



# **THE PAROCHIAL CHURCH COUNCIL OF ST ANDREW, TAUNTON**

## **ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**

**For the year ended 31 December 2022**



# PAROCHIAL CHURCH COUNCIL OF ST ANDREW, TAUNTON

## ANNUAL REPORT 2022

### Administrative information

St Andrew's Church is situated in Taunton. It is part of the Diocese of Bath and Wells within the Church of England. The correspondence address is St Andrew's Parish Office, Greenway Avenue, Taunton, Somerset, TA2 6HU.

Parochial Church Council (PCC) members who have served from 1 January 2022 until date this report was approved are:

<i>Incumbent</i>	The Revd Robin Lodge	Chair (ex-officio)
<i>Curate</i>	The Revd Katy Gough	(ex-officio, until February 2022)
	The Revd Richard Kelley	(ex-officio, from February 2023)
<i>Churchwardens</i>	David Budd	Vice Chair (ex-officio, until APM 2022)
	Tony Blackshaw	(ex-officio)
<i>Deanery Synod Representatives</i>	Stephen Grimshaw	(ex-officio)
	Henry Haslam	(ex-officio)
	Darren Chalmers	(ex-officio)
<i>Elected members</i>	Ali Aish	(from APCM 2022)
	Carol Dimmer	(from APCM 2022)
	Phil Emond	(to February 2022)
	Sue Goodman	PCC Secretary
	Mervyn Jones	
	Alison Perry	(from APCM 2022)
	Di Rudd	(from APCM 2022)
	Antony Yeo	PCC Treasurer
<i>Co-opted members</i>	Steve Bull	(from APCM 2022)
	Bill Perry	(from APCM 2022)
<i>Permission to attend and speak</i>	Lesley Gold	Parish Administrator

[APM = Annual Parish Meeting      APCM = Annual Parochial Church Meeting]

### Structure, governance and management

The PCC is a registered charity, numbered 1196804. It does not have any other related trusts or charities.

The method of appointment of PCC members is set out in the Church Representation Rules (2020). All church attendees are encouraged to register on the Electoral Roll and to stand for election to the PCC. The PCC meets approximately bi-monthly to conduct church business. Sub-committees of the PCC exist for the management of St Andrew's Church Hall, and to progress the New St Andrew's Project. Limited life working parties are set up occasionally to fulfil specific tasks and consist of PCC members and others by invitation.

The ministry of the parish is sustained by its Parish Priest, the Revd Robin Lodge and two Readers: Mrs Ruth Cook and Dr Jeremy Harvey. The Curate, the Revd Katy Gough, left to take up a new post in February 2022, and the Revd Richard Kelley joined us from the Wellington & District Team Ministry in February 2023 to complete his curacy. There is also a small team of Lay Pastoral Assistants and several other teams of volunteers covering a wide range of church life, which report regularly to the PCC.

## **Objectives and activities**

The PCC (Powers) Measure 1956 summarises the charitable objects of the PCC as “cooperating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.” St Andrew’s PCC sees this as a calling to proclaim the Gospel of Jesus Christ as it has been received by the Church of England by the nurture of faith among the community by word, pastoral care and practical service. It also has maintenance responsibilities for the church and the church hall.

From 1 September 2013, St Andrew’s Church of England Voluntary Controlled Primary School converted to academy status and became a member of the Bath & Wells Multi-Academy Trust (MAT) and was renamed St Andrew’s Church of England School. The Revd Robin Lodge and Mrs Dawn Booth, both former foundation governors, continue as members of the Local Governing Committee as MAT appointees but once again known as foundation governors. Mrs Booth is currently Chair of the Local Governing Committee. Robin Lodge is to step down from this post in July 2023, at the end of his current term of office. At this time it is likely that his replacement will not be found from among the St Andrew’s congregation.

# **PAROCHIAL CHURCH COUNCIL OF ST ANDREW, TAUNTON**

## **ANNUAL REPORT 2022 (CONTINUED)**

### **Achievements and performance**

#### *Church attendance & Statistics for 2022*

The number on the Electoral Roll at 31 December 2022 was 100 (105 at 31 December 2021).

The average Sunday attendance including children, counted in October was 78 (54 in 2021) but larger numbers attended for special services, such as at Christmas and Easter. In 2022 the number of baptisms was 10 (2 in 2021). There was one wedding in 2022 (0 in 2021). In total there were 9 funerals both in church and at local crematoria (12 in 2021).

#### *Review of the Year*

The earlier part of 2022 began with the gradual emergence from the restrictions of the coronavirus pandemic. In-person worship is now possible as previously, although it proved necessary to assure church members that, at the Eucharist, physical contact at the Peace and the receiving of the Common Cup were to be regarded as voluntary. It could be said that this has been the lasting visible damage from that period in our history, although it has become clear that the pandemic accelerated other changes that were already coming down the line.

The PCC met eight times in 2022. Average attendance was 77% (81% in 2021). The Standing Committee (six meetings, of which 2 via Zoom), the Hall Committee, and the New St Andrew's Group met between meetings. Minutes of their meetings were received by the full PCC and discussed where necessary. Other focussed groups and teams regularly report to PCC meetings.

In line with diocesan policy, the PCC sets its priorities and expressed them in its Mission Action Plan. In September 2022 a parish conference was held to "press the reset button" on parish life and it established a set of values which would govern the choices made about priorities on emerging from pandemic conditions. These were to be: outward facing, reaching out to others in a way that is inclusive, accessible and welcoming to all; caring towards each other and our community; growing in confidence in our faith in a generous and loving God; responsive to change in society so that we are flexible in our worship and in how we serve others; and proactive in nurturing discipleship across the age groups. These were reviewed in October 2022 resulting in agreement to prioritise the reordering of the church heating system, which had collapsed earlier in the year; to seek a settled and workable provision of music in our worship following the retirement of our Director of Music at the end of September; to develop the use of the newly refurbished Narthex to meet the needs of the community and congregation; and to enhance opportunities for growth in our discipleship through prayer and study.

Although there is no formal provision for children during worship, simple creche-type facilities are provided for the small children that attend. This will be reviewed during 2023. Church Mice and Messy Church, the latter in conjunction with Rowbarton Methodist Church, successfully relaunched during 2022.

As noted above, schools work continues to be an important part of our work with children and young people. As well as involvement in governorship at St Andrew's School, the Vicar shares weekly acts of collective worship in school with the Revd Deborah Kirk of Rowbarton Methodist Church, our own Reader, Ruth Cook, and our Curates. The Vicar is also a member of the Ethos Committee at The Taunton Academy, a church secondary school and part of the Richard Huish Academy Trust, which lies in our parish. Ongoing support for Collective Worship, Religious Education and Chaplaincy is available on request. "Easter Cracked," a dramatic presentation of the Easter story for children from schools in the area run by members of MINT (Mission in North Taunton), successfully ran in 2022 and 2023, along with Nativity on the Green in December 2022. MINT is a federation of ourselves, Rowbarton Methodist, Oakwood Community Church and Wellsprings Chapel. Our work with Priorswood Primary School, which also lies within the parish, has consisted only of sending in occasional pre-recorded acts of Collective Worship.

## **PAROCHIAL CHURCH COUNCIL OF ST ANDREW, TAUNTON**

### **ANNUAL REPORT 2022 (CONTINUED)**

St Andrew's has a Safeguarding Policy for the protection of children and vulnerable adults in line with diocesan guidelines. It is reviewed and updated annually. A copy of the policy is displayed in church. Names of all volunteers and their roles, not just those with Disclosure & Barring Service clearance, is available to the PCC as the body legally responsible for running the church. Full Job Descriptions have been formulated for each post, and training is regularly undertaken at an appropriate level for all those working for the PCC in a volunteer capacity. The PCC also has a Lone Worker Policy for employees and volunteers who need to work alone in church or in the community on its behalf, an Employee's Complaints & Grievance Policy, and a Data Protection Policy. The PCC also has a range of other policies governing aspects of parish management.

Home Communion is now fully available to individuals again following the pandemic, but work with care homes now mostly consists of providing end-of-life spiritual support when requested.

A full programme of public fund-raising events ran in 2022 providing both enjoyment for all and a much needed boost to church funds. Donations sponsoring the spire lighting continue. Parish finances have been enhanced by a number of generous bequests over the last three years, although the PCC works hard to make sure that these unrepeatable windfalls are used wisely for the good of the work of the parish so loved by their late donors. All financial decisions are made with great care. The PCC also has a Financial Reserves Policy which ensures that we always have enough cash to cover all commitments for a minimum of 3 months in case of emergency.

St Andrew's continues to be represented at meetings of the North Taunton Partnership, and practical assistance given to Taunton Food Bank, Arc (formerly Taunton Association for the Homeless) and Taunton Welcomes Refugees.

The grouping of the four churches of the Local Ministry Group has still not restarted since the beginning of the pandemic, although these groupings no longer form part of the diocesan structure. Nevertheless, connections between the churches remain valued, and joint services with our neighbours at Rowbarton Methodist Church restarted in 2022, but without the involvement of St Peter's Lyngford.

Many individual church members use household collecting boxes for the Children's Society. There remains no planned giving from PCC funds.

The church's Health and Safety Officer is Mrs Lizzie Budd. She reports to the Churchwardens as she is not a PCC member, but regularly provides a report to PCC. A Health and Safety policy statement approved by the PCC is on display in church. Health and Safety is a standing PCC agenda item along with the reporting of any entries in the Accident Book as to whether any action is required.

The most recent Quinquennial Inspection was made by the PCC's (now former) architect, Mrs Jo Hibbert, in December 2020, and although a number of modest actions were needed, priority has had to be given to the reordering of the heating, the absence of which has meant public worship being held in the Church Hall during winter months. In 2015 the decision was made to take the Use of Buildings Report as a general direction of travel for the modernisation and reordering of the church. A group was appointed by the PCC to take this forward, chaired by Alan Cook, who was also appointed Project Manager for this work, handing over to Mr David Budd during 2022. So far we have achieved additional toilet facilities, and supported the PCC with improving the main entrance and refurbished Narthex. A faculty application has been submitted to remove the pews from the South Aisle area so that the church building can be used more flexibly for congregation and community alike. During late 2022, Jo Hibbert resigned her role as PCC Architect, and Mr Michael Vaughan, of B2 Architects of Wedmore, was appointed in her place.

The Hall Committee, led by our Hall Manager, Lesley Jones, has continued to oversee the use of the building and implement planned improvements, one of the most recent being the installation of Wi-Fi so as to attract business and public service organisations.

The monthly magazine that had been produced ended at the close of 2022 when its editor retired with no replacement. A weekly electronic and postal mailing, a refurbished parish website, a Facebook page and an Instagram page are the other main means of communication.

Following the pandemic, we will need to continue working on how to respond to a changing church brought about by that tragic period and other societal factors. This will inevitably involve change, which for many

does not always come easily. It is not yet clear what the shape of the wider Church will be, nor the implications that will mean for St Andrew's, but we hope that we will respond faithfully to the needs of the community we serve.

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW, TAUNTON**  
**ANNUAL REPORT 2022 (CONTINUED)**

*Financial review*

Total receipts on funds were £138,423 and are detailed in the financial statements.

£129,155 was spent to provide the Christian ministry from St Andrew's Church, including the contribution to the diocesan parish share, which largely provides the stipends and housing for the clergy. The parish share paid this calendar year was £49,614.

The net result was a surplus of £9,268, including Restricted Funds.

It is PCC policy to maintain a balance on unrestricted funds (if possible), which equates to approximately three months unrestricted payments, to cover emergency situations that may arise from time to time. It is our policy to invest our fund balances in the CBF Church of England deposit funds.

Approved by the PCC on ... **29 March 2023** ..... and signed on their behalf by

Reverend Robin Lodge, Chairman

**PAROCHIAL CHURCH COUNCIL OF ST ANDREW, TAUNTON**

**FINANCIAL STATEMENTS**

**for the year ended 31 December 2022**

The financial Statements this year have been produced using the  
Receipts and Payments Method.

The Receipts and Payments method states what is actually received into the accounts during the calendar year or paid out of the accounts during the calendar year, without stating what was outstanding from the previous year, or still owing or uncleared after 31 December in the current year.

**Notes :**

1. Included in these accounts :

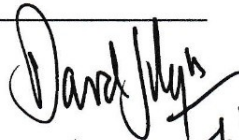
Gift aid from HMRC claimed for 2021 but received this year.

2. Not included in these accounts :

Gift aid from this year not yet received from HMRC

Any cheques or receipts not cleared by 31 Dec 2022

Confirmed that the above agree with the accounts examined

  
15/3/23



ST ANDREW'S CHURCH TAUNTON									
Receipts and Payments Accounts for year ending 31 December 2022									
				General fund	Designated fund	Restricted fund			
<u>Receipts</u>				£	£	£	2022	2021	
							£	£	
<u>Donations and Legacies:</u>							-		
	Planned giving			43,847		500	44,347	49,634	
	Collections, donations & other giving			16,751	21,250	6,020	44,021	17,395	
	Income tax recovered			10,926		143	11,069	9,569	
	Legacies			12,923			12,923	10,000	
<u>Other Trading activities</u>							-		
	Magazine/Bookstall /Hall Lettings etc			12,953			12,953	7,481	
	Income from other Properties			5,474			5,474	5,164	
	Annual Fete/events			4,979			4,979	3,870	
<u>Receipts from Investments:</u>							-		
	Interest & dividends			677	424	28	1,129	785	
<u>Receipts from Charitable activities:</u>							-		
	Parochial fees			1,034			1,034	858	
<u>Other Receipts</u>							-		
	Insurance claims						-	7,334	
	Sale proceeds from fixed assets						-		
	Loans received						-		
	Other			496			496	247	
							-		
<u>Total Receipts</u>				110,060	21,674	6,691	138,425	112,337	





# Statement of Assets and Liabilities

Statement Balance Sheet St Andrew's Taunton year ending 31 December 2022

Account Name	Opening			Statement
	Balance	Money in	Money Out	Balance
A Natwest Current Account U ("Cash")	£10,503.14	£103,187.23	-£109,736.56	£3,953.81
B CBF Fabric Fund D ("Cash")	£1,481.56	£21,674.33		£23,155.89
C CBF General Fund U ("Cash")	£31,392.51			£31,392.51
D CBF Bell Fund R ("Cash")	£866.67	£30.29		£896.96
E CBF Investment Account U ("Cash")				
G CBF Choir Fund R ("Cash")	£39.75	£0.34	-£40.09	-
K HALL CURRENT ACCOUNT ("Cash")	£4,470.19	£13,016.19	-£14,486.00	£3,000.38
L NEW ST ANDREWS CURRENT AC	£9,505.31	£6,679.18	-£8,369.17	£7,815.32
TOTALS	£58,259.13	£144,587.56	-£132,631.82	£70,214.87

## Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.


## Assets

We have two investment accounts	CBF Fabric Fund ("Inv")	723 shares
These pay dividends	CBF General Fund ("Inv")	481 shares

## Liabilities

Liabilities : Parish Share

Confirmed that the above agree with the accounts examined

  
15/3/23

D



# **FURTHER ANALYSIS OF ACCOUNTS FOR TAUNTON ST ANDREW 2022**

**2022**

**2021**

## **Total Income/Expenditure**

9267.8

-42097.42

## **Receipts**

1	<b>Tax efficient planned giving</b>	38,098.00	38,257.06
2	<b>Other planned giving</b>	6,249.00	11,377.00
3	<b>Other collections at services</b>	2,745.78	2,744.40
4	<b>Other Giving &amp; Donations - Recurring</b>		
5	<b>Other Giving &amp; Donations - Non-Recurring</b>	17,769.19	12,813.21
6	<b>Special Appeals</b>	21755.78	
7	<b>All tax recovered through Gift Aid</b>	11,068.19	9,569.21
8	<b>Legacies received</b>	12,922.65	10,000.00
9	<b>Recurring Grants</b>		
10	<b>Non-Recurring Grants</b>	1,750.00	1,837.51
11	<b>Fund Raising Events</b>	4,978.61	3,870.15
12	<b>Dividends &amp; Interest</b>	1129.37	784.76
13	<b>Income from Properties</b>	5,474.00	5,164.00
14	<b>Total Parochial Fees Income</b>	1,034.00	848.00
15	<b>Bookstall, Magazine etc</b>	444.63	447.27
16	<b>Hall Lettings</b>	12,508.00	7,034.00
17	<b>Income from other Church Activities</b>		247.42
18	<b>Insurance Claims</b>		7333.86
19	<b>Reimbursement of costs by other Parishes</b>		
20	<b>Sale of Fixed Assets</b>		
21	<b>Service Fee Reimbursement by DBF</b>		
22	<b>Other Income</b>	495.80	
	<b>Total Receipts</b>	138423.00	112327.85

Other income consists mainly of refunds on amounts overpaid or paid for others

Confirmed that the above agree with the accounts examined

E

*Paul Hyslop*  
15/3/23

Payments		2022	2021
30	Fund Raising Costs	-98.47	-140.50
31	Donations to Charities & Mission Giving	-180.00	-500.00
32	Parish Share	-49,614.00	-54,114.00
33	Salaries & Wages	-16,939.36	-17,064.24
34	Clergy Expenses	-5,553.89	-3,224.45
35	Other Expenses	-175.4	-150.82
36	Clergy Housing costs		
37	Local Mission and Evangelism Projects	-700.00	-322.00
38	Children/Youth Work costs		
39	Insurance costs	-3,390.62	-3,735.05
40	Cleaning costs	-710.46	-271.60
41	Minor Repairs/Routine Maintenance	-6,206.39	-9,320.43
42	Administration costs	-3,082.95	-4,158.91
43	Other Church Expenses Services	-1220.92	-467.63
44	Churchyard Maintenance	-24.16	
45	Flowers	-62.70	-50.00
46	Music costs	-1571.07	-607.25
47	Heating & Lighting costs	-4,945.06	-1,331.57
48	Water Rates	-103.00	-100.00
49	Costs of Trading		
50	Governance Costs	-14.85	0.00
51	Parochial Fees Remittance to DBF		
52	Parochial Fees to visiting Minister		
53	Parochial Fees to other 3rd party		
54	Parochial Fees Remitted to other PCC		
55	Service Fee to visiting Minister		
56	Payment of costs to other Parishes		
57	Deanery Costs		
58	Sundry Expenses	-20,839.90	
59	Major Repairs to Church Building	-13,598.02	-58,866.82
60	Major Repairs to other properties	-123.98	
61	Alterations/Extensions to Church Building		
Total Payments		-129155.20	-154425.27

Confirmed that the above agree with the accounts examined

F

*Dadlyp*  
15/3/23



Balance Sheet		
Items		
70	Loans received	-
71	Repayment of Loans	-
72	Alterations/Extensions to other Assets	-
73	Charities where PCC acts just an agent	-80.00
78	New Fixed Assets (not Investments)	-
79	Purchase of Investments	-
80	Sale of Investments	-
Total balance sheet income/expenditure		
<b>TOTAL Income/Expenditure</b>		<b>9267.80 -42097.42</b>

Confirmed that the above agree with the accounts examined

G

*Daryl J. Lynn*  
15/3/23

# **FURTHER SUBDIVISIONS OF ACCOUNTS FOR INFORMATION**

**2022**

**2021**

## **RECEIPTS**

	Donations in for Garden of Remembrance		226
	Coffee time donations	391.8	0
	Donations in for Messy Church		5
	Money received for Transfer to charities Ukraine	1000	
	Money received or spent on Draw tickets		401
	yellow one off envelopes	240	156.5
	Hall receipts	13016.19	8538.72
	Wall Safe	345.56	
	<b>PAYMENTS</b>		
	Young Church		
	School		
	Gas -Church	1490.06	779.57
	Electricity- Church	1109.69	
	Hall heating and lighting		552
	Musical Director	3574.85	3668.84
	Parish Administrator	6438.88	6121.6
	Phone (admin)	185.12	371.71
	postage costs		500.97
	Printing costs	700.22	1741.67
	Ukraine fund raising	1000	
	Website cost	204	79
	Vicars expenses	4490.15	2467.32
	Heating donations	21507.11	
	Messy church expenses		
	Hall payments total	14486	8192.6

H



# **HALL ACCOUNTS SUMMARY FOR FURTHER INFORMATION**

		2022	2022	2021	2021
		Receipts	Payments	Receipts	Payments
16	Hall lettings INCL deposits	12508		£7,034.00	
33	Hall salaries (includes petty cashto cleaner and manager)		6682		£5,670.00
40	Hall cleaning costs		503		£271.60
12	Hall interest in	8		£1.97	
41	Hall maintenance		3841		
47	Hall heating and lighting		1519		£776.00
39	Hall insurance		1293		£552.00
48	Hall water		103		£1,243.00
58	Hall sundry expenses (misc minus water)				£100.00
42	Hall admin Phone etc.		545	£206.00	£300.00
10	Heating Grant	500		£1,297.00	
	Transfer of Hall fund to Hall current account			£205.75	
	Totals	13016	14486	8744.72	8912.6

1



## **FUNDRAISING DETAILS**

<b><u>RECEIPTS</u></b>	<b>2022</b>	<b><u>RECEIPTS</u></b>	<b>2021</b>
Table top sales	190.00	Table top sale	332.20
Toilet Twinning	100.00		
Bibic bags		Bibic bags	90.00
Draw tickets		Draw tickets	401.00
Summer Fete	1495.46	Summer Fete	
Christmas Market	1849.39	Christmas Market	1037.96
Easyfundraising	219.36	Easyfundraising	83.68
			637.00
Card Sales	229	Smarties challenge	
Turkey & Tinsel	447.40	Winterwarmer lunch	483.00
Harvest Lunch	423.00	Harvest Lunch	535.00
Summer Lunch	342.00	Summer lunch	367.00
Spire lighting	576.00		1065.00
<b><u>(recorded as donations)</u></b>			
	5871.61		5031.84

J

# Independent Examiner's Certificate for the PCC Accounts

Report to the trustees of:

ST ANDREW TAUNTON

Parochial Church Council

On accounts for the year ended:

31<sup>st</sup> DECEMBER 2022

Charity Number (if applicable):

## Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this 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 independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in 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.

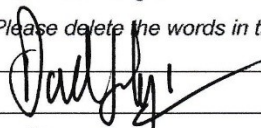
## Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below \*)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:



Date:

15 MARCH 2023

Name:

DAVID JAMES BRIDGES

Relevant professional  
qualification(s) or body (if  
any):

Address:

'AVONDALE', RECTORY CLOSE

STAPLEGROVE, TAUNTON, TA2 6EW



**The Parish Church of St John the Evangelist,  
Staplegrove, Taunton, TA2 6EJ**

**From the Treasurer, David Bridges GRSM ARCM ARCO**  
Avondale, Rectory Close, Staplegrove, TA2 6EW  
07543 570742 davidjbridges2018@gmail.com

Sue Goodman *PCC Secretary*  
St Andrew's Church Office  
Greenway Avenue  
Taunton  
TA2 6HU

**Examination of PCC Accounts**

15 March 2023

Dear Sue

I have carried out my examination of the St Andrew's Church PCC Accounts for the year ended 31<sup>st</sup> December 2022, prepared by your Treasurer, Antony Yeo and am happy to confirm that, during the course of my examination, no matter has come to my attention.

With all good wishes

A handwritten signature in black ink that appears to read 'David'. It has a large, stylized 'D' and a long horizontal flourish at the end.