Webster	

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under and is governed by The Parochial Church Councils (Powers) Measure 1956 as amended. (This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"). It is also subject to The Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). With effect from 14th February 2020 the PCC is now registered with the Charity Commission (No. 1187983). Individuals when completing their self-assessment tax return may nominate Wylam St Oswin's PCC under reference AAG59JG to receive any refund. This is in addition to the Gift Aid scheme.

The method of appointment to the PCC is set out in the Church Representation Rules. It is an important policy that all church communicants (over 16 years) reflecting the diversity of the congregation are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

Committees: The PCC operates through a number of committees that meet between full meetings of the PCC.

Standing Committee:	This is the only committee required by law. It has the power to transact the business of the PCC between its meetings subject to any directions given by the Council.
Parish Prayer/Care Committee:	Meets on a regular basis. Arranges to visit those in need and the administration of Home Communion.
Church Hall Management Committee:	Meets on as required basis and generally includes Wardens, Treasurer, Incumbent, Jane Teasdale and John Teasdale (co-opted to committee for career experience in property)

Safeguarding

Phillip Appleby was the Parish Safeguarding Officer until his passing in June 2023. Enikeye Gosling, thereafter. A link to our safeguarding policy and the Diocesan training provided can be found on our website www.pontandynechurches.com/safeguarding-training

Vicar's Report, St Oswin's, Wylam, 2024

It is with joy that I reflect on the events of the year that has passed in our parish life. APCMs whilst on one hand a 'boring' and 'proceedural' event in the church year do give opportunity for us to reflect together both on what happened but also our hopes for the coming years.

The aspect of ministry in our church that I am constantly brought back to is its collaborative nature. This church could simply not function as it does without the efforts offered in love of so many individuals. I am constantly aware that whilst as Vicar I am 'Priest-in-Charge' to the churches of this benefice I am not Priest-in-Control. Without the support and consent of the congregations my ministry cannot flourish. Conversely a significant part of my role as vicar is to encourage and support others in their lay ministries. Sharing, supporting, encouraging are ministries gifted to us all as we seek to mutually build up the Body of Christ in this place.

Active lay ministries are vital to the flourishing of this church. The Warm hub has again this winter been a wonderful point of meeting, where individuals become aware of the needs of others and minister to them. We mourn the death of Rosemary Cook who provided such energy and leadership to this ministry but also delight that this was a shared ministry and that others continue this good work, in part in her memory. The model village again was created providing much joy and delight to people of all ages this Christmas. The Open the Book group, comprising not only of people from this congregation but also friends from other churches, continues to prepare dramatic retellings of Bible stories to be acted out in local schools. All these ministries are primarily directed and lead by lay people with the enthusiastic support of the Vicar.

The links between the parishes of this grouping continue to deepen. *Parish Eye* is circulated to them all as well as individuals further afield. Regular meetings throughout the year of the church wardens (and other usual suspects) in the benefice allow greater coordination and affection between the parishes. Some 'cross parish' ministries are beginning to emerge, for example Kate Halford of Ovingham becoming wedding coordinator, looking after a whole lot of details of organisation for the season's weddings.

We continue to share a regular worshipping life together. On Thursdays and Sundays we gather to share Eucharist together. These services are often livestreamed allowing many people physically not present to join in. I am struck, particularly on Thursdays, that after the service the congregation take this opportunity to catch up with each other and plan the next thing in church life. Our worship and our ministry are deeply bound together.

This year saw Michael Gibbney retire from his many roles within St Oswin's and move to Nottinghamshire. It is testimony to how much he did by the number of people who have taken on roles and jobs that he served in. Particular thanks go to Andrew Major for becoming Parish Treasurer, John Teasdale for taking on buildings and insurance matters and Howard Fenwick for organising the Noble Army of Grass Mowers.

In each moment God is calling us into new life together. Our focus now, as ever, should be outward in mission and forward looking to a bright future God calls us into. New life, by definition, is changed life and life by its nature is dynamic, not static. We expect our life together to change over time as some die, others are drawn in and God calls us into new ways of being.

I remain deeply grateful to be priest to these parishes and to live among and minister with you all.

Tom Birch, Vicar, 3rd March 2024

Activities

St. Oswin's PCC has the responsibility of co-operating with the incumbent, Reverend Tom Birch in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church, the Church Hall and the Church grounds.

Reverend Birch is assisted by curate Reverend Lynne Dean and they share responsibilities for 3 churches -St Oswin's, St Mary's Ovingham and St Andrew's Heddon with additional links with St Mary the Virgin, Stamfordham and Holy Trinity, Maltfen. St Oswin's has weekly services on Sundays at 10 am all of which are Parish Communion Services except for every second Sunday which is led by a lay member of the congregation. Every first and third week the services are livestreamed to a virtual congregation averaging 5. In addition, there is a biweekly Sunday service at 8am and a weekly Communion Service at 9.30am every Thursday.

St Oswin's encourages **charitable giving** to the wider community and has raised £6,959 this year with a refreshed list of charities and collections at the 4 funerals we have had in 2023. A notable event in 2023 was a cream tea in September which raised £446 split between St Oswin's and the British Heart Foundation, part of the 2022 'We can make it happen' initiative. Thanks to Judy Marr for organising this. A contactless terminal was installed in January to meet the needs of those that do not have cash on Sundays or at events; £738 has been raised using this.

Within our parish community, the annual **Jump for Joy** event raised a net figure of £1,424 in May for Wylam's youth work (not included in above charitable giving total). Thank you to the many that continue to assist at Jump for Joy including the Uniformed Organisations.

Open the Book continued during 2023 which 8-10 active members providing theatrical interpretations of Bible stories to 2 local schools, each with c150 pupils attending. The group meets and performs monthly during school term time.

The Well is an all-age worship initiative which has its roots in a decision made by the congregation through "We can make it happen." It is hosted at St Oswin's Hall every third Sunday of the month where c15 - 20 engage in fun, prayer and a delicious tea. The highlight of 2023 was a "Bring your Pets". Service in October.

The idea of a **Warm Hub** came from the first meeting of "We can make it happen." It is in its second year and is attended by an average of 25 people. It is hosted at St Oswin's Church Hall from November until March and is open to people from Wylam and surrounding villages. People enjoy each other's company, get involved in a variety of activities and indulge in a soup lunch. A variety of people, led by Rosemary Cooke, who sadly died in December, give their time and energy to this initiative which appears to be going from strength to strength.

The Wylam Christmas Model, another product of the "We can make it happen" initiative was a great success again this year and is proving a novel way to invite people through the doors of St Oswin's. It is very much a seed sewing approach where the aim is to dissolve barriers and help people to become full and active members of our worshipping community. Thank you to David Atkinson and Sam McGiver for their time and leadership of this.

Fabric Report - This year, regular maintenance has taken place at the Church and Hall – alarm, fire extinguishers and various repairs. Two inspection reports were made following visits by the insurers and a health and safety consultant. Many recommendations are still to be implemented. Our thanks to John Teasdale for his leadership in this area.

The workings of the **clock** have been restored following a long period of its malfunctioning and then cessation, the clock restarted in August 2023, the repair being kindly funded by Wylam Parish Council, for which we are extremely grateful. It was noted that further repairs were required in September when the quarter and half hour chimes ceased, this was scheduled for 2024 and indeed has now begun with Cumbria Clock Company removing the motors on February 24th.

Regarding **electricity** at the Hall, a working group has been considering PV panels and the decisions to erect the minimum number of panels (14) was made as the ideas of linking in the church and moving to electric heating in either Hall or Church have been dismissed on cost grounds. The gas boiler in the

Church is now at least 15 years old and proving temperamental. We will need to provide an alternative boiler system for heating for winter 2024 ahead of its failure. Remote heating management via 'Hive' has been installed in the Hall and Church.

There remains some capacity for new lettings of the Hall, although it is very well used by our associated uniformed organisations and community groups – keep fit, yoga, karate etc. Rental rates have been addressed with all hirers in 2023 which will assist in balancing out the hikes in electricity and gas as we come off our fixed rates in 2024.

Work to the tower steps to improve safety and reduce risk remains pending as we search for a suitable stonemason. (*Wardens*)

Garden and Grounds – The Church garden continues to be like the Forth Road Bridge – the work is never finished! The last twelve months have been challenging. Parts of the summer were very hot and dry (not that the weeds minded), and it feels like it has rained for the rest of the time (not that the weeds minded), consequently I have not done as much as in previous years. During last year, Rosemary Cooke, stemming from the 'We can make it happen' initiative created a wild flower garden and the PCC and I will strive to maintain it as she would have.

I want to thank the "Grass Cutters" who regularly cut the grass which goes a long way to making our grounds look so nice. And a big thank you to everyone else who helps in the garden. (*Jane Teasdale*)

Mothers' Union – The St Oswin's MU Branch currently has 13 members who collectively organise meetings and manage the group, meeting monthly either in church or member's homes. A successful Afternoon Tea was held last July which raised funds for MU work at home and overseas, and MU members contribute in a variety of ways in support of the life of St. Oswin's. (*Karen Webster*)

Bell Ringers - During the year in addition to Sunday service ringing we have rung for 3 weddings and tolled for 3 funerals. We have had a visit from a visiting band and rung 3 quarter peals (one in memory of the late Stan Smith) (*Kevin Webster*)

Treasurer's Report

2023 total revenues were £103,135 with £93,700 of costs netting a surplus of £9,435. This, and more, has been transferred to our reserves account which now stands at £25,000 (£10,000 in 2022). Our reserves policy remains to have 6 months of costs in cash, we remain £15,000 short of this goal.

Planned Giving remains the vital source of our income and in 2023 this declined by £4,745 or 11%. Other impacts on revenue can be ignored as they come out in costs (Jump for Joy and Clock grant) but notably we were fortunate to receive an anonymous gift aided donation of £5,000 during the year. We have undertaken a drive to migrate people on to the Parish Giving Scheme – which enables inflation proofing and streamlines cashflow; we have added to revenues by getting a contactless terminal at the back of church and are always happy to sign up new donors. My thanks to Karen Webster who continues to keep our Gift Aid maximised and in order.

The Church has been busy with 9 funerals (including ashes burials and cremation services) and 3 weddings which show in the fees received section doubling the 2022 total.

Income from Trusts also rose as the markets have improved this year and the Hedley charities income has been redirected into our main bank account.

Parish Share has been paid in full this year at £47,940 and after considerable deliberation we have agreed to increase this in 2024 to £51,000.

Funds have either remained static or increased with an absence of major capital expenditure last year (excepting the clock's partial repair which was grant funded) and absence of activity in the Youth, Organ Scholar and Church Building Funds. The Hall buildings fund has continued to grow in line with planned giving contributions earmarked for building. The Garden fund has benefited from the Hedley income which has covered our lawn maintenance and tree work.

Outlook for 2024 offers no reason to be overly confident. We will have increases in utility costs and we will need to consider a new heating solution in the church as our boiler gets older and is far from ideally situated in the cellar. However, we continue to benefit from our Hall and this made a surplus of £2,835 last year (£7,442 2022) which remains available for more lettings. Other required works will be further clock repairs, the tower steps and ideally getting PV panels on the roof of the Hall. Some of these will be subject to fundraising.

My thanks to all of you for your continued support to both St Oswin's and to myself as I sign off my first year as Treasurer. (*Andrew Major*)

Financial Review

A full review is contained in the treasurer's report.

The Trustees consider the level of reserves to be adequate, given the overall financial position. That the financial performance of Wylam St Oswin Parochial Church Council for the year and its financial position at the end of the year to be satisfactory, noting the increased general church (£4,400) and hall trading (£5,802) surpluses for 2023. The transfer of further funds to the Cash Reserve being possible, £15,000 was transferred in 2023 taking our total to £25,000. The position indicated for 2024 is not fully covered by the General Reserve (£10,793) with the Church Hall ('Trading') Account at £10,290 intended to cover any remaining shortfall given stated increases in utilities and Parish Share.

Statement of Responsibilities of the Trustees of Wylam St Oswin Parochial Church Council

The trustees are responsible for preparing the Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Church Accounting Regulations, 2006 edition, issued by the Finance Division of the Archbishops' Council and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Declaration

The trustees declare that they have approved the trustees' report above
Signed on behalf of the charity's trustees.

Signed  

Full Name..... ANDREW MAJOR Full Name..... THOMAS BIRCH

Dated..... 07/01/24

Independent Examiner's Report to the Trustees of Wylam St Oswin Parochial Church Council

I report to the Trustees on my examination of the accounts of Wylam St Oswin Parochial Church Council (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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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

I have no concerns and have come across no 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.

(Signed)



Ms Beth Ramsden FCCA

Date 3 March 2024

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account for the year ended 31st December 2023

	£	2023 £	£	2022 £
General Fund				
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary Income				
Planned Giving	39,427		44,172	
Income tax recovered	13,705		12,537	
Collections excl Charity plate	4,107		4,256	
Sundry donations incl GA envelopes	5,125		834	
WPC Clock Grant	2,450		-	
J4J	1,424			
WDC Contribution	3,500			
Diocese Parish Energy Support	-		1,000	
LPW Vat Reclaim	683			
	-	70,421	-	62,799
Activities for generating funds				
Magazine advertisement fees	-		275	
Hire of church (donations)	100		120	
		100	-	395
Investment income				
Income from trusts	4,677		2,059	
		4,677	-	2,059
Total incoming resources from generated funds		<u>75,198</u>		<u>65,253</u>
Incoming resources from charitable activities				
Fees	5,314		2,790	
Contributions for use of photocopier	-		7	
Other parishes clergy contributions	3,989		3,205	
Sundry income (coffee etc)	431		351	
		9,734	-	6,353
Total incoming resources carried forward		<u><u>84,932</u></u>		<u><u>71,606</u></u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account (continued) for the year ended 31st December 2023

	£	2023 £	£	2022 £
Total incoming resources brought forward		84,932		71,606
RESOURCES EXPENDED				
Expenditure on charitable activities				
Joint Churches Youth Worker (paid for 6 months but funded from WDC)	2,653		2,000	
Balance of Youth Worker funding back to WDC	847			
Transfer of J4J proceeds and gift RL	1,511			
Wylam Magical Christmas	466			
Fundraising Exps (SumUp and J4J)	760		-	
		6,237		2,000
Governance costs				
Church activities				
The Church's ministry				
Parish share	47,940		47,940	
Costs of services incl Diocesan fees	2,696		923	
Clergy working expenses	5,559		6,082	
		56,195		54,945
The Church and services				
Coffee & Bookstall	65		77	
Heat, light, water, cleaning	2,146		1,785	
Church Use of Hall - nominal transfer	1,000		1,000	
Insurance	3,069		2,999	
Maintenance and minor repairs	2,452		2,803	
Quinquennial			1,000	
Organist	2,270		1,800	
		11,002		11,464
Other expenditure				
Clock Repair	2,940			
Administration & management				
Printing, telephone, stationery & postage incl new printer and laptop	4,159		1,325	
		4,159		1,325
Total resources expended	80,533			69,734
Surplus for the year				4,400
Bank account at 01.01.2023				6,393
				10,793
Emergency cash reserve				-
Bank deposit and current accounts at 31.12.2023				10,793
Bank current accounts				10,793
				10,793

Wylam St. Oswin's Parochial Church Council
Income and Expenditure Accounts for the year ended 31st December 2023

	2023	2022	
	£	£	£
Church Building Fund - Restricted Fund			
Income			
Bells provision	322	612	
Legacy			
Donations	-	3,782	
General building Gift Aid	-	317	
Organ Donations			
Bank Interest	-	75	4,786
	-	75	
Expenditure			
Organ repair per legacy			
Bal of legacy to Organ Scholar Fund			
General Fund		7,523	
Bells	406	406	7,523
	406	406	
Surplus for the year	-	84	- 2,737
Bank deposit and current accounts at 1.01.2023	21,658		24,395
Bank balances at 31.12.2023	21,574		21,658
Breakdown of Church Building Fund			
Legacies fund balance	13,066	13,066	
Bells repair fund	2,559	2,643	
General church building fund	5,949	5,949	
	21,574	21,658	
<hr/>			
Hall Building Fund - Restricted Fund			
Income			
Donations	1,355	2,687	
Gift Aid		118	
Bank Interest	-	40	
	1,355	2,845	2,845
Expenditure			
Hall building contractor		1,534	
Other building work & purchases		13,008	
Fees		272	
	-	14,814	14,814
Surplus for the year	1,355	-	11,969
Bank balances at 01.01.2023	17,600		29,569
Bank balances at 31.12.2023	18,955		17,600
<hr/>			
Organ Scholar Fund			
Income			
Balance of Legacy			
Donations		213	
Gift Aid			
	-	213	213
Expenditure			
Organist training			280
	-	-	280
Deficit for the year	0		
Bank balance at 01.01.2023	1,530		
Bank balance at 31.12.2023	1,530		1,530

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2023

	2023	2022
	£	£
Flower & Church Grounds Fund - Restricted Fund		
Income		
Donations	110	243
Expenditure		
Purchase of flowers & upkeep of grounds		(140)
Surplus for the year	110	103
Bank balance at 01.01.2023	634	531
Bank balance at 31.12.2023	744	634
 Youth Fund (St Oswin's) - Restricted Fund		
Income		
Donations		200
Expenditure		
Sunday School	-	-
Surplus for the year	-	200
Bank balance at 01.01.2023	932	732
Bank balance at 31.12.2023	932	932
 Vicar's Discretionary Fund- (Restricted Endowed Fund)		
Income		
Investment Income	544.99	542
Expenditure		
Expenditure	(120)	(120)
Surplus for the year	424.99	422
Bank balance at 01.01.2023	3,569	3,147
Bank balance at 31.12.2023	3,994	3,569
 Charities Fund- Restricted Fund		
Income		
Collections	6,959	8,105
Expenditure		
Charitable giving	(6,959)	(8,105)
Bank balance 01.01.2023	0	
Bank balance at 31.12.2023	0	0

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2023

	£	2023 £	2022 £
Church Hall Account - Restricted Fund			
Income			
Hire of church hall	7,310	8,198	
Contributions:- community hall use	327	1,290	
Community Action Warm Hub Grant	-	997	
Church use of hall - nominal transfer	1,000	1,000	
Bank Interest	-	47	
	-	8,637	11,532
Expenditure			
Hall running expenses	1,894	1,388	
Hall insurance	1,024	1,001	
Hall cleaner	1,945	385	
Hall maintenance and repairs inc H&S inspection	939	(5,802)	(4,090)
	939	(5,802)	(4,090)
Surplus for the year		2,835	7,442
Bank balance at 1.1.2023		22,455	15,013
Emergency cash reserves		-15,000	
Bank balance at 31.12.2023		10,290	22,455
Garden Fund- Restricted Fund			
Income			
William Hedley Charities Donation		2,176	800
		-	-
Expenditure			
		(1,538)	(906)
Surplus for the year		639	- 106
Bank balance at 1.1.2023		231	337
Bank balance at 31.12.2023		870	231

Charities 2023

	2023	2022
Charities Account	6,958.65	8,105.00
Name	Amount	Comments
UNHCR	1,250.00	Anonymous Donor Gift Aid Element
West Northumberland Food Bank	529.00	Inc £250 Warm Hub Donation
Azure Charitable Enterprises	521.75	Turnbull Funeral
Tynedale Hospice at Home	474.91	Inc Green Funeral
The Children's Society	465.71	
MAF	414.50	
Hopitalers Ukraine Aid PAY £263.38	263.38	Appleby Funeral
The Peoples Kitchen	250.00	Warm Hub
Parkinsons UK	233.16	Smith Funeral
British Heart Foundation	223.00	Cream Tea
Water Aid	211.58	
Church Mission Soc	206.12	
Oxfam	195.90	Baines Funeral
St. Oswalds Hospice	187.60	
West End Refugee Service	185.04	
Church Urban Fund	168.00	
Bible Society	167.25	
Lepra	150.60	
MAF	149.40	
Christian Aid	136.00	
Mission to Seafarers	135.25	
Mothers Union	186.00	
Operation Noah	108.00	
Royal British Legion	77.50	
Jerusalem and Middle East Churches	52.00	
PCDC	17.00	
	6,958.65	

Wylam St. Oswin's Parochial Church Council

Notes to the Financial Statement for the year ended 31st December 2023

The investments recorded in the statement of assets and liabilities are as follows:

	Market value 2023	Market value 2022
	£	£
General Fund Reserves		
2023 Surplus to restore Reserves	15,000	
Balance b/fwd	10,000	10,000
CBF Deposit Fund	25,000	10,000

The money for these investments was given for the purpose of generating income for the general fund. The capital of £9,367 was not to be spent except in exceptional circumstances. The £9,367 was part of the CBF Deposit Fund and the interest part of the total bank interest. During 2016 the PCC agreed to utilise these funds for the hall improvements and thus for the purpose of generating funds. Surpluses in the hall trading account will provide an income stream to the PCC. The capital replacement commenced in 2018 with the sum of £1,250.

179T Wylam: Blackett Bequest (Trust Fund) under the trusteeship of the Newcastle Diocesan Society

2,915.62 CBF Investment Fund Units	65,908	60,241
------------------------------------	--------	--------

The purchase cost of these investments was £8,469.

The Blackett Trust Fund is an expendable endowment fund. The income is accounted for in the general fund 2023 (£2,226); £1,791, 2022). The capital is available in an emergency at the discretion of the Trustees (Diocesan Society). Income is available for charitable and ecclesiastical purposes in the parish. (Extract from Trust document)

179T Wylam Vicar's Discretionary Fund

882 CBF Investment Fund Units	19,938	18,223
-------------------------------	--------	--------

The purchase cost of this investment was £1,000.

The capital is permanent. The income is available to the Incumbent at their sole discretion for general charitable purposes in the parish. The income was £545 (2022 £524). (Extract from Trust document)

The William Hedley Repair Fund is a separate registered charity under the trusteeship of the PCC Treasurer and two other trustees. During 2023 this charity made £1,538 expenditure (2022 £906) on the maintenance of the church and hall grounds cost that would have been borne by the PCC.

RESTRICTED FUNDS 2023

Bells b/f	2,643
Income	322
Expenditure	<u>- 406</u>
	<u>2,559</u>

Organ Scholar b/f	1,530
Income	-
Income	-
	<u>1,530</u>

Church Building b/f	5,949		Legacies	13,066		Bells b/f	2,643
Income	-			-		Income	322
Expenditure	-			-		Expenditu	<u>- 406</u>
	<u>5,949</u>	5,949		<u>13,066</u>			<u>2,559</u>
		13,066					
		2,559					
		<u>21,574</u>					

Hall Building b/f	17,600
Income	1,355
Expenditure	-
	<u>18,955</u>

Flowers & Grounds b/f	634
Income	110
Expenditure	-
	<u>744</u>

Youth Fund b/f	932
Income	-
Expenditure	-
	<u>932</u>

Church Hall Trading b/f	22,455
Income	8,637
Expenditure	<u>- 5,802</u>
	<u>25,290</u>

Garden Fund b/f	231
Income	2,176
Expenditure	<u>-1,538</u>
	<u>870</u>

Accounts

St Oswin's Church, Wylam
<http://stoswinschurchwylam.chessck.co.uk>
Registered Charity No. 1187983

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

for the year ended 31 December 2022

Priest in charge:
Revd Tom Birch

Bank:
Barclays Bank Plc.
Prudhoe Branch
Priestpopple
Hexham

Independent Examiner:
Mr Derrick Gurney

Wylam & District Churches:

A constitution was adopted in January 2010. Trustees are appointed by the respective churches. The churches are Wylam Methodist, St Agnes Crawcrook, Horsley Village and St Oswins- Various joint committees of representatives of the four constituent churches in the partnership have been formed. They attend to all matters that are conducted ecumenically, such as Worship, Social and Youth Work. A Children's and Youth Worker is employed. Ruth Lindridge was appointed from 1st January 2018.

Youth Work: We continue to fully support the on-going project. Funds are available from the constituent churches and private donations to enable this to continue. It was possible to raise funds by holding Jump for Joy in 2022. The youth project commenced in 2004. The new youth club replaced The Hub and The Gathering, individual church support and development are core activities.

From the Transformation Group and LyCig '**We Can Make It Happen**' was formed.

When it became apparent that people were returning to church following the long months of isolation and worry over COVID it was decided to draw up plans to secure our future. This was achieved by inviting members of the congregation to consider what we could all do within the resources and skills available to us. The results were prioritised and the following became our plan for 2022/23:

- 1) Energise Christmas e.g., plan Christmas now.
Produce a model of our village to be displayed in church with the holy family centre stage. [Sam McGeever & David Atkinson]
- 2) Develop work with the uniformed organisations.
Provide more for children to engage with
- 3) Infrastructure for community e.g., Warm place for people in need, possible food, activities space for kids after school.
Provide warm space.
Monthly "bargain stalls" to help with the recession e.g., second hand clothes, homemade items like jam cakes, unwanted games/gifts stall [in the grounds if fine]
- 4) Join with Methodist Church more. Review the ecumenical covenant.
- 5) Singing "Services" e.g., singing for health, happiness. Singing sessions to learn songs/hymns.
- 6) Non-Eucharistic services e.g., Messy Church, crafts etc
- 7) Pop up groups

Wylam's Magical Christmas Model attracted a great deal of interest and was featured in the Hexham Courant as well as in the Diocesan Bulletin. The church visitors book carries a good number of positive comments and several people have offered to take part in building this year's model, including the children of Wylam First School.

Open the Book

The Open the Book team continue to visit Ovingham and Wylam First Schools to tell stories from the Bible dressed up as Biblical Characters. The team are now telling stories from Handbook 3 which begin with the life of Paul. Over the summer break the team moved all their resources into what used to be the Choir Vestry and with the financial support of the PCC were able to increase their stock of props and costumes as well as provide very useful storage for them. April Stephenson and her daughter Alice have made new tabards and coats which have enhanced our costumes collection. Rehearsals now take place in church so access to props and costumes is extremely easy, and not least because of Liz Wilson's organisational skills. We have two new members taking our membership to 13 including myself. Feedback from the children we meet suggests that what we do is worthwhile in that children enjoy the stories and welcome our return. David Atkinson

Activities

St. Oswin's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church, the Church Hall and the Church grounds.

Most 10 am Sunday, 9.30am Thursday and occasional services have been livestreamed- There was gathered worship at these and the 8.00am Sunday bi-monthly service.

There was remedial work to the hall and church together with regular maintenance. Work to the tower steps to improve safety and repair of the clock are outstanding.

There remains some capacity for new lettings of the hall and church. The meeting room can be let separately to the hall for small groups.

Achievements and performance continued

Children and young people are welcome at all our services. Messy Church run jointly with Wylam Methodist Church at WMC restarted.

Many charities are supported from the weekly collections which increased over 2022, Collections at services and funerals returned to levels seen before Covid restrictions.

Church & Hall: The hall continues to be used by the uniformed organisations and increasingly by the community. The defibrillator is installed and operational. The church is used for suitable functions. The bell ringing was maintained during the year. Improvements to the choir vestry have been made, enabling Open the Book to have space for storage.

Treasurer's Report

General Fund: Planned Giving income continues vital and decreased by £588. Although Gift Aid increased, this was a result of an increase in eligible donations. A Stewardship Campaign was held in 2018. Thank you everyone who continues to support the church and our work in this way. We welcome new and increased pledges to cover increasing funding needs and a renewal of our Giving was due in 2022. This took the form of publicising the Parish Giving Scheme which enables payment by direct debit. Total income, excluding cross parish charging, increased from £63,659 to £68,401. Collections increasing by £2,699 and gift aid on collections and donations by £2,197. Total expenditure increased from £66,768 to £69,734, with little change in total clergy costs between the parishes. 2022 being a near normal year.

Parish Share payments increased to £47,940 (£47,000). Clergy working expenses are shared with Ovingham and Heddon with a minor amount contributed from Stamfordham and Matfen. There are five churches within a sort of grouping. Clergy expenses include Lynne Dean (curate) as well as Tom (vicar). Total expenditure increased by £2,966 following further Quinquennial work and maintenance including church decoration. A small amount of Quinquennial work remains outstanding. However work to the tower steps and in particular the church clock will impact on both budget maintenance and building reserves. Other costs were mainly similar with Telephone & Broadband being for the first full year.

Church Building Fund (Restricted Fund): The Building Fund is split; **Legacies;** no change at £13,066. **Bells:** balance increase by £612 to £2,643. The organ scholarship was created 2021 benefit from donations and has been used for training, with a current balance of £1,530. **General Building Fund:** decreased to £5,949, after decorating to the church, electrical and other work to the sound system and making trees safe. The balance remains adequate at £5,949, for general and emergency building work should the budget be insufficient.

Hall building Fund (Restricted Fund) Donations and fund-raising amounts were received. The balance decreased to £17,600 (2021 £29,569) following payment of the bike rack installation, a £3,400 grant for bike racks was included in the 2021 accounts. Furniture purchases, the hall sound system and hall improvements were expended to further improve the hall facilities.

Church Hall Account: (Restricted Fund) showed a surplus of £7,442 (2021 £1,923) and a balance of £22,455 (2021 15,013). Trading income increased to £11,532 (2020 £4,650). The resultant excellent trading surplus followed a period of lower activity during the restrictions.

The Garden Fund shows the income from the William Hedley Charity which covered the majority of hall grass cutting and other works. A lower balance remains of £231 for future expenditure.

Reserves: Our yearend unrestricted balance in the general fund was £6,393 (2021 £9,521). The surplus was £1,872, enabling the cash reserve to be increased to £10,000, part of our reserves, note 2 on page 10. There was a decrease in the value of our investments after a few years of growth (page 13).

It is the PCC policy to maintain a balance on unrestricted funds (If possible), which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The General Fund together with Reserves total of £16,393 (£14,521) remains insufficient to meet this policy in 2023, with cover remaining at less than thirteen weeks cover.

My previous statement continues true: Parish share costs are a major factor but will not increase in 2023. The need is to balance our books and make difficult decisions when necessary. This includes looking at lost income streams, and curbing expenditure. There is little capacity to make commitments that will increase costs.

Our buildings are a major factor and our plans for them continue crucial as we look ahead and to improve our income stream. My thanks to: All who give financially and to the band of voluntary workers in the church and hall. The Reviewer, Gift Aid Recorder for their financial assistance, Helena Bates for her achievements with the Church Hall booking and fee collection work and my wife Jean. The budget for 2023 shows an expected deficit of £9,125 Whilst the reserves suffice for 2023 together with the hall trading surplus efforts must continue to maintain adequate funds. After 21 years as your treasurer, I now handover to Andrew Major.

Michael Gibbney FCIB Hon Treasurer

Financial Review

A full review is contained in the treasurer's report.

The Trustees consider the level of reserves to be adequate, given the overall financial position. That the financial performance of Wylam St Oswin Parochial Church Council for the year and its financial position at the end of the year to be satisfactory, noting the increased general church and hall trading surpluses for 2022. The transfer of further funds to the General Reserve being possible. The position indicated for 2023 is not fully covered by the General Reserve with the Church Hall ('Trading') Account intended to cover any remaining shortfall.

Statement of Responsibilities of the Trustees of Wylam St Oswin Parochial Church Council

The trustees are responsible for preparing the Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Church Accounting Regulations, 2006 edition, issued by the Finance Division of the Archbishops' Council and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Declaration

The trustees declare that they have approved the trustees' report above
Signed on behalf of the charity's trustees.

Signed Thomas Dircu

Full Name THOMAS DIRCU Full Name

Dated 26-01-23

Independent Examiner's Report to the Trustees of Wylam St Oswin Parochial Church Council

I report to the Trustees on my examination of the accounts of Wylam St Oswin Parochial Church Council (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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

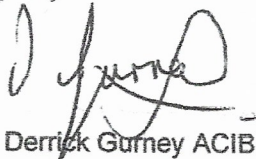
Independent examiner's statement

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

I have no concerns and have come across no 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.

(Signed)



Mr. Derrick Gurney ACIB

7th February 2023

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account for the year ended 31st December 2022

		2022		2021
	£	£	£	£
General Fund				
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary Income				
Planned Giving (Note A)	44,172		44,760	
Income tax recovered (Note A)	12,537		10,340	
Collections (Note B)	4,256		1,557	
Sundry donations (Note C)	834		595	
Diocese Parish Energy Support	<u>1,000</u>	62,799	<u>-</u>	57,252
Activities for generating funds				
Magazine advertisement fees	275		250	
Donations Laptops for Ovingham M School	-		2,100	
Donations Holy Spirit Denton (Note 2 page 12)	-		250	
Hire of church (donations)	<u>120</u>	395	<u>-</u>	2,600
Investment income				
Bank interest	27		3	
Income from trusts	<u>2,032</u>	2,059	<u>1,733</u>	1,736
Total incoming resources from generated funds		<u>65,253</u>		<u>61,588</u>
Incoming resources from charitable activities				
Sale of magazine/Observer/Eye donations			67	
Fees	2,790		1,829	
Contributions for use of photocopier	7		-	
Other parishes clergy contributions (Note G)	3,205		3,564	
Sundry income (bookstall/coffee money)	<u>351</u>	6,353	<u>165</u>	5,625
Total incoming resources carried forward (Note D)		<u><u>71,606</u></u>		<u><u>67,213</u></u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account (continued) for the year ended 31st December 2022

	£	2022 £	£	2021 £
Total incoming resources brought forward		71,606		67,213
RESOURCES EXPENDED				
Expenditure on charitable activities				
Joint Churches Youth Worker (Note E)	2,000		2,000	
Ecumenical activities	-			
		<u>2,000</u>		<u>2,000</u>
Governance costs				
Church activities				
The Church's ministry				
Parish share (Note F)	47,940		47,000	
Clergy working expenses (Note G)	6,082		5,947	
		<u>54,022</u>		<u>52,947</u>
The Church and services				
Coffee & Bookstall	77		-	
Heat, light, water, cleaning	1,785		1,150	
COVID extra purchase costs	-		133	
Church use of hall - nominal transfer (H)	1,000		1,000	
Insurance	2,999		2,982	
Maintenance and minor repairs	2,803		1,125	
Quinquennial	1,000		-	
Upkeep of services	923		855	
Telephone & Broadband	432		136	
Church website	80		72	
Organist and choir (Note J)	1,800		1,848	
		<u>12,899</u>		<u>9,301</u>
Other expenditure				
Donations	-		-	
Donations Laptops for Ovingham M Sch	-		2,100	
Donations Holy Spirit Denton (Note 2pg 12)	-		250	
				<u>2,350</u>
Administration & management				
Printing, telephone, stationery & postage	813		170	
		<u>813</u>		<u>170</u>
Total resources expended (Note D)		<u><u>69,734</u></u>		<u><u>66,768</u></u>
Surplus for the year		1,872		445
Bank deposit and current accounts at 01.01.2022		<u>9,521</u>		<u>9,076</u>
		11,393		9,521
Emergency cash reserve (fully restored) (Notes D & 2)		5,000		-
Bank deposit and current accounts at 31.12.2022		<u><u>6,393</u></u>		<u><u>9,521</u></u>
Bank current accounts		6,393		9,521
Bank deposit account		<u><u>6,393</u></u>		<u><u>9,521</u></u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2022

	2022		2021	
	£		£	
Church Building Fund - Restricted Fund				
Income				
Bells provision	612		60	
Legacy			5,000	
Donations	3,782		1,470	
General building Gift Aid	317		560	
LPW vat claim General building			250	
Organ Donations			126	
Bank Interest	75	4,786	12	7,478
Expenditure				
Organ repair per legacy			3,978	
Bal of legacy to Organ Scholar Fund			1,022	
General Fund	7,523			
Bells	-	7,523		5,000
Surplus for the year	-	2,737		2,478
Bank deposit and current accounts at 1.01.2022		24,395		21,917
Bank balances at 31.12.2022		21,658		24,395
Breakdown of Church Building Fund				
Legacies fund balance	13,066		13,066	
Bells repair fund	2,643		2,031	
General church building fund	5,949		9,298	
		21,658		24,395
Hall Building Fund - Restricted Fund				
Income				
Fund Raising - Beard Sponsorship	-		853	
Grants Wylam Parish Council	-		2,916	
All Churches Trust	-		2,250	
Prudhoe Street Mission	-		2,000	
Catherine Cookson Trust	-		20,000	
William Webster Trust	-		3,000	
Garfield Weston	-		6,000	
Community Foundation	-		3,000	
NCC Councilfor Small Scheme-Bike Racks	-		3,400	
Rotary Tynedale-Defibrillator Pads	-	-	100	
Donations	2,687		1,960	
Government Grant from NCC	-		20,238	
Gift Aid	118		1,510	
Bank Interest	40	2,845	51	
		2,845		67,278
Expenditure				
Hall building contractor	1,534		59,833	
Other building work & purchases	13,008		1,510	
Defibrillator, box and pads purchase			1,814	
Fees	272	14,814	1,207	
		14,814		64,364
Surplus for the year		(11,969)		2,914
Bank balances at 01.01.2022		29,569		26,655
Bank balance at 31.12.2022		17,600		29,569
Organ Scholar Fund				
Income				
Balance of Legacy			1,022	
Donations	213		500	
Gift Aid		213	75	
		213		1,597
Expenditure Organist training				
	(280)			
Deficit for the year		(67)		
Bank balance at 01.01.2022		1,597		
Bank balance at 31.12.2022		1,530		1,597

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2022

	2022	2021
	£	£
Flower & Church Grounds Fund - Restricted Fund		
Income		
Donations	243	693
Expenditure		
Purchase of flowers & upkeep of grounds	(140)	(608)
Surplus for the year	103	85
Bank balance at 01.01.2022	531	446
Bank balance at 31.12.2022	634	531

NB

This represents the amount of donations.

In addition there were increased gifts of flowers (which vary in proportion).

Youth Fund (St Oswin's) - Restricted Fund

Income		
Donations		200
Expenditure		
Sunday School	-	-
Surplus for the year	-	200
Bank balance at 01.01.2021	932	732
Bank balance at 31.12.2021	932	932

Vicar's Discretionary Fund- (Restricted Endowed Fund)

Income		
Investment Income	542	524
Expenditure		
Expenditure	(120)	(370)
Surplus for the year	422	154
Bank balance at 01.01.2022	3,147	2,993
Bank balance at 31.12.2022	3,569	3,147

Charities Fund- Restricted Fund (Note 1 Page 12))

Income		
Collections	8,105	4,313
Expenditure		
Charitable giving	(8,105)	(4,433)
Bank balance 01.01.2022	0	120
Bank balance at 31.12.2022	0	0

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2022

	£	2022 £	2021 £
Church Hall Account - Restricted Fund			
Income			
Hire of church hall	8,198	2,504	
Contributions:- community hall use	1,290	1,140	
Community Action Warm Hub Grant	997	-	
Church use of hall - nominal transfer (Note H)	1,000	1,000	
Bank Interest	47	6	
	11,532	4,650	
Expenditure			
Hall running expenses	1,388	1,091	
Hall insurance	1,001	968	
Hall cleaner	385	-	
Hall maintenance and repairs	1,316	668	(2,727)
	(4,090)	668	(2,727)

Surplus for the year		7,442	1,923
Bank balance at 1.1.2022		15,013	13,090
Bank balance at 31.12.2022		22,455	15,013

Garden Fund- Restricted Fund

Income			
William Hedley Charity (Note 3 Page 13)		800	697
Donation		-	-
Expenditure			
		(906)	(697)
Deficit for the year	-	106	-
Bank balance at 1.1.2022		337	337
Bank balance at 31.12.2022		231	337

- NOTE A (Page 6) Planned Giving contributions decreased. Gift Aid included that on small donations
- NOTE B (Page 6) Collections are from services and funerals. The total reflected the end of restrictions.
- NOTE C (Page 6) Donations increased. Eligible and collections contributing to increased Gift Aid (B)
- NOTE D (Pages 6 & 7) A small increase in surplus enabling the cash reserve to be fully restored.
- NOTE E (Page,7) As with the other WDC member churches a contribution to Wylam & District Churches was made towards youth work. Annual payments are necessary.
- NOTE F (Page 7) Parish Share was paid in full, at £47,940 an increase of 2.00% on 2021.
- NOTE G (Pages 6 & 7) Vicar's working expenses share is Ovingham & Wylam each 40% & Heddon 20% Curate's expenses Ovingham & Wylam 42.5% each 3 others 5% each.
- NOTE H (Pages 7 & 10) Nominal transfer between church & hall against related costs.
- NOTE J (Page 7) We do not have or employ a permanent organist. Unpaid volunteers give some cover, as well as paid organists. There was no change in the level of fees.
- NOTE 2 (Pages 7 & 13) An investment £9,367 was utilised in 2016 to enable completion of the church hall modernisation. It was possible to restore & slightly increase to £10,000 in 2022.

Wylam St. Oswin's Parochial Church Council

Statement of Assets and Liabilities at 31st December 2022

	General Fund	Church Hall Account	Youth Fund	Flower & Grounds Fund	Legacy Fund	Bell Fund	Church Building Fund	Organ Scholar Fund	Garden Fund	Hall Building Fund	Cash Reserve (Note 2) (Page 13)	Charity Fund	Vicar's Discretionary Fund	2022 Total	2021 Total
Monetary Assets															
CBF Church of England Deposit	0	12,415	932	634	13,066	2,643	5,949	1,530	231	17,600	10,000	-		65,000	65,000
Virgin Money Santander	Closed													0	1
Current	Closed													0	100
Barclays Community	6,393	10,040	-	-	-	-	-	-	-	-	-	-	3,569	16,433	21,794
Barclays Community														3,569	3,147
	<u>6,393</u>	<u>22,455</u>	<u>932</u>	<u>634</u>	<u>13,066</u>	<u>2,643</u>	<u>5,949</u>	<u>1,530</u>	<u>231</u>	<u>17,600</u>	<u>10,000</u>	<u>0</u>	<u>3,569</u>	<u>85,002</u>	<u>90,042</u>
Other Assets															
Church Hall														345,000	345,000
Blackett Trust (Note 2)														60,241	68,278
Vicar's Discretionary Fund (Note 2)														18,223	20,655

(2.9m Insured value: contents and building 17/06/2021)

Approved at a meeting of the Parochial Church Council held on 26 January 2023

Signed Thomas P. C. C. (Chairman) and hina Jones (Church Warden)

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2022

Charity Account - Restricted Fund	2,022	2021
	£	£
Income		
Collections	8,105	4,313
Bank balances at 01.01.2022	-	120
	<u>8,105</u>	<u>4,433</u>
Expenditure		
Bible Society	147	175
Children's Society	252	383
Christian Aid	1138	158
Church Army	72	67
Church Homeless Trust	132	181
CMS	106	40
Church Urban Fund	83	60
Cornerstone	116	171
Crisis	632	-
Dogs Trust	0	28
Friends of Eastwood Park	58	95
Great North Air Ambulance Service	135	154
Holy Spirit Denton	0	110
Ivad Freeman Hospital	76	-
Jerusalem and the Middle East Church Association	106	73
Lepra	202	40
MAF	117	259
Marie Curie	1219	176
Mind	700	-
Missions to Seafarers	68	93
Mothers' Union	287	188
Multiple Sclerosis	37	120
Newcastle Hospital Charities	0	23
Northumbria Deaf Mission	60	39
PCDC	157	167
Parkinson's UK	0	230
The People's Kitchen	180	121
RNLi	0	60
Royal British Legion Society Poppy Appeal	371	404
St Oswald's Hospice	163	40
St Peters Moghidshane	0	47
Sightsavers	334	-
Society for the Promotion of Christian Knowledge (SPCK)	33	63
Society of St Francis	69	115
Tynedale Hospice at Home	534	40
United Society for the Propagation of the Gospel (USPG)	54	82
Water Aid	76	60
West End Refugee Service	296	230
West Northumberland Food Bank	96	141
	<u>8,105</u>	<u>4,433</u>

Note1 This represents the total donated to the church and includes charitable donations at funerals
The total collected varies according to where the Wylam & District Churches joint services are held and the number of funerals.

Wylam St. Oswin's Parochial Church Council

Notes to the Financial Statement for the year ended 31st December 2022

- 2) The investments recorded in the statement of assets and liabilities are as follows:

General Fund Reserves	Market value 2022 £	Market value 2021 £
2022 Surplus to restore Reserves	5,000	-
Balance b/fwd	5,000	
CBF Deposit Fund	10,000	5,000

The money for these investments was given for the purpose of generating income for the general fund. The capital of £9,367 was not to be spent except in exceptional circumstances. The £9,367 was part of the CBF Deposit Fund and the interest part of the total bank interest. During 2016 the PCC agreed to utilise these funds for the hall improvements and thus for the purpose of generating funds. Surpluses in the hall trading account will provide an income stream to the PCC. The capital replacement commenced in 2018 with the sum of £1.250.

179T Wylam: Blackett Bequest (Trust Fund)

under the trusteeship of the Newcastle Diocesan Society

2,915.62 CBF Investment Fund Units	60,241	68,278
------------------------------------	--------	--------

The purchase cost of these investments was £8,469.

The Blackett Trust Fund is an expendable endowment fund. The income is accounted for in the general fund 2019: £1,625 (2018: £1,585,). The capital is available in an emergency at the discretion of the Trustees (Diocesan Society),

Income is available for charitable and ecclesiastical purposes in the parish.

(Extract from Trust document)

179T Wylam Vicar's Discretionary Fund

882 CBF Investment Fund Units	18,223	20,655
-------------------------------	--------	--------

The purchase cost of this investment was £1,000.

The capital is permanent.

The income is available to the Incumbent at their sole discretion for general charitable purposes in the parish.

(Extract from Trust document)

- 3) The William Hedley Repair Fund is a separate registered charity under the trusteeship of the PCC Treasurer and two other trustees. During 2022 this charity made £800 expenditure (2021 £697) on the maintenance of the church and hall grounds cost that would have been borne by the PCC.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. OSWIN'S WYLAM

England & Wales - Charity number 1187983

Accounts

St Oswin's Church, Wylam

<http://stoswinschurchwylam.chessck.co.uk>

Registered Charity No. 1187983

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

for the year ended 31 December 2021

Priest in charge:
Revd Tom Birch

Bank:
Barclays Bank Plc.
Prudhoe Branch
Priestpottle
Hexham

Independent Examiner:
Mr Derrick Gurney

Wylam & District Churches:

A constitution was adopted in January 2010. Trustees are appointed by the respective churches. The churches are Wylam Methodist, St Agnes Crawcrook, Horsley Village and St Oswin. Various joint committees of representatives of the four constituent churches in the partnership have been formed. They attend to all matters that are conducted ecumenically, such as Worship, Social and Youth Work. A Children's and Youth Worker is employed. Ruth Lindridge was appointed from 1st January 2018. The furlough scheme was utilised for a period of reduced workload during the pandemic.

Youth Work: We continue to fully support the on-going project. Funds are available from the constituent churches and private donations to enable this to continue. It was not possible to raise funds by holding Jump for Joy for a second year, in 2021. The youth project commenced in 2004. The Gathering, The Hub, individual church support and development are core activities and face to face meetings recommenced at the end of 2021

Transformation Group

The Transformation Group comprised of 14 members including the Vicar. Its role is to support the work of St Oswin's PCC in its mission to reverse the decline in church membership and to attract adults, children and young people to faith in Christ. Until March 2020 much of the work had been centred around worship and outreach.

Meetings since have not been held due to restrictions during the pandemic. It is hoped to start these again and to progress together with the LyCig project once it is safe to do so.

Leading your Church into growth (LyCig)

The Transformation Group have LyCig as an agenda item and have incorporated those who were trained into the group. This group have sought to progress the objectives set by the PCC in January 2019: -

1. Increase opportunities outside church services to reach the wider community.
2. Have services/gatherings/coffee mornings etc for those who wish to explore our faith.
3. Offer continuing training programmes to help people to establish/deepen faith and increase our ability to speak about personal faith more with others.

Focus has been how we can offer continuing training programmes to help us to establish and deepen our faith and increase our ability to speak about personal faith with others. To this end, and with a great deal of support from Rev Peter Sinclair, we embarked upon "The Christ we follow" programme.

This material encourages spiritual and missional growth by fostering confidence amongst our lay people to engage with others about matters of faith. This empowerment and enablement will become critical in the future when, through necessity, the role of lay people increases.

Open the Book

Trained members of St Oswin's "Open the Book Team" visit Wylam and Ovingham First Schools approximately once a month during term time when restrictions permit. Dressed as Biblical characters and with great miming techniques we have told many stories. At each school one of the team introduced the story, another told the story and the rest acted or mimed accordingly. The children and staff have always been very appreciative and indeed it is quite encouraging to hear children say "Yes. It's Open the Book!" when they see us. In the latter part of 2020, we celebrated 20 years of Open the Book at St Oswin's and St Mary's through special services. These were well received and gave us a wonderful opportunity to share what we do with everyone. During Lockdown, our work was put on hold though this has recently restarted.

Activities

St Oswin's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church, the Church Hall and the Church grounds.

Most 10am Sunday, 9.30am Thursday and occasional services have been livestreamed. There was gathered worship at these and the 8.00am Sunday service other than during the three months of January to March.

The second phase of work to the Church Hall was completed. An additional store at the rear and a store and to the front a meeting room replaced the old entrance porch and an area of land.

There remains some capacity for new lettings of the hall and church. The meeting room can be let separately to the hall for small groups.

Church Electoral Roll. There are 96 names on the Roll (December 2020, 100) of whom 16 (17) are not resident within the parish. All parishioners are urged to complete and return a form. Church attendance continued lower during the year as many continued to follow the live streaming of services.

Achievements and performance

Children and young people are welcome at all our services. The monthly children's activity club for the Under 8-Year-Old during the Sunday service from 10am to 11am have not taken place due to the pandemic. Messy Church run jointly with Wylam Methodist Church at WMC restarted.

Many charities are supported from the weekly collections which increased over 2020. However three months without services and lower attendances kept the total below historic levels.

Church & Hall: The hall continues to be used by the uniformed organisations and increasingly by the community outside of lockdown. The programme of works was completed, and internet access provided. A bike rack funded by Councillor Holly Waddell is to be constructed in 2022. A defibrillator is being installed. The church is used for suitable functions. The bell ringing was maintained during the year. Planning of improvements to the Clayton chapel and choir vestry commenced with outline approval by the PCC.

Treasurer's Report

General Fund: Planned Giving income continues vital and together with gift aid decreased in 2021 by £1,874 (2020 decrease £728) A Stewardship Campaign was held in 2018. Thank you everyone who continues to support the church and our work in this way. We welcome new and increased pledges to cover increasing funding needs and a renewal of our Giving is due in 2022. Total income, as does the expenditure comparison, exclude donations for external causes and cross parish charging. This decreased from £65,299 to £61,299. Donations decreasing by £2,481. Total expenditure decreased from £81,787 to £80,854.

Parish Share payments increased to £47,000 (£46,016). Clergy working expenses are shared with Ovingham and Heddon with a minor amount contribution from Stamfordham and Matten. There now are five churches within a sort of grouping. Expenses have increased as we welcome Lynne Dean as curate. Total expenditure increased by £1,067, this despite the budgeted Quinquennial work remaining outstanding. Organist costs increased. Telephone & Broadband costs are now a feature.

Church Building Fund (Restricted Fund): The Building Fund is split; **Legacies;** no change at £13,066. **Bells;** balance increase by £60 to £2,031, **Organ;** Now closed following the installation of a new blower, completing the full work overhaul. An organ scholarship fund was created with the balance and subsequent donation. **General Building Fund:** increased to £9,268, after a LPW vat claim, gift aid and donations. The balance remains adequate towards the Clayton chapel project, for general and emergency building work.

Hall building Fund (Restricted Fund) Donations and fund-raising amounts were received. Grants from the County Council were applied to this fund, representing reduced church hall trading surplus that could be expected in a full year. The balance increased to £29,589 (2020 £26,655). The balance includes £3,400 grant for bike racks and funds for furniture and sound system due to be expended to further improve the hall facilities.

Church Hall Account: (Restricted Fund) showed a surplus of £1,923 (2020 £2,811) and a balance of £15,013 (2019 £13,090). Trading income decreased to £4,560 (2020 £5,543). The trading surplus was again reduced in 2021, due to closures and at times restrictions.

The Garden Fund shows the income from the William Hedley Charity which covered the hall grass cutting. A balance remains of £337 for future expenditure.

Reserves: Our yearend unrestricted balance in the general fund was £9,521 (2020 £9,076). Our reserves, excluding investments, remained level, see note 2 on page 10. It is the PCC policy to maintain a balance on unrestricted funds (if possible), which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The General Fund together with Reserves total of £14,521 and remains insufficient to meet this policy in 2021, giving less than thirteen weeks cover.

My previous statement continues true: increased parish share costs are a major factor and will increase by 2% in 2022 to £47,000 and likely by 2% thereafter thus compounding the amount due each year.

The need is to balance our books and make difficult decisions when necessary. This includes looking at lost income streams, such as the magazine and curbing expenditure such as photocopying. There is no capacity to make capital purchases and commitments that will increase costs.

Our buildings are a major factor and our plans for them continue crucial as we look ahead and to improve our income stream. My thanks to: All who give financially and to the band of voluntary workers in the church and hall. The Reviewor, Gift Aid Recorder for their financial assistance, Helena Bates for her achievements with the Church Hall booking and fee collection work. The budget for 2022 shows an expected deficit of £8,160 Whilst the reserves suffice for 2022 our efforts must continue to maintain adequate funds.

Michael Gibbney FCIB Hon Treasurer

Financial Review

A full review is contained in the treasurer's report.

The Trustees consider the level of reserves to be adequate, given the overall financial position. That the financial performance of Wylam St Oswin Parochial Church Council for the year and its financial position at the end of the year to be satisfactory, noting the much-reduced surplus for 2021. It has not been possible to transfer further funds to the General Reserve in 2021. The position indicated for 2022 is not fully covered by the General Reserve with the Church Hall ('Trading') Account intended to cover any remaining shortfall.

Statement of Responsibilities of the Trustees of Wylam St Oswin Parochial Church Council

The trustees are responsible for preparing the Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

The law applicable to charities in England requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Church Accounting Regulations, 2006 edition, issued by the Finance Division of the Archbishops' Council and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Declaration

The trustees declare that they have approved the trustees' report above
Signed on behalf of the charity's trustees.

Signed  

Full Name Thomas Birch Full Name MRS FIONA ALICE JONES

Dated 15/01/22

Independent Examiner's Report to the Trustees of Wylam St Oswin Parochial Church Council

I report to the Trustees on my examination of the accounts of Wylam St Oswin Parochial Church Council (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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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

I have no concerns and have come across no 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.

(Signed)



Mr. Derrick Gurney ACIB

7th February 2022

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account for the year ended 31st December 2021

		2021		2020
General Fund	£	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary income				
Planned Giving	(Note A)	44,760	46,537	
Income tax recovered	(Note A)	10,340	10,437	
Collections	(Note B)	1,557	1,517	
Sundry donations	(Note C)	595	3,056	
		57,252	-	61,547
Activities for generating funds				
Magazine advertisement fees		250	265	
Donations Laptops for Ovingham M School		2,100		
Donations Holy Spirit Denton (Note 2 page 12)		250		
Hire of church (donations)			60	
		2,600	60	325
Investment income				
Bank interest		3	10	
Income from trusts		1,733	1,673	
		1,736	1,683	1,683
Total incoming resources from generated funds		61,588		63,555
Incoming resources from charitable activities				
Sale of magazine/Observer/Eye donations		67	177	
Fees		1,829	1,305	
Contributions for use of photocopier		-	54	
Other parishes clergy contributions (Note G)		3,564	2,677	
Sundry income (bookstall/coffee money)		165	208	
		5,625	208	4,421
Total incoming resources carried forward (Note D)		67,213		67,976

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account (continued) for the year ended 31st December 2021

		2021		2020
	£	£	£	£
Total Incoming resources brought forward		67,213		67,976
RESOURCES EXPENDED				
Expenditure on charitable activities				
Joint Churches Youth Worker (Note E)	2,000		2,000	
Ecumenical activities	-			
		<u>2,000</u>		<u>2,000</u>
Governance costs				
Church activities				
The Church's ministry				
Parish share (Note F)	47,000		46,016	
Clergy working expenses (Note G)	5,947		5,412	
		<u>52,947</u>		<u>51,428</u>
The Church and services				
Coffee & Bookstall	-		24	
Heat, light, water, cleaning	1,150		1,358	
COVID extra purchase costs (H)	133		820	
Church use of hall - nominal transfer (J)	1,000		1,000	
Insurance	2,882		3,058	
Maintenance and minor repairs	1,125		1,165	
Quinquennial	-		1,490	
Upkeep of services	855		901	
Telephone & Broadband	136		-	
Church website	72		-	
Organist and choir (Note K)	1,848		808	
		<u>9,301</u>		<u>10,624</u>
Other expenditure				
Donations	-		10	
Donations Laptops for Ovingham M Sch	2,100			
Donations Holy Spirit Denton (Note 2 pg 12)	250			
		<u>2,350</u>		<u>10</u>
Administration & management				
Printing, telephone, stationery & postage	170		402	
		<u>170</u>		<u>402</u>
		<u>64,768</u>		<u>62,464</u>
Total resources expended (Note D)		<u>66,768</u>		<u>64,464</u>
Surplus for the year		445		3,512
Bank deposit and current accounts at 01.01.2021		9,076		8,064
		<u>9,521</u>		<u>11,576</u>
Emergency cash reserve (part restored) (Note 2)		-		2,500
Bank deposit and current accounts at 31.12.2021		<u>9,521</u>		<u>9,076</u>
Bank current accounts		9,521		7,372
Bank deposit account		<u>9,521</u>		<u>1,704</u>
		<u>9,521</u>		<u>9,076</u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2021

	2021	2020
	£	£
Church Building Fund - Restricted Fund		
Income		
Bells provision	60	94
Legacy	5,000	-
Donations	1,470	2,545
General building Gift Aid	560	1,098
LPW vat claim General building	250	-
Organ Donations	126	-
Bank Interest	12	115
	<u>7,478</u>	<u>3,852</u>
Expenditure		
Organ repair per legacy	3,978	-
Bal of legacy to Organ Scholar Fund	1,022	-
Chancel & Tower door handrails	-	1,669
Bells	-	281
	<u>5,000</u>	<u>1,950</u>
Surplus for the year	<u>2,478</u>	<u>1,902</u>
Bank deposit and current accounts at 01.01.2021	21,917	20,015
Bank balances at 31.12.2021	<u>24,395</u>	<u>21,917</u>
Breakdown of Church Building Fund		
Legacies fund balance	13,066	13,066
Bells repair fund	2,031	1,971
Organ Fund	-	436
General church building fund	9,298	6,444
	<u>24,395</u>	<u>21,917</u>
Hall Building Fund - Restricted Fund		
Income		
Fund Raising - Domino Night (Barclays £750)	-	1,469
Fund Raising - Beard Sponsorship	853	-
Grants Wylam Parish Council	2,916	-
All Churches Trust	2,250	-
Prudhoe Street Mission	2,000	-
Catherine Cookson Trust	20,000	-
William Webster Trust	3,000	-
Garfield Weston	6,000	-
Community Foundation	3,000	-
NCC Councillor Small Scheme-Bike Racks	3,400	-
Rotary Tynedale-Defibrillator Pads	100	-
	<u>42,666</u>	
Donations	1,960	3,631
Government Grant from NCC	20,238	10,000
Gift Aid	1,510	2,326
Bank Interest	51	87
	<u>67,278</u>	<u>17,513</u>
Expenditure		
Hall building contractor	59,833	-
Other building work	1,510	-
Defibrillator, box and pads purchase	1,814	-
Fees	1,207	3,645
	<u>64,364</u>	<u>3,645</u>
Surplus for the year	<u>2,914</u>	<u>13,868</u>
Bank balances at 01.01.2021	26,855	12,787
Bank balance at 31.12.2021	<u>29,569</u>	<u>26,655</u>
Organ Scholar Fund		
Income		
Balance of Legacy	1,022	-
Donations	500	-
Gift Aid	75	-
Bank balance at 31.12.2021	<u>1,597</u>	

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2021

	2021	2020
	£	£
Flower & Church Grounds Fund - Restricted Fund		
Income		
Donations	693	230
Expenditure		
Purchase of flowers & upkeep of grounds	(608)	(536)
Deficit for the year	85	(306)
Bank deposit and current accounts and cash at 01.01.2021	446	752
Balance at 31.12.2021	531	446
Cash balance at 31.12.2021	-	0
Bank balances at 31.12.2021	531	446
Total balance at 31.12.2021	531	446
NB		
This represents the amount of donations.		
In addition there were increased gifts of flowers (which vary in proportion).		
Youth Fund (St Oswin's) - Restricted Fund		
Income		
Donations	200	0
Expenditure		
Sunday School	-	-
Surplus for the year	200	0
Bank balance at 01.01.2021	732	732
Bank balance at 31.12.2021	932	732
Vicar's Discretionary Fund- (Restricted Endowed Fund)		
Income		
Investment Income	524	506
Expenditure		
Expenditure	(370)	(262)
Surplus for the year	154	244
Bank balance at 01.01.2021	2,993	2,749
Bank balance at 31.12.2021	3,147	2,993
Charities Fund- Restricted Fund (Note 1 Page 12))		
Income		
Collections	4,313	2,748
Expenditure		
Charitable giving	(4,433)	(2,628)
Bank balance 01.01.2021	120	-
Bank balance at 31.12.2021	0	120

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2021

	2021	2020
	£	£
Church Hall Account - Restricted Fund		
Income		
Hire of church hall	2,504	3,788
Contributions:- community hall use	1,140	715
Church use of hall - nominal transfer (Note J)	1,000	1,000
Bank Interest	6	40
	4,650	5,543
Expenditure		
Hall running expenses	1,091	1,151
Hall insurance	968	966
Hall maintenance and repairs	668	615
	2,727	2,732
Surplus for the year	1,923	2,811
Bank balance at 1.1.2021	13,090	10,279
Bank balance at 31.12.2021	15,013	13,090

Garden Fund- Restricted Fund

Income		
William Hedley Charity (Note 3 Page 13)	697	652
Donation	-	-
Expenditure		
	(697)	(652)
Surplus for the year	-	-
Bank balance at 1.1.2021	337	337
Bank balance at 31.12.2021	337	337

NOTE A (Page 6) Planned Giving contributions decreased further in 2021

NOTE B (Page 6) Income from both services and funerals is shown. The total is similar to 2020

NOTE C (Page 6) Donation receipts decreased considerably

NOTE D (Pages 6 & 7) After specific appeals, income decreased by £3,000, with similar total expenditure

NOTE E (Page 7) As with the other WDC member churches a contribution to Wylam & District Churches was made towards youth work. Annual payments are necessary.

NOTE F (Page 7) Parish Share was paid in full, at £47,000 an increase of 2.14% on 2020. A similar increase in 2022 of 2.00% will take the payment to £47,940.

NOTE G (Pages 6 & 7) Vicar's working expenses share is Ovingham & Wylam each 40% & Heddon 20% From July, curate's expenses Ovingham & Wylam 42.5% each 3 others 5% each.

NOTE H (Page 7) Costs related to COVID cleaning and livestreaming are shown separately.

NOTE J (Pages 7 & 10) Nominal transfer between church & hall against related costs.

NOTE J (Page 7) We do not have or employ a permanent organist. Unpaid volunteers give some cover, as well as paid organists. Fees increased as did paid reliance at services.

NOTE K (Page 8) £3,400 is from Councillor Waddell's small scheme funds, to enable bike rack installation

NOTE 2 (Pages 7 & 13) An investment £9,367 was utilised in 2016 to enable completion of the church hall modernisation. It was not possible to continue to restore this in 2021.

Wylam St. Oswin's Parochial Church Council

Statement of Assets and Liabilities at 31st December 2021

Monetary Assets	General Fund	Church Hall Account	Youth Fund	Flower & Grounds Fund	Legacy Fund	Ball Fund	Church Building Fund	Organ Scholar Fund	Garden Fund	Hall Building Fund	Cash Reserve (Note 2) (Page 13)	Charity Fund	Vicars' Discretionary Fund	2021		2020	
														£	Total	£	Total
CBF Church of England Deposit	0	2,639	932	531	13,066	2,031	9,298	1,597	337	29,569	5,000	-	85,000	70,000			
Virgin Money	1													1			
Santander																	
Current	100													100			
Barclays Community	9,420	12,374	-	-	-	-	-	-	-	-	-	-	21,794	7,272			
Barclays Community													3,147	2,993			
	<u>9,521</u>	<u>15,013</u>	<u>932</u>	<u>531</u>	<u>13,066</u>	<u>2,031</u>	<u>9,298</u>	<u>1,597</u>	<u>337</u>	<u>29,569</u>	<u>5,000</u>	<u>0</u>	<u>3,147</u>	<u>80,042</u>	<u>80,366</u>		

Other Assets

Church Hall (2.9m Insured value: contents and building 17/06/2021)

															345,000	345,000
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	---------	---------

Blackett Trust (Note 2)

Vicars' Discretionary Fund (Note 2)

																68,278	59,733
																20,655	18,070

Approved at a meeting of the Parochial Church Council held on 18th January 2022

Signed: *Pauline A. C.* (Chairman) and *Kevin Jones* (Church Warden)

Thanks to our parishioners and others, St Oswins has sent money to the following charities:

	2021	2020
Bible Society	175	
Children's Society	383	254
Church Mission Society (CMS)	40	221
Christian Aid	158	
Church Army	67	
Church Homeless Trust	181	
Church Urban Fund	60	
Cornerstone	171	
Dogs Trust	29	
Friends of Eastwood Park	95	
Great North Air Ambulance Service	154	
Holy Spirit Church Denton	110	
Jerusalem & Middle East Church (JMFECA)	72	
Lepra	40	236
MAF (re work of Fiona Stevenson)	250	195
MacMillan Cancer Support		514
Marie Curie	176	
Mission to Seafarers	93	
Mothers Union	188	
Multiple Sclerosis	120	
Newcastle Hospital Charities	23	
Northumbria Deaf Mission	39	
Parkinson's UK	230	
PCDC	167	
Peoples Kitchen	121	85
RNLI	60	
Royal British Legion Society	404	309
Society of St Francis	115	
SPCK	63	175
St Oswald's Hospice	40	255
St Peters Moghidshane	47	
Tynedale Hospice at Home	40	206
USPG	82	
Water Aid	60	
West End Refugee Service	230	93
West Northumberland Foodbank	141	85
	<u>4433</u>	<u>2628</u>

The amounts include collections at funerals.

1) This represents the total donated to the church and includes charitable donations at funerals. The total collected varies according to where Wylam & District Churches joint services are held and the number of funerals.

The last joint services, pre pandemic, were Harvest and Remembrance at St Oswins and the Christian Aid and Carol Services at Wylam Methodist Church all in 2019.

2) A further £250 was donated for the Holy Spirit Church, Denton, making a total of £360.

Wylam St. Oswin's Parochial Church Council

Notes to the Financial Statement for the year ended 31st December 2021

- 2) The investments recorded in the statement of assets and liabilities are as follows:

	Market value 2021 £	Market value 2020 £
General Fund Reserves		
CBF Deposit Fund	5,000	5,000

The money for these investments was given for the purpose of generating income for the general fund. The capital of £9,367 was not to be spent except in exceptional circumstances.

The £9,367 was part of the CBF Deposit Fund and the interest part of the total bank interest.

During 2016 the PCC agreed to utilise these funds for the hall improvements and thus for the purpose of generating funds. Surpluses in the hall trading account will provide an income stream to the PCC.

The capital replacement commenced in 2018 with the sum of £1,250.

179T Wylam: Blackett Bequest (Trust Fund)

under the trusteeship of the Newcastle Diocesan Society

2,915.62 CBF Investment Fund Units	68,278	59,733
------------------------------------	--------	--------

The purchase cost of these investments was £8,469.

The Blackett Trust Fund is an expendable endowment fund. The income is accounted for in the general fund 2019: £1,625 (2018: £1,585.). The capital is available in an emergency at the discretion of the Trustees (Diocesan Society).

Income is available for charitable and ecclesiastical purposes in the parish.

(Extract from Trust document)

179T Wylam Vicar's Discretionary Fund

882 CBF Investment Fund Units	20,655	18,070
-------------------------------	--------	--------

The purchase cost of this investment was £1,000.

The capital is permanent.

The income is available to the Incumbent at their sole discretion for general charitable purposes in the parish.

(Extract from Trust document)

- 3) The William Hedley Repair Fund is a separate registered charity under the trusteeship of the PCC Treasurer and two other trustees. During 2021 this charity made £897 expenditure (2020 £652) on the maintenance of the church and hall grounds cost that would have been borne by the PCC.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. OSWIN'S WYLAM

England & Wales - Charity number 1187983

Accounts

St Oswin's Church, Wylam
<http://stoswinschurchwylam.btck.co.uk/>
Registered Charity No. 1187983

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

for the year ended 31 December 2020

Priest in charge:
Revd Tom Birch

Bank:
Barclays Bank Plc.
Prudhoe Branch
Priestpople
Hexham

Independent Examiner:
Mr Derrick Gurney

Reference and administrative information

Wylam St Oswin's Church is situated on Church Road adjacent to the centre of the village of Wylam Northumberland. It is part of the Diocese of Newcastle.

Correspondence for the PCC may be addressed to The Vicarage, Church Road, Wylam, NE41 8AT.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church meeting (APCM), together with co-options, in accordance with the Church Representation Rules.

The following served as members of the PCC from 1st January 2020 until the date this report was approved (The trustees):

Incumbent Revd Tom Birch, Vicar (Chairman)

Wardens:

 Mrs Lynette Atkinson
 Mrs Fiona Oomes (& Secretary)

Representatives on Deanery Synod (& PCC Members):

 Mrs Michele Rainbow
 Prof Lesley Twomey
 Mrs Karen Webster

Other Members:

 Mr Philip Appleby
 Mr Michael Bird (to 18th October 2020)
 Mrs Edna Beattie (to 18th October 2020)
 Mrs Angela Cairns
 Mr Michael Gibbney (Treasurer)
 Revd. Angus Palmer
 Mrs Janet Palmer
 Mrs Robin Piette
 Ms Alison Rees (to 18th October 2020)
 Mrs Jane Teasdale
 + One other

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under and is governed by The Parochial Church Councils (Powers) Measure 1956 as amended. (This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"). It is also subject to The Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended). With effect from 14th February 2020 the PCC is now registered with the Charity Commission (No. 1187983). Individuals when completing their self-assessment tax return may nominate Wylam St Oswin's PCC under reference AAG59JG to receive any refund. This is in addition to the Gift Aid scheme.

The method of appointment to the PCC is set out in the Church Representation Rules. It is an important policy that all church communicants (over 16 years) reflecting the diversity of the congregation are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

Committees: The PCC operates through a number of committees that meet between full meetings of the PCC.

Standing Committee:

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings subject to any directions given by the Council.

Magazine Committee: Attends to the production of the Church magazine.

Social Committee: Attends to the organisation of and catering for social events.

Fund Raising Committee: Organises events when necessary to raise income.

Parish Prayer/Care Committee: Meets on a regular basis. Arranges to visit those in need and the administration of Home Communion.

Church Hall Management Committee: Manages the refurbished and extended hall.

Wylam & District Churches: A constitution was adopted in January 2010. Trustees are appointed by the respective churches. Various joint committees of representatives of the four constituent churches in the partnership have been formed. They attend to all matters that are conducted ecumenically, such as Worship, Social and Youth Work. A Children's and Youth Worker is employed. Ruth Lindridge was appointed from 1st January 2018. Youth Work: We continue to fully support the on-going project. Funds are available from the constituent churches and private donations to enable this to continue. The youth project commenced in 2004. The Gathering, The Hub, individual church support and development are core activities.

Transformation Group

The Transformation Group is comprised of 14 members including the Vicar. Its role is to support the work of St Oswin's PCC in its mission to reverse the decline in church membership and to attract adults, children and young people to faith in Christ. Until March 2020 much of our work had been centred around worship and outreach. An extraordinary meeting was convened to look at ways we could make worship more attractive and inclusive. As a result, we enjoyed an Alternative Eucharist every third Sunday in the month as well as a Sunday Club every first Sunday to attract youngsters. Heritage Games, the Wellbeing Day and the Prayer Card are examples of the work we did to develop a presence in the village sharing Christian love and friendship. Covid19 has curtailed some of this work but has not dampened our enthusiasm. In May and June, we enjoyed meetings via Zoom. During these meetings we took stock of our current position and shared thoughts about the future. We try very much to be guided by God in what we do, so often our efforts are steps of faith. We are aware that, as yet, we have not attracted more young people and families to church but with God's help and yours we will.

Leading your Church into growth (LyCig)

The Transformation Group have LyCig as an agenda item and have incorporated those who were trained into the group. This group have sought to progress the objectives set by the PCC in January 2019: -

1. Increase opportunities outside church services to reach the wider community.
2. Have services/gatherings/coffee mornings etc for those who wish to explore our faith.
3. Offer continuing training programmes to help people to establish/deepen faith and increase our ability to speak about personal faith more with others.

We have focussed on looking at how we can offer continuing training programmes to help us to establish and deepen our faith and increase our ability to speak about personal faith with others. To this end, and with a great deal of support from Rev Peter Sinclair, we embarked upon "The Christ we follow" programme.

This material encourages spiritual and missional growth by fostering confidence amongst our lay people to engage with others about matters of faith. This empowerment and enablement will become critical in the future when, through necessity, the role of lay people will be increased.

Since March, this initiative has been suspended and will be reinstated when people are able to meet in groups and in people's homes.

Open the Book

Until March trained members of St Oswin's "Open the Book Team" visited Wylam and Ovingham First Schools approximately once a month during term time. Dressed as Biblical characters and with great miming techniques we have told 14 stories. At each school one of the team introduced the story, another told the story and the rest of us acted or mimed accordingly. The children and staff have always been very appreciative and indeed it is quite encouraging to hear children say "Yes. It's Open the Book!" when they see us. In the latter part of last year, we celebrated 20 years of Open the Book at St Oswin's and St Mary's through special services. These were well received and gave us a wonderful opportunity to share what we do with everyone. During Lockdown, our work was put on hold though recently we produced our first video "The Boy in the Temple." Keeping with the "Open the Book format we have used Zoom to make the video. It has been sent to our schools and can be seen on St Oswin's and St Mary's Facebook page as well as in the resources section of the "Open the Book" website. We met again in November, via Zoom, to produce our next story "Jesus is Baptised." David Atkinson

Activities

St. Oswin's PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church, the Church Hall and the Church grounds.

Since March, all 10am Sunday, 9.30am Thursday and Christmas services have been livestreamed. There was gathered worship at these and the 8.00am Sunday service when circumstances allowed.

The quinquennial inspection of the church was carried out. No major work was identified as being required.

Plans were completed and planning permission granted for additions to the Church Hall. An additional store to be constructed at the rear. The old entrance porch and area to be replaced by a store and meeting room.

Rainbows started. There remains some capacity for new lettings.

Safeguarding

Phillip Appleby is the Parish Safeguarding Officer. Our safeguarding policy and link to the Diocesan policy can be found on our website <http://stoswinchurchwylam.btck.co.uk/Safeguarding>

Achievements and performance

Children and young people are welcome at all our services. When permitted the monthly children's activity club for the Under 8-Year-Old during the Sunday service from 10am to 11am, the under-fives services and. Messy Church run jointly with Wylam Methodist Church at WMC have been held.

A Social activity, a Domino Night, was possible in February which raised £1,469 including £750 from Barclays Bank. Many charities are supported from the weekly collections, but these were 40% of past levels, because of fewer services, funerals and weddings.

Church & Hall: The hall continues to be used by the uniformed organisations and increasingly by the community outside of lockdown. The church is used for suitable functions. The choir and bell ringers had extremely limited opportunity during the year.

Church Electoral Roll: There are 96 names on the Roll (December 2019, 100) of whom 17 (16) are not resident within the parish. All parishioners are urged to complete and return a form. Church attendance dropped considerably during the year as many elected to follow the live streaming of services.

Mothers' Union: In the absence of a Branch Leader and Secretary a committee ensures meetings and activities continue. Unfortunately, from March the programme was suspended. Please support our M.U. in their work. A donation for the M.U. at home and overseas was made.

Treasurer's Report

General Fund: Planned Giving income is vital and together with gift aid decreased in 2020 by £728 (2019 increase £5,315) A Stewardship Campaign was held in 2018. Thank you everyone who continues to support the church and our work in this way. We welcome new and increased pledges to cover increasing funding needs. Total income decreased from £67,433 to £65,299. Donations increased to £3,056 which mitigated the overall decrease in income.

Parish Share payments increased to £46,016 (£45,114). Total expenditure decreased by £4,670. Clergy working expenses are shared with Ovingham. The quinquennial inspection and some repairs were more than offset by a reduction in general maintenance and minor repairs. £2,000 has been included in the 2021 budget for outstanding work following the quinquennial. Other costs were similar.

Church Building (Restricted Fund): The Building Fund is split; **Legacies;** no change at £13,066. **Bells:** balance reduced by £281 to £1,971, **Organ;** no change at £436. **General Building Fund:** increased to £6,444 following donation, a LPW vat claim, less quinquennial items. The balance remains adequate for general and emergency building work.

Hall building Fund: See also page 2. Donations and fund-raising amounts were received. A grant from the County Council was applied to this fund, representing reduced church hall trading surplus. The balance increased to £26,655 (2019 £12,787) and is available for future emergency and the planned building works.

Church Hall Account: (Restricted Fund) showed a surplus of £2,811 (2019 £4,192) and a balance of £13,090 (2019 £10,279). Trading income decreased to £5,543. The trading surplus was much reduced to that expected from advance bookings, due closures and at times restrictions in 2020.

The Garden Fund shows the income from the William Hedley Charity which covered the hall grass cutting. A balance remains of £337 for future expenditure.

Our current unrestricted reserves in the general fund total £9,076 (2019 £8,064). The budget for 2021 shows an expected deficit of £5,740. Whilst the reserves suffice for now our efforts will continue to maintain adequate funds. It is the PCC policy to maintain a balance on unrestricted funds (if possible), which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time. The General Fund together with Reserves total of £14,076 and remains insufficient to meet this policy in 2020, giving less than twelve weeks cover.

Our reserves, excluding investments, were increased by a further £2,500 to £5,000, see note 10 on page 10. My previous statement continues true: Increased parish share costs are a major factor and will increase by 2% in 2021 to £47,000 and likely by 2% thereafter thus compounding the amount due each year.

The need is to balance our books and make difficult decisions when necessary. Our buildings are a major factor and our plans for them continue crucial as we look ahead and to improve our income stream. My thanks to: All who give financially and to the band of voluntary workers in the church and hall. The Reviewer, Gift Aid Recorder for their financial assistance, Helena Bates for her achievements with the Church Hall booking and fee collection work.

Michael Gibbney FCIB Hon Treasurer

Financial Review

A full review is contained in the treasurer's report.

The Trustees consider the level of reserves to be adequate, given the overall financial position. That the financial performance of Wylam St Oswin Parochial Church Council for the year and its financial position at the end of the year to be satisfactory, noting the small surplus for 2020 and the position indicated for 2021 covered by the General Reserve. The further transfer of £2,500 being a bid to re-establish a General Fund Reserve.

Statement of Responsibilities of the Trustees of Wylam St Oswin Parochial Church Council

The trustees are responsible for preparing the Trustees' Annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The Law applicable to charities in England requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements the trustees are required to:

- a) select suitable accounting policies and then apply them consistently;
- b) observe the methods and principles in the Charities SORP;
- c) make judgements and estimates that are reasonable and prudent;
- d) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- e) prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charity will continue in business

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Church Accounting Regulations, 2006 edition, issued by the Finance Division of the Archbishops' Council and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Declaration

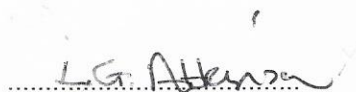
The trustees declare that they have approved the trustees' report above

Signed on behalf of the charity's trustees.

Signed



Full Name Thomas David Keith Birch (Chairman)



Full name Lynette Gail Atkinson (Church Warden)

9th February 2021

Independent Examiner's Report to the Trustees of Wylam St Oswin Parochial Church Council

I report to the Trustees on my examination of the accounts of Wylam St Oswin Parochial Church Council (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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

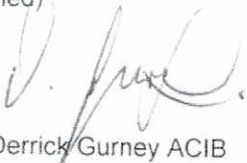
Independent examiner's statement

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

I have no concerns and have come across no 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.

(Signed)



Mr. Derrick Gurney ACIB

7th March 2021

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account for the year ended 31st December 2020

		2020		2019
	£	£	£	£
General Fund				
INCOMING RESOURCES				
Incoming resources from generated funds				
Voluntary Income				
Planned Giving (Note A)	46,537		47,265	
Income tax recovered (Note A)	10,437		10,584	
Collections (Note B)	1,517		1,808	
Sundry donations (Note C)	3,056		1,208	
Mobile Sound System donations (Note D)	-		1,532	
	61,547		-	62,397
Activities for generating funds				
Magazine advertisement fees	265		305	
Hire of church (donations)	60		195	
	325		500	
Investment income				
Bank interest	10		20	
Income from trusts	1,673		1,625	
	1,683		1,645	
Total incoming resources from generated funds		63,555		64,542
Incoming resources from charitable activities				
Sale of magazine/Observer donations	177		450	
Fees	1,305		1,562	
Contributions for use of photocopier	54		285	
Sundry income (bookstall/coffee money)	208		594	
	1,744		2,891	
Total incoming resources carried forward		65,299		67,433

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Account (continued) for the year ended 31st December 2020

		2020		2019
	£	£	£	£
Total incoming resources brought forward		65,299		67,433
RESOURCES EXPENDED				
Expenditure on charitable activities				
Joint Churches Youth Worker (Note E)	2,000		2,000	
Ecumenical activities	-		70	
		<u>2,000</u>		<u>2,070</u>
Governance costs				
Church activities				
The Church's ministry				
Parish share (Note F)	46,016		45,114	
Clergy working expenses (Note G)	2,735		2,436	
		<u>48,751</u>		<u>47,550</u>
The Church and services				
Coffee & Bookstall	24		104	
Heat, light, water, cleaning	1,358		2,116	
COVID extra purchase costs (H)	820		-	
Church use of hall - nominal transfer (J)	1,000		1,000	
Insurance	3,058		3,156	
Maintenance and minor repairs	1,165		4,056	
Church Grounds	-		202	
Quinquennial	1,490		-	
Upkeep of services	901		1,108	
Messy Church	-		43	
Organist and choir (Note K)	808		1,357	
		<u>10,624</u>		<u>13,142</u>
Other expenditure				
Donations	10		-	
Mobile Sound System (Note D)	-		3,024	
		<u>10</u>		<u>3,024</u>
Administration & management				
Printing, telephone, stationery & postage	402		671	
		<u>402</u>		<u>671</u>
		<u>59,787</u>		<u>64,387</u>
Total resources expended		<u>61,787</u>		<u>66,457</u>
Surplus for the year		3,512		976
Bank deposit and current accounts at 1.1.2020		8,064		8,338
		<u>11,576</u>		<u>9,314</u>
Emergency cash reserve (part restored) (Note 2)		2,500		1,250
Bank deposit and current accounts at 31.12.2020		<u>9,076</u>		<u>8,064</u>
Bank current accounts		7,372		5,284
Bank deposit account		1,704		2,780
		<u>9,076</u>		<u>8,064</u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2020

	2020		2019	
	£		£	
Church Building Fund - Restricted Fund				
Income				
Bells provision	94		91	
LPW vat claim Bells	-		17	
Donations	2,545		1,520	
General building Gift Aid	1,098		405	
LPW vat claim General building	-		1,069	
Organ Donations	-		6,269	
Organ Gift Aid	-		1,424	
LPW vat claim Organ	-		3,336	
Bank Interest	115	3,852	145	14,276
Expenditure				
Drain repairs	-		5,479	
Organ repair	-		13,692	
Chancel & Tower door handrails	1,669			
Bells	281	1,950	100	19,271
Surplus for the year		<u>1,902</u>	-	<u>4,995</u>
Bank deposit and current accounts at 1.1.2020		20,015		25,010
Bank balances at 31.12.2020		<u>21,917</u>		<u>20,015</u>
Breakdown of Church Building Fund				
Legacies fund balance		13,066		13,066
Bells repair fund		1,971		2,158
Organ Fund		436		436
General church building fund		6,444		4,355
		<u>21,917</u>		<u>20,015</u>
Hall Building Fund - Restricted Fund				
Income				
Fund Raising - Domino Night (Barclays £750)		1,469		623
Fund Raising - Antiques Evening (Barclays £750)		-		1,697
Fund Raising - Beetle & Bingo Night		-		444
Donations		3,631		3,161
Government Grant from NCC		10,000		-
Gift Aid		2,326		220
Bank Interest		87		125
		<u>17,513</u>		<u>6,270</u>
Expenditure				
Fund Raising - Costs		-		28
Fees		3,645		1,434
Sound panels		-		2,899
		<u>3,645</u>		<u>4,361</u>
Surplus for the year		<u>13,868</u>		<u>1,909</u>
Bank balances at 1.1.2020		12,787		10,878
Bank balance at 31.12.2020		<u>26,655</u>		<u>12,787</u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2020

	2020	2019
	£	£
Flower & Church Grounds Fund - Restricted Fund		
Income		
Donations	230	404
Expenditure		
Purchase of flowers & upkeep of grounds	(536)	(259)
Deficit for the year	<u>(306)</u>	<u>145</u>
Bank deposit and current accounts and cash at 1.1.2020	752	607
Balance at 31.12.2020	<u>446</u>	<u>752</u>
Cash balance at 31.12.2020	-	81
Bank balances at 31.12.2020	446	671
Total balance at 31.12.2020	<u>446</u>	<u>752</u>
NB		
This represents the amount of donations.		
In addition there were increased gifts of flowers (which vary in proportion).		
Youth Fund (St Oswin's) - Restricted Fund		
Income		
Donations	-	625
Income Tax Reclaimed	-	125
Heritage Games	-	165
	-	<u>915</u>
Expenditure Sunday School	-	<u>183</u>
Surplus for the year	-	<u>732</u>
Bank balance at 1.1.2020	732	732
Bank balance at 31.12.2020	<u>732</u>	<u>732</u>
Vicar's Discretionary Fund- (Restricted Endowed Fund)		
Income		
Investment Income	506	492
Expenditure		
Expenditure	(262)	(464)
Surplus for the year	<u>244</u>	<u>28</u>
Bank balance at 1.1.2020	2,749	2,721
Bank balance at 31.12.2020	<u>2,993</u>	<u>2,749</u>
Charities Fund- Restricted Fund (Note 1 Page 12))		
Income		
Collections	2,748	7,007
Expenditure		
Charitable giving	(2,628)	(7,007)
Bank balance at 31.12.2020	<u>120</u>	<u>0</u>

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2020

	2020	2019
	£	£
Church Hall Account - Restricted Fund		
Income		
Hire of church hall	3,788	5,506
Contributions:- community hall use	715	1,035
Church use of hall - nominal transfer (Note J)	1,000	1,000
Bank Interest	40	30
	5,543	7,571
Expenditure		
Hall running expenses	1,151	1,450
Hall insurance	966	1,045
Hall maintenance and repairs	615	884
	2,732	3,379
Surplus for the year	2,811	4,192
Bank balance at 1.1.2020	10,279	6,087
Bank balance at 31.12.2020	13,090	10,279

Garden Fund- Restricted Fund

Income		
William Hedley Charity (Note 3 Page 13)	652	645
Donation	-	-
Expenditure		
	(652)	(645)
Surplus for the year	-	-
Bank balance at 1.1.2020	337	337
Bank balance at 31.12.2020	337	337

- NOTE A (Page 6) Planned Giving contributions decreased slightly in 2020.
- NOTE B (Page 6) Income from both services and funerals is shown. The total is similar to 2019
- NOTE C (Page 6) Donation receipts. Increased covering other areas of decreased income.
- NOTE D (Pages 6 & 7) The mobile sound system was purchased and payment completed in 2019.
- NOTE E (Page,7) As with the other member churches a contribution to Wylam & District Churches was made towards youth work. Annual payments are necessary.
- NOTE F (Page 7) This was paid in full, £46,016, an increase of 2% on 2019..
A similar increase in 2021 rounded up will take the payment to £47,000.
- NOTE G (Page 7) Clergy working expenses continue to be shared between Ovingham & Wylam parishes.
- NOTE H (Page 7) Costs related to COVID cleaning and livestreaming are shown separately.
- NOTE J (Pages 7 & 10) Nominal transfer between church & hall against related costs.
- NOTE J (Page 7) We do not have or employ a permanent organist. Unpaid volunteers give some cover, as well as paid organists, for which services decreased and thus costs..
- NOTE 2 (Pages 7 & 13) An investment £9,367 was utilised in 2016 to enable completion of the church hall modernisation. It is prudent to continue to restore this for future emergencies.

Wylam St. Oswin's Parochial Church Council

Statement of Assets and Liabilities at 31st December 2020

Monetary Assets	General Fund	Church Hall Account	Youth Fund	Flower & Grounds Fund	Legacy Fund	Bell Fund	Church Building Fund	Organ Fund	Garden Fund	Hall Building Fund	Cash Reserve (Note 2) (Page 13)	Charity Fund	Vicar's Discretionary Fund	2020		2019	
														£	Total	£	Total
CBF Church of England Deposit	1,703	13,090	732	446	13,066	1,971	6,444	436	337	26,655	5,000	120		70,000	50,000		
Virgin Money	1													1	1		
Santander Current	100													100	100		
Barclays Community	7,272												2,993	7,272	5,284		
Barclays Community														2,993	2,749		
Cash														0	81		
	<u>9,076</u>	<u>13,090</u>	<u>732</u>	<u>446</u>	<u>13,066</u>	<u>1,971</u>	<u>6,444</u>	<u>436</u>	<u>337</u>	<u>26,655</u>	<u>5,000</u>	<u>120</u>	<u>2,993</u>	<u>80,366</u>	<u>58,215</u>		

Other Assets
Church Hall (2.9m Insured value: contents and building 01/07/2020) 345,000 345,000

Blackett Trust (Note 2)
Vicar's Discretionary Fund (Note 2) 59,733 55,863
18,070 16,899

Approved at a meeting of the Parochial Church Council held on 9th FEBRUARY 2021

Signed: *R. P. C.* (Chairman) and *L. G. A.* (Church Warden)

Wylam St. Oswin's Parochial Church Council

Income and Expenditure Accounts for the year ended 31st December 2020

Charity Account - Restricted Fund	2020 £	2019 £
Income		
Collections	2,748	7,007
Expenditure		
Bible Society		127
Botswana Link St Peters Mogoditshane		163
Cancer Research UK		-
Children's Society	254	479
Christian Aid		144
Church Army		94
CMS	221	153
Church Urban Fund		161
Cornerstone		172
Great North Air Ambulance Service		194
Homeless (Church Housing) Trust		217
IPF		422
Jerusalem and the Middle East Church Association		339
Lepra	236	91
MAF	195	388
MacMillan Cancer Support	514	237
Missions to Seafarers		86
Mothers' Union		400
Muscular Dystrophy		89
Northumbria Deaf Mission		186
PCDC		94
Parkinson UK		212
The People's Kitchen	85	-
Royal British Legion Society Poppy Appeal	309	564
St Edith' Church Grimoldby		99
St Oswald's Hospice	255	635
Scripture Union		80
Society for the Promotion of Christian Knowledge (SPCK)	175	191
Society of St Francis		70
Tynedale Hospice at Home	206	237
United Society for the Propagation of the Gospel (USPG)		79
Water Aid		48
West End Refugee Service	93	508
West Northumberland Food Bank	85	48
	2,628	7,007
Balance carried forward	120	-

- 1) This represents the total donated to the church and includes charitable donations at funerals. The total collected varies according to where the Wylam & District Churches joint services are held and the number of funerals.

The Harvest and Remembrance Day United Services were held at St Oswin's Church in 2019 and in 2020 did not take place due to the pandemic..

The 2019 Christian Aid and Carol Services were held at Wylam Methodist Church and did not take place in 2020 due to the pandemic.

Wylam St. Oswin's Parochial Church Council

Notes to the Financial Statement for the year ended 31st December 2020

- 2) The investments recorded in the statement of assets and liabilities are as follows:

	Market value 2020 £	Market value 2019 £
General Fund Reserves		
CBF Deposit Fund	5,000	2,500

The money for these investments was given for the purpose of generating income for the general fund. The capital of £9,367 was not to be spent except in exceptional circumstances. The £9,367 was part of the CBF Deposit Fund and the interest part of the total bank interest. During 2016 the PCC agreed to utilise these funds for the hall improvements and thus for the purpose of generating funds. Surpluses in the hall trading account will provide an income stream to the PCC. The capital replacement commenced in 2018 with the sum of £1,250.

179T Wylam: Blackett Bequest (Trust Fund)
under the trusteeship of the Newcastle Diocesan Society

2,915.62 CBF Investment Fund Units	59,733	55,863
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The purchase cost of these investments was £8,469.

The Blackett Trust Fund is an expendable endowment fund. The income is accounted for in the general fund 2019: £1,625 (2018: £1,585,). The capital is available in an emergency at the discretion of the Trustees (Diocesan Society),
Income is available for charitable and ecclesiastical purposes in the parish.
(Extract from Trust document)

179T Wylam Vicar's Discretionary Fund

882 CBF Investment Fund Units	18,070	16,899
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The purchase cost of this investment was £1,000.

The capital is permanent.
The income is available to the Incumbent at their sole discretion for general charitable purposes in the parish.
(Extract from Trust document)

- 3) The William Hedley Repair Fund is a separate registered charity under the trusteeship of the PCC Treasurer and two other trustees. During 2020 this charity made £652 expenditure (2019 £645) on the maintenance of the church and hall grounds cost that would have been borne by the PCC.