

St Saviour's Coalpit Heath, PCC

Annual report and Financial Statements

Year ending 31 December 2021

Charity Number 1194075

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The Trustees have pleasure in presenting their report together with the financial statements of the Charity for the year ended 31 December 2021.

Aim and Purposes

St Saviour's PCC has the responsibility of co-operating with the incumbent, until June 2021 the Reverend Colin Lunt, in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, Church Hall and the grounds of St Saviour's Church, Beesmoor Road, Coalpit Heath.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community. The PCC works with several groups charged with key mission and ministry priorities.

We seek to ensure that the activities we offer appeal to a wide variety of people of all ages and backgrounds. Our maintenance of the fabric of the Church, the Church Hall and the grounds help to facilitate our work.

Achievements and Performance

Worship and Prayer

Although we have managed to keep the Church open all year and carry out normal services, the necessary Covid precautions have led to very reduced numbers. Numbers are still low with some parishioners still nervous about coming back. Our Electoral Roll has reduced from 74 in 2020 to 63 in 2021 through bereavement and people moving away from the area.

The Easter services were well attended although no singing was allowed; by Christmas we were allowed to sing and services were much more fun.

A number of special services have been held including our 175-year Dedication Service in October which was led by the Area Dean.

Our house groups met online this year until September when they returned to the Church.

In June our vicar, Colin, retired. Services have continued and have been led by Mary Head, the Church Warden, and Mike Swain, our lay minister. We are exceptionally grateful to both of them for all their work both in the Church and in taking worship out to the community.

The local benefice provided some minister support for weddings but Mike has done all the administration, and officiated, at funerals. Jessica did all the wedding admin and Mary covered Baptisms

Pastoral Care and Communication

Study groups and prayer groups continued online in the early part of the year and worship materials were included on the Church website to help those who were isolating or shielding.

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Until his retirement, Colin issued letters and prayers regularly to keep people in touch with the Church. Colin, Mike and Mary also telephoned members of the congregation monthly. The magazine was issued every month as well via email and as paper copy to keep everyone informed. The Church is open on Wednesday afternoon for quiet reflection or a chat and a cup of coffee.

Mike arranged home communion for many not able to attend the Services.

Mother's Union meetings were restarted in September with the St Saviour's group now including members from St Peter's Frampton, St James Iron Acton and Thomas A'Beckett Pucklechurch. Since June 2021 there have been two groups running, one of which is an evening group for working members.

The Friday soup lunches also restarted in September where all can gather socially and enjoy a healthy warm lunch. Our thanks go to Mary for all her work in keeping the soup flowing.

Deanery Synod

We have 2 members on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structure of the Church.

Ecumenical Relationships

St Saviour's is actively involved in Together4Fromeside and the local Mission Partnership

The PCC Treasurer represents the Church on the committee of the local village hall and social club (Charity number: 227189).

The Church is linked to Manor CofE Primary school. We have a place on the board of governors and worship in Church with the children and their parents at the end of term services and harvest festival. The incumbent and Church Wardens are the managing trustees of the Manor School Religious Education Fund which is shown in the accounts as a restricted fund.

Church Hall and Churchyard

The Hall was closed for a large part of the year which gave the opportunity to replace the floor.

The groups started to return in September and there is now almost a full programme of events and meetings.

Over the summer a lot of tidying up and pruning was carried out by volunteers in the Churchyard meaning that it is now safe, accessible and welcoming for anyone who wishes to use it.

Social Committee

The early part of the year was quiet for the Social Committee however they are back in the swing now with the Horticultural Show in September raising funds for the Church, and a Christmas coffee morning where the emphasis was on fellowship rather than fund raising.

Financial Review

Under our Finance Policy, the PCC has a duty to ensure that accounts are prepared and independently examined, to approve the accounts and present them to the APCM within 5 months of the year end.

2021 has been a challenging year financially but it was better than 2020 with the excess of expenditure over income reducing to £15,955 (2020: £22,803). The accounts show that this shortfall ate into our reserves again however we did meet the full Parish share requested of us.

We sadly lost a number of regular donors during the year but the reopening of the Hall has had a welcome, positive impact on our income so that despite the small deficit we are confident that the level of reserves is sufficient for the charity to be a going concern.

The trustees target for free reserves is equivalent to around three months expenditure, being £20,500. At the year end, the actual free reserves were £98,914 which considerably exceeds the target amount. This is as a result of large unspent legacies that have been received in recent years. The trustees are planning on using the free reserves for one off large projects such as replacing the church boiler.

Safeguarding

At St Saviour's we want to do everything we can to keep people safe when they use our buildings or take part in our groups and activities. We are especially mindful about the safety of children, young people and vulnerable adults. All those in a leadership role working with children, young people or vulnerable adults have an up-to-date Enhanced DBS check.

For more details, please see our [Safeguarding Policy](#). The St Saviours Safeguarding Children, Young People and Vulnerable Adults Policy and Procedure has been written in-line with the House of Bishops' Safeguarding Policy and Practice Guidance.

Structure, Governance and Management

St Saviour's Church is situated on Beesmoor Road, Coalpit Heath. It is part of the Diocese of Bristol and the Kingswood & South Gloucestershire Deanery within the Church of England.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2017) and a registered charity with the Charity Commission (Charity Number: 1194075).

PCC members who served from 1 January until the date of this report was approved are:

Church Wardens: Mrs Mary Head
 Mr Jon Din (until 14/07/21)

Secretary: Mrs Jill Boyd
Treasurer: Mrs Alison Holliday

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Deanery Synod: Mrs Jessica Lock (until 19/05/21)
Mrs Sarah Blake
Mrs Lucy Rogers

Elected Members: Mrs Jessica Lock (Minute Secretary)
Mr Jon Din
Mrs Sam Rees
Mrs Lisa Stephens (Safeguarding Officer)
Mrs Rosemary Knight
Mr Paul Smith (until 19/05/21)
Mrs Ann Carter (until 19/05/21)

Ex-Officio: Rev Colin Lunt (until 30/06/21)
Mr Mike Swain (Lay minister)

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed/constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report dated:2022 and signed by:

Mary Head
Church Warden

Alison Holliday
PCC Treasurer

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Independent examiner's report to the trustees of St Saviours Church PCC

I report to the trustees on my examination of the accounts of St Saviours Church PCC (the Charity) for the year ended 31st December 2021.

Responsibilities and basis of report

As the charity trustees of the Charity 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 Charity'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 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 Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Joshua Kingston BSc, ACA
Burton Sweet Limited Chartered Accountants
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date:

Statement of Receipts and Payments

	Unrestricted Funds	Restricted Funds	Total Funds	Prior Year Total Funds
Income				
Donations and legacies	37,009	-	37,009	32,580
Income from charitable activities	14,891	-	14,891	8,270
Other trading activities	3,327	-	3,327	3,619
Investments	5,043	1,494	6,537	2,785
Other income	4,090	-	4,090	40,079
Total income	64,360	1,494	65,854	87,333
Expenditure				
Expenditure on charitable activities	57,518	-	57,518	61,741
Support costs	2,942	-	2,942	1,832
Other expenditure	21,349	-	21,349	46,563
Total expenditure	81,809	-	81,809	110,136
Net income/(expenditure)	(17,449)	1,494	(15,955)	(22,803)
Total funds brought forward	248,424	9,533	257,957	277,986
Capital growth	26	15	41	2,774
Total funds carried forward	231,001	11,042	242,043	257,957
Represented by:				
Unrestricted				
General Fund	194,017	-	194,017	205,281
Designated				
Designated Funds	36,984	-	36,984	43,143
Restricted				
Manor School RE Fund	-	11,042	11,042	9,533
Total Funds	231,001	11,042	242,043	257,957

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Statement of assets and liabilities

	General	Designated	Restricted	This year	Last year
Fixed assets - Investments					
Church repairs fund	-	3,465	-	3,465	
Religious Education fund	-	2,529	-	2,529	
Phillips & Newman's Graves fund	-	10,116	-	10,116	
Church roof repairs fund	-	3,184	-	3,184	
Churchyard upkeep fund	-	6,791	-	6,791	
BDF Custodian fund total	-	-	-	-	22,823
Investment fund	16,903	-	-	16,903	14,381
Manor CofE RE fund	-	-	9,571	9,571	8,368
Totals	16,903	26,085	9,571	52,559	45,572
Fixed assets – Tangible assets					
26 Rathbone Close	78,200	-	-	78,200	78,200
Totals	78,200	-	-	78,200	78,200
Current assets – cash at bank					
CAF Current Account	20,481	1,569	64	22,114	25,375
CAF Gold Account	19,321	-	-	19,321	19,182
Cash in hand	(1,078)	1,166		88	150
Charitable needs fund	15,108	-	-	15,108	35,094
Fabric fund	-	5,698	-	5,698	5,695
Garden of Remembrance fund	-	2,466	-	2,466	2,466
PCC fund	45,082	-	-	45,082	45,059
Nat West Current Account	-	-	1,407	1,407	1,164
Totals	98,914	10,899	1,471	111,284	134,185
Grand total	194,017	36,984	11,042	242,043	257,957

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Notes to the accounts

1. Analysis of income and expenditure

INCOME	Unrestricted	Designated	Restricted	Total this year	Total last year
Donations & Legacies					
Gift Aid Donations	18,018	55	—	18,073	18,718
Free Will Offering	1,679	—	—	1,679	958
Churchyard Donations	286	849	—	1,135	595
Services and other donations	6,697	—	—	6,697	3,572
Legacies	288	—	—	288	—
Church Roof Fund	—	459	—	459	78
Organ & Choir Fund	—	860	—	860	550
Garden of Remembrance	—	1,454	—	1,454	207
Flood Light Sponsorship	450	—	—	450	505
Gift Aid Tax Refund	5,914	—	—	5,914	7,397
Totals	33,332	3,677	—	37,009	32,580
Income from Charitable activities					
Bristol Diocese Fees	—	3,882	—	3,882	—
PCC Fees	8,248	—	—	8,248	4,096
Funerals	1,719	—	—	1,719	2,581
Weddings	1,042	—	—	1,042	889
Fitness & Social Club	—	—	—	—	704
Totals	11,009	3,882	—	14,891	8,270
Other trading activities					
Hall Rental	3,041	—	—	3,041	2,963
Coffee Club	—	—	—	—	86
Mums and Toddlers Group	43	243	—	286	166
Fundraising	—	—	—	—	404
Totals	3,084	243	—	3,327	3,619
Investments					
Income from Endowments	2,494	1,049	1,251	4,794	2,172
Interest	38	3	243	284	365
P&N Graves	—	1,459	—	1,459	248
Totals	2,532	2,511	1,494	6,537	2,785
Other Income					
Glebe Rental	272	—	—	272	200
Magazine Account	—	681	—	681	926
Lent Lunches	205	—	—	205	—
Hall repairs	—	160	—	160	2,475
Miscellaneous	2,772	—	—	2,772	36,478
Totals	3,249	841	—	4,090	40,079
INCOME TOTAL	53,206	11,154	1,494	65,854	87,333

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EXPENDITURE	Unrestricted	Designated	Restricted	Total this year	Total last year
Exp on Charitable activities					
DBF Parish Share	39,130	—	—	39,130	39,130
Weddings	445	—	—	445	53
Funerals	475	—	—	475	60
Garden of Remembrance	—	2,139	—	2,139	1,410
Bristol Diocese Fees	—	4,716	—	4,716	2,259
Church Expenses & Maintenance	5,922	—	—	5,922	11,741
Church Utility Bills & Insurance	3,160	—	—	3,160	4,724
Social & Fitness club	—	—	—	—	650
Charitable donations	1,531	—	—	1,531	1,714
Totals	50,663	6,855		57,518	61,741
Support costs					
Lockie Ltd Envelope Scheme	91	—	—	91	107
Royal School of Church Music	110	—	—	110	107
Vicar's Expenses	1,674	—	—	1,674	1,053
Organ and Choir	821	—	—	821	101
Magazine	226	—	—	226	444
G&B Affiliation	20	—	—	20	20
Totals	2,942			2,942	1,832
Other expenditure					
Hall Expenses & Maintenance	1,387	10,458	—	11,845	5,241
Hall Utility Bills & Insurance	3,542	—	—	3,542	3,919
Printing & Stationery	—	—	—	—	1,146
Bank Charges	113	—	—	113	60
Professional Fees	3,024	—	—	3,024	—
Miscellaneous	2,825	—	—	2,825	36,197
Totals	10,891	10,458	—	21,349	46,563
EXPENDITURE TOTAL	64,496	17,313	—	81,809	110,136
GRAND TOTAL	(11,290)	(6,159)	1,494	(15,955)	(22,803)

2. 26 Rathbone Close, Coalpit Heath

The property at 26 Rathbone Close was bequeathed to 3 beneficiaries in 2016. The value shown in the accounts is 1/3rd of the probate value.

It is not currently possible to sell the property. The tenant occupies the premises rent free but reimburses the annual insurance premium.

The maintenance expenses are included in Miscellaneous Expenditure.

3. The Manor Church of England Religious Education Fund

The incumbent and Church Wardens are the managing trustees of this fund which was established by the Secretary of State for Education in 1999.

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The 1999 DofE order sets out the restrictions for the Religious Education Fund which is to be used "for educational purposes related to the Parish of Coalpit Heath in connection with the provision of religious education in accordance with the tenets of the Church of England by means of a Sunday School or otherwise".

The dividends from the fund are paid into the Nat West Bank account and are maintained separately from general church funds. There has been no restricted expenditure in the year.

4. Charitable Donations

Charitable donations are made from specially collected funds. The Christmas services' collections are made for Sight Savers and Send a Cow whilst the Lent Lunches collections are split between chosen national and local charities.

In 2021, a donation of the funds collected at the memorial service for Diana Kendall was made to Cancer Research following her wishes.

The church also manages a collection box scheme for The Children's Society.

5. Looking forward

After the end of the financial year, St Saviour's has been invited, and voted to, join the Fromeside Benefice of Churches. We are looking forward to a happy and exciting future as part of the wider mission.