

DIOCESE OF NEWCASTLE

Deanery of Morpeth

The Benefice of St Mary Magdalene Mitford and St Cuthbert Hebron

Annual Reports of the Joint Parochial Church Council and Financial Reports

30 March 2025

This report is made in accordance with the Church Representation Rules (2020) and is separate from any statement or address that the incumbent may wish to make or any reports that any individual or parish group may present at the Annual Parochial Church Meeting (APCM).

It is the means by which the Joint Parochial Church Council (JPCC) gives an account of how it has fulfilled its responsibilities during the year in question and of its future plans.

Priest-in-Charge: Rev Elaine Jones

Independent Examiner: Father A A Clements, 15 Carleton Rd, Gt. Knowley, Chorley.
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Description of the JPCC, constitution, location and details of the parish and trustees

Authorised by Bishops Council in July 2021, the Joint Parochial Church Council (JPCC) of St Mary Magdalene Mitford, Morpeth, Northumberland and St Cuthbert Hebron, Morpeth, Northumberland was established in August 2021. The JPCC is constituted and acts in accordance with Parish Governance Model Rules of the Church Representation Rules 2020. All groups now report through and are overseen by the JPCC, providing a clear common identity and an ability to apply the time and energy saved from administrative duplications to better serve one another and our local community.

The JPCC meets on alternate months and has the following membership:-

- Rev Elaine Jones, Priest in Charge
- Beverley Morris, Secretary
- Carol Thompson, Treasurer
- Richard Addison, Mitford Warden
- Ian Craigs, Hebron Warden
- James Roff, Hebron Warden
- Isabel Quinby – Parish Safeguarding Officer
- Ann Attwood, Deanery Synod member
- Nigel Jobson, Deanery Synod member and Electoral Roll Officer
- Richard Quinby
- Sarah Mills
- Janice Robinson, Mitford Warden

All JPCC members are trustees of this Charity

Details of the meetings of the Standing Committee

The Standing Committee is constituted and acts in accordance with Rule M31 of the Church Representation Rules 2020. It meets by exception for items that require progressing urgently, with any decisions taken being notified to the full JPCC at their next meeting. During the past year the Standing Committee has only progressed matters on two occasions. Membership of the Standing Committee is as follows:

- Priest in Charge,
- JPCC Treasurer,
- JPCC Secretary,
- Warden from Hebron Parish (currently Ian Craigs),
- Warden from Mitford Parish (currently Janice Robinson)

‘Fit and proper’ persons statement

All JPCC members are required to meet the election qualifications defined in Rule M8 of the Church Representation Rules 2020. In making appointments, the JPCC has given proper consideration to the suitability of officers to act in such capacity and that consequently they are fit and proper persons.

Public benefit statement

The JPCC’s charitable objects (‘Promoting in the ecclesiastical parish the whole mission of the Church’) are primarily focused on the advancement of religion, which is recognised as a charitable

purpose having public benefit. All regular public worship is provided free of charge and open to all. In addition, the PCC's activities as listed above have further public benefits; for example, teaching and taking assemblies offer advancement of education which is recognised as a charitable purpose having public benefit. Donations to other charities and our own projects provide public benefits in the relief of poverty and need, whether within or outside the ecclesiastical parish, often for minority groups with particular needs such as the elderly.

Trustees – induction and ongoing training details

Initial briefing will be given at the first meeting of new JPCC to remind members of their responsibilities as trustees of the charity. The Priest in Charge will have discussions with newly appointed officers to ascertain and arrange for any specific training that they require to fulfil their roles effectively. In addition JPCC members are required to undertake ongoing safeguarding training attended by all

Financial review

Overall Receipts were slightly higher than 2023, largely due to an increase in donations. Over 50% of the donations were from two anonymous givers, the balance being made up of funeral donations and the card reader which generated £1,418. Planned giving was down 3% on the previous year and the impact of the generosity campaign held in September will be reviewed early in 2025. Gift Aid recovered during the year was slightly higher than 2023 (up 11%) due to the take up of the Parish Giving Scheme through which Gift Aid is recovered on a monthly, rather than quarterly, basis. However, as 60% of givers are yet to transfer over the Parish Giving Scheme gift aid on donations received in the last quarter will be claimed in the following year. Both Barclays accounts (Mitford and Hebron) were closed during the year leaving the CAF account as the only transactional account for the JPCC.

Grants received during the year included £10,839 from the Upper Wansbeck Churches (contribution towards administrator costs and vicar expenses), £350 from Hebron Community Association (contribution towards heating of St Cuthberts, Hebron) and £17,792 from the Mitford Family Trust (architect fees, repair of stained glass window and masonry conservation repairs). All grants were fully expended during the year.

The JPCC met its parish share in full.

The significant increase in salaries, wages and honoraria is due to a full year of costs for the Administrator. Utility bills are down on the previous year due to both Churches joining the Church of England Energy Basket. Stable Room costs were significantly higher than 2023 due to the refurbishment of the kitchen and redecoration throughout. The Mitford Foundation Trust has agreed to fund some of these works.

As in previous years the children and youth work has been funded without requiring funding from the General Fund. The Charity Partner Support Fund made donations to New Hope for Children, West End Refugee Service, Wansbeck Valley Food Bank and The Hub. Additionally, money collected during coffee after the Sunday services was donated to Royal British Legion.

Balances carried forward at 31 December on unrestricted funds totalled £83,816 for funding the activities and needs of the church. Included in this figure is approximately six months of the

anticipated running costs for 2025 held in reserve. In addition, a total of £40,8245 held in designated funds. A further £44,734 is held in restricted funds. One of the designated funds (Stable Room Refurbishment) currently has a negative balance but as mentioned above Mitford Foundation Trust has agreed to provide a grant towards these costs.

Children and vulnerable adults' protection

The JPCC has shown its commitment to ensuring best practice in terms of safeguarding children and vulnerable adults and has fully complied with the requirements of the House of Bishops guidance.

Risk assessment statement

The JPCC maintains a register of quantified risk assessments relating to its activities. This register also indicates controls applied to mitigate these risks

Reserves policy

It is JPCC policy to try to maintain a balance on unrestricted funds which equates to at least 6 months of unrestricted payments. This is equivalent to approximately £52,500 for 2025.

PCC Accounting Policy

The financial statements of the JPCC have been prepared in accordance with the Church Accounting Regulations on the Receipts & Payments basis.

Funds

General funds represent the JPCC's monetary assets that are not subject to any special restrictions regarding their use and are available for application to the general purpose of the JPCC. These monies can include funds designated for a particular purpose by the JPCC, and which did not have their use restricted by the donor. Restrictions within these funds are noted in the financial statements.

These accounts include monetary transactions, assets and liabilities for which the JPCC can be held responsible. They do not include the accounts of other Church groups that owe an affiliation to another body, nor those that are informal gatherings of Church members, nor those in respect of assets for which the JPCC has no control.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets & Liabilities

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the Churchwardens on special trust for the JPCC and which require a faculty for disposal
- Land and buildings held on behalf of the JPCC
- Other fixtures, fittings and office equipment where the JPCC is free to dispose of such assets without faculty and where the original cost exceeded £1,000
- Investments held beneficially by the JPCC

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Any other amounts owing to the JPCC including Church hall lettings and insurance claims
- Legacies where formal notification of entitlement and amount has been received by 31 December by the PCC
- Closing bank balances as shown in the receipts and payments account

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loans or overdrafts advanced to the JPCC
- Any arrears of the Diocesan Parish Share
- Creditors for goods or services where the supply has been received and invoiced by 31 December

Future plans

A review of the Generosity Campaign held in September 2024 will be held early in 2025. Current givers who haven't yet transferred to the Parish Giving Scheme will be encouraged to do so early in the year.

Anticipated projects for 2025, subject to funding being raised or sourced, include:


- Replacement chairs for the Stable Room
- Replacement of existing multi media system in St Mary Magdalene, Mitford (initial estimate is c£16,500 but additional quotes will be sought once the spec has been agreed)
- Investigate damp in St Mary Magdalene, Mitford with the possibility of replacing the Nave flooring and removing the pews
- Redecoration of St Cuthbert's, Hebron

Approved by the JPCC and signed on their behalf



Rev Elaine Jones (Priest in Charge)

23 January 2025



Bev Morris (Secretary to the JPCC)

23 January 2025

The financial statements and Independent Examiner's report

The Joint Parochial Church Council of the Ecclesiastical Parishes of St Mary Magdalene, Mitford & St Cuthbert, Hebron (Charity No 1196182)

Receipts and Payments Accounts

	Notes	Unrestricted Fund	Unrestricted Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023
Receipts							
Voluntary giving							
- Planned giving		£59,767		£300		£60,067	£61,737
- Collections at services		£4,128				£4,128	£3,089
- All other giving/voluntary receipt	4a	£7,820				£7,820	£1,193
- Gift Aid recovered		£15,613				£15,613	£14,113
- Legacies received (capital value)							£952
- Grants	4a	£11,189	£17,792			£28,981	£27,289
		£98,517	£17,792	£300		£116,609	£108,372
Activities for generating funds							
	4b	£1,850				£1,850	£1,533
Income from investments							
	4c	£3,544				£3,544	£2,912
Church activities							
	4d	£2,729				£2,729	£1,976
Other incoming resources							
	4e	£82	£2,168			£2,250	£2,806
Total Receipts		£106,722	£19,960	£300		£126,982	£117,600
Payments							
Church activities							
- Mission giving and donations	4f		£5,767			£5,767	£6,084
- Diocesan parish share contribution		£42,700				£42,700	£42,700
- Salaries, wages and honoraria	4g	£12,242	£2,002			£14,244	£5,992
- Clergy and staff expenses	4h	£6,930				£6,930	£9,367
Church expenses							
	4i	£426				£426	
- Mission and evangelism costs							
- Church running expenses (including governance)		£11,428	£23,420	£2,857		£37,705	£41,530
- Church utility bills		£5,385				£5,385	£8,102
- Stable Room Running Costs		£2,565	£10,625			£13,190	£4,617
		£81,676	£41,815	£2,857		£126,347	£118,391
Costs of generating funds		£169				£169	£295
Major capital expenditure							
Other expenditure							
Total Payments		£81,844	£41,815	£2,857		£126,516	£118,686
Excess of receipts over payments							
		£24,878	-£21,855	-£2,557		£466	-£1,086
Transfers between funds							
	3	-£4,614	£4,614				£0
		£20,264	-£17,241	-£2,557		£466	-£1,086
Cash at bank and in hand at 1 Jan							
		£20,316	£41,404	£30,630		£92,350	£93,436
Cash at bank and in hand at 31 Dec							
		£40,579	£24,164	£28,073		£92,816	£92,350

Statement of Assets and Liabilities

	Notes	Unrestricted Funds	Unrestricted Designated Fund	Restricted Funds	Endowment Funds	Total 2024	Total 2023
Cash Funds							
Barclays Bank Current Account	5						£39,926
CAF Bank Current Account*		£16,787	£20,082	£25,212		£62,080	£25,232
CBF Deposit Fund (Hebron)		£10,273				£10,273	£9,755
CBF Deposit Fund (Mitford)		£13,520	£4,081	£2,861		£20,463	£17,437
		<u>£40,579</u>	<u>£24,164</u>	<u>£28,073</u>		<u>£92,816</u>	<u>£92,350</u>

*after taking into account £792.64 payments not cleared the bank

Other Monetary Assets**Investment Assets**

Investment Fund Shares at market value	2	£43,237	£16,661	£16,661		£76,558	£74,874
		<u>£83,816</u>	<u>£40,824</u>	<u>£44,734</u>		<u>£169,374</u>	<u>£167,224</u>

Notes to the accounts

- The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
- £30k surplus from Unrestricted Funds invested in CCLA Church of England Investment Fund shares 22/06/2004. Deposit Fund established 2014 to show the surplus on the investment.
- The movements in designated and restricted funds during the year were:

	Bal b/f	Receipts	Payments	Transfer	Profit (Loss) on Investments	Bal c/f
Unrestricted						
- General Fund	£11,006	£103,178	£81,844	-£4,614		£27,726
- Deposit Fund (reserves)	£50,863	£3,544			£1,684	£56,091
	<u>£61,869</u>	<u>£106,722</u>	<u>£81,844</u>	<u>-£4,614</u>	<u>£1,684</u>	<u>£83,816</u>
Restricted						
Heating Fund	£7,225					£7,225
Youth Fund	£14,283		£1,639			£12,643
Hebron Capital Fund	£25,783	£300	£1,218			£24,865
	<u>£47,291</u>	<u>£300</u>	<u>£2,857</u>			<u>£44,734</u>
Designated						
HR/Staffing Fund	£2,002		£2,002			
Stable Room Refurbishment Fund	£7,805		£10,625			-£2,820
Churchyard Fund	£2,315		£1,023			£1,292
Building Fund	£19,638	£19,960	£22,398			£17,201
Heating Fund	£13,000					£13,000
World Mission Partners Fund	£1,645		£5,767	£4,614		£492
Contingency & Capital Asset Replacement Fund	£11,659					£11,659
	<u>£58,065</u>	<u>£19,960</u>	<u>£41,815</u>	<u>£4,614</u>		<u>£40,824</u>
All Funds Total	<u>£167,224</u>	<u>£126,982</u>	<u>£126,516</u>		<u>£1,684</u>	<u>£169,374</u>

Restricted

Heating Fund

The Heating Fund (restricted) was originally established to finance a new church heating system, and has been used for similar purposes since, including the upkeep of the existing church heating system. At the present time this fund does not seek new income.

Youth Fund

For identified youth work (£2k towards youth worker). Includes the ring-fenced remains of the Janice Quinby legacy (£5k to fund a youth worker) (with interest)

4 Further Analysis of Receipts and Payments	Unrestricted Funds	Unrestricted Designated Fund	Restricted Funds	Endowment Funds	Total 2024	Total 2023
a) Receipts						
All other giving/voluntary receipts:						
Donations	£7,820				£7,820	£1,193
Grants (all expended by end 2024)						
- Mitford Foundation Trust						£2,002
- Mitford Plot Trust						£600
- Mitford Family Trust (Building Fund 2024)		£17,792			£17,792	£24,687
- Upper Wansbeck contribution to Vicar Expense	£10,839				£10,839	£1,176
- Hebron Community Association	£350				£350	
	£19,010	£17,792			£36,802	£29,658
b) Activities for generating funds						
Church Open Day	£950				£950	
Craft Fair		£900			£900	
	£950	£900			£1,850	
c) Investment Income						
CBF Deposit Fund Interest (Hebron)	£518				£518	£364
CBF Deposit Fund Interest (Mitford)	£3,026				£3,026	£2,548
	£3,544				£3,544	£2,912
d) Church activities						
Fees for weddings and funerals	£2,624				£2,624	£1,876
Stable Room Bookings	£105				£105	£100
	£2,729				£2,729	£1,976
e) Other incoming resources						
Interest on CAF bank account	£82				£82	£51
I Know Church (refund of duplicate payment)						£156
Utility Warehouse Refund						£566
NCC Council Tax refund						£857
Insurance Claim		£2,168			£2,168	
	£82	£2,168			£2,250	£1,630
Payments						
f) Mission Giving & Donations						
Wansbeck Valley Food Group		£1,800			£1,800	£1,725
West End Refugee Service		£1,800			£1,800	£1,725
New Hope for Children		£1,800			£1,800	£1,725
The Hub		£300			£300	
The Roost						£50
DEC (Turkey/Syria)						£267
WERS expenses		£67			£67	£592
		£5,767			£5,767	£6,084
g) Salaries, wages and honoraria						
Vergers	£2,572				£2,572	£1,835
Organist	£800				£800	£940
Administrator*	£8,869	£2,002			£10,872	£3,217
	£12,242	£2,002			£14,244	£5,992

h) Clergy and staff expenses

Clergy Housing Costs*	£4,409		£4,409	£5,846
Clergy Expenses*	£2,305		£2,305	£2,729
Administrator Costs/Expenses*	£216		£216	£792
	<u>£6,930</u>		<u>£6,930</u>	<u>£9,367</u>

*The Upper Wansbeck churches have agreed to contribute 50% of these costs

i) Church running expenses

<u>Mission and evangelism costs</u>	£426		£426	
	<u>£426</u>		<u>£426</u>	
<u>Church running expenses (including governance)</u>				
Youth		£1,639	£1,639	£25
Pastoral, Teaching & Worship Ministry	£389		£389	£1,230
Cost of Services	£1,512		£1,512	£388
Music	£235		£235	£168
Governance, Licensing, Copyright etc	£750		£750	£542
Church building running expenses	£8,542	£23,420	£1,218	£33,180
	<u>£11,428</u>	<u>£23,420</u>	<u>£2,857</u>	<u>£39,176</u>
			<u>£37,705</u>	<u>£41,530</u>
<u>Church utility bills</u>	£5,385		£5,385	£8,102
Utility Warehouse Refund				-£566
	<u>£5,385</u>		<u>£5,385</u>	<u>£7,536</u>
<u>Stable Room Running Costs</u>				
Cleaning	£788		£788	£305
Utility bills	£1,731		£1,731	£4,064
Repair & Maintenance	£46		£46	£248
Refurbishment Costs		£10,625	£10,625	
	<u>£2,565</u>	<u>£10,625</u>	<u>£13,190</u>	<u>£4,617</u>
	<u>£19,804</u>	<u>£34,045</u>	<u>£2,857</u>	<u>£56,706</u>
			<u>£56,706</u>	<u>£49,066</u>

- 5 Both Barclays Accounts (Mitford PCC and Hebron PCC) were closed during the year and the money transferred to the CAF Bank Current Account
- 6 The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities: moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.
- 7 The expenses paid to the incumbent may include a small immaterial portion, which relates to their function as a PCC member. No other payments were made to PCC members for being members of the PCC.
- 8 These financial statements exclude three trust funds (the Mitford Church Foundation Trust, the Mitford Family Trust and the Mitford Plot Trust) which are administered by the Incumbent and other trustees, and over which the PCC has no control.

Approved by the JPCC and signed on their behalf



Rev Elaine Jones (Priest in Charge)
23 January 2025



Bev Morris (Secretary to the JPCC)
23 January 2025

Independent Examiner's unqualified report to the C. of E. P.C.C.'s 2018. members of the P.C.C. of the Parish of St. Mary Magdalen, Mitford and St. Cuthbert's Hebron in respect of the Financial Statements of the Parish for the year ending 31st. December 2024 as set out on pages seven to ten of of this Report.

Respective responsibilities of the P.C.C. and the examiner.

The P.C.C. members acting as the charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of the Independent Examiner's statement.

My examination was carried out in accordance with the general Directions given by the Charity Commission and the guidance published in PCC Accountability (The Charities Act 2011 and the P.C.C.), 5th edition). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement.

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act, or
- the accounts do not accord to the accounting records.

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

Signed. *Alan A Clements* Date 28th. January 2025.
Name Revd. A. A. Clements

Fellow Association of Charity Independent Examiners.

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