

Worcester St John-in-Bedwardine and St Michael's Joint Council

Annual Report and Accounts for
1st January to 31st December 2024

Registered Charity No. 1205354

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This “Annual Report and Accounts” was approved by the Worcester St John-in-Bedwardine and St Michael’s Joint Council (the “Joint Council”),

at a meeting held on:¹⁰...../.....⁰⁵..... / 2025

and is signed on behalf of the Joint Council by: Phil Bradford.....

in his/her position as: chair.....

Signature: Phil Bradford.....

Date:¹²..... /⁰⁵..... / 2025

Introduction

Welcome to the Annual Report and Accounts for 2024.

The Parishes of St John-in-Bedwardine and St Michael's, Dines Green are governed by a Joint Council in accordance with a Scheme which came into effect on 1st January 2023.

This document contains the financial statements of the Joint Council for the year ending on 31st December 2024, as required by rule M5(1)(c) of the Church Representation Rules (CRR) and is presented to the Annual Meetings of each parish. The other items required by CRR M5(1) to be provided to the Annual Meetings are in part specific to each parish and will be provided in a separate document.

The Annual Report and Accounts for the Joint Council is written equally for church members and those outside of the church looking in. As a charity we have to be publicly accountable to everyone. Therefore, it is produced in accordance with the requirements of the Charities Act 2011 and any regulations made thereunder and the relevant Charity Commission Guidance (CC16). For further information please contact the Churchwardens (see Parish Office contact details on the front cover).

Aim and purposes

Worcester St John-in-Bedwardine and St Michael's Joint Council (the "Joint Council") has the responsibility of cooperating with the incumbent, the Reverend Dr Phillip J Bradford, in promoting in the ecclesiastical parish and the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Safeguarding

The Joint Council has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to the House of Bishops' guidance on safeguarding children and adults at risk.

Administrative information

The Parishes of St John-in-Bedwardine and St Michael's, Dines Green are governed by the "Worcester St John-in-Bedwardine and St Michael's Joint Council" (the 'Joint Council'), in accordance with a Scheme which came into effect on 1st January 2023.

The two parishes each have one church. The church of St John-in-Bedwardine is a parish church situated in the main shopping area of the "St John's" suburb of Worcester. The church of St. Michael's is a parish worship centre situated in Dines Green. Both parishes are part of the **Worcester City West Team of Churches** within the **Deanery of Worcester** in the Diocese of Worcester, part of the Church of England.

The Joint Council is a registered charity (number 1205354). The correspondence address is St John's Parish Office, 1a Bromyard Road, Worcester WR2 5BS

Structure, Governance and Management

The Joint Council (JC) is a corporate body established by the Church of England, under a scheme approved by the annual meetings of the two parishes in 2022 and then by the Bishop's Council of the Diocese of Worcester. The scheme came into effect on 1st January 2023. The Joint Council operates under the approved scheme and the Parochial Church Council Powers Measure 1956. Joint Council members are appointed in accordance with the approved scheme and the Church Representation Rules. All committed members of the congregations are encouraged to register on the Electoral Roll and consider standing for election to the Joint Council.

In summary, the membership consists of the clergy (the Team Rector, the Team Vicar and the Team Assistant Curate), one Licensed Lay Minister (LLM), the churchwardens of both parishes and members elected by those members of the congregations who are on the electoral roll of each church.

By the scheme which established the Joint Council, all functions of the Parochial Church Councils of St John-in-Bedwardine and St Michael were transferred to the Joint Council. This does not mean that the PCCs were abolished; they are in abeyance, but they could be revived as the scheme could be varied or revoked in the future.

The Joint Council members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the Joint Council are to be spent.

Signatories to the church bank accounts are John English, Joy Job, Gordon Templeton, Philip Evans, Graham Evans, Phil Bradford and Sarah Cottrill. The two signatories for any transaction may not be immediate relations.

Standing Committee: Responsible for day-to-day business decisions on behalf of the wider Joint Council, or any decisions that are required urgently but have been agreed in principle by the Joint Council, who have duly authorised the Standing Committee to make a final decision. The membership of the Standing Committee is selected as per the Scheme.

A member of the Joint Council up to June 2024 is the wife of the Church Organist. During 2024 the Joint Council paid £8745 for the services of John Brierley, Church Organist, including his services for weddings and funerals. The Joint Council member concerned took no part in any discussions or decision making relating to these payments and contracts, as these are delegated to the Standing Committee of which they are not a member.

Membership of the Joint Council

Up to 2024 APCMs

All clerks in Holy Orders benefited in or licensed to the parish

1. Team Rector: Rev'd Phil Bradford CHAIRMAN
2. Team Vicar: Rev'd Sarah Cottrill

Any deaconess or lay worker licensed to the parish

None

The churchwardens

St Michael's

1. Mike Dowling (2023-2024)
2. Val Mason (2023-2024)

St John's

1. Gordon Templeton (2023-2024)
2. Joy Job (2023-2024)

Readers who are licensed to the parish

None

All persons on the roll of the parish who are lay members of any deanery synod, diocesan synod or the General Synod

Lay members of Deanery Synod:

St Michael's

1. Roy Shinton (2023-2026)
2. VACANT (2023-2026)

St John's

1. Jenny English (2023-2026)
2. VACANT (2023-2026)
3. VACANT (2023-2026)

Lay members of Diocesan Synod:

None

Lay members of General Synod:

None

Elected Representatives of the laity

	St Michael's	St John's
	Total 3	Total 9
2023-2026	Jo Dowling	Margaret Rutter Graham Evans Jenny English
2023-2025	Philip Evans (TREASURER)	Luise Horrocks Roger Job Sue Bale
2023-2024	Jenny Claydon	Colin Nash (LAY VICE CHAIR) VACANT VACANT

Co-opted members

Either two or any greater number which does not exceed one-fifth of the number Elected Representatives of the laity.

1. VACANT
2. VACANT

Total number of voting members is 17 so quorum (one third): 6 members

Following 2024 APCMs (up to 31st December 2024)

All clerks in Holy Orders beneficed in or licensed to the parish

1. Team Rector: Rev'd Phil Bradford CHAIRMAN
2. Team Vicar: Rev'd Sarah Cottrill
3. Team Assistant Curate: Rev'd Gilly Maxim (from 29 June 2024)

Any deaconess or lay worker licensed to the parish

None

The churchwardens

St Michael's

1. Mike Dowling (2024-2025)
2. Val Mason (2024-2025)

St John's

1. Gordon Templeton (2024-2025)
2. Joy Job (2024-2025)

Readers who are licensed to the parish

1. Rob Little (from 16 September 2024)

All persons on the roll of the parish who are lay members of any deanery synod, diocesan synod or the General Synod

Lay members of Deanery Synod:

St Michael's

1. Roy Shinton (2023-2026)
2. VACANT (2023-2026)

St John's

1. Jenny English (2023-2026)
2. VACANT (2023-2026)
3. VACANT (2023-2026)

Lay members of Diocesan Synod:

None

Lay members of General Synod:

None

Elected Representatives of the laity

	St Michael's	St John's
	Total 3	Total 9
2024-2027	VACANT	Colin Nash (LAY VICE CHAIR) Beth Broadway Alice Evans
2023-2026	Jo Dowling	Margaret Rutter Graham Evans Jenny English
2023-2025	Philip Evans (TREASURER)	Fiona Templeton (SECRETARY) [2024-2025] Roger Job Sue Bale

Co-opted members

Either two or any greater number which does not exceed one-fifth of the number Elected Representatives of the laity.

1. VACANT
2. VACANT

Total number of voting members is 20 so quorum (one third): 7 members

Financial Review

Introduction

I begin this year's report with the encouraging news that we have seen a significant increase in our "usual" unrestricted income.

In 2024 we ran the "Time, Talents and Treasure" stewardship campaign. It is fantastic to be able to report that this resulted both in people seeking information about new ways to use their time & talents alongside a financial increase in pledged donations that will work out to be an extra £3,354 per year.

Less positively, we have seen our expenditure increase and in 2024 it was still more than income.

One of the reasons for increased expenditure is that one of our properties that has been rented out became vacant in mid-2024. The property remained vacant and therefore meant that the Joint Council, as landlord, became liable for council tax and utility bills. And of course, with no rental income this also meant our income was less than it would otherwise have been. The property is currently for sale. The capital value of the property is an endowment (meaning it cannot be used) but the income is unrestricted. Once sold, the Joint Council will be able to earn interest on the money.

Overall, therefore, I think there are good signs for the future. We have the additional pledged donations from the stewardship campaign and hopefully the vacant property will be sold in 2025 which will reduce our expenditure and increase our income.

Understanding the figures

The Accounts show that the Joint Council has a significant amount of money. Some of this money cannot be spent because it is "endowed", meaning that we can only spend any income from it (such as bank interest). Other money is "restricted" meaning that it can only be spent on certain things. There is then a significant amount of "unrestricted" or "general" money which the Joint Council can choose to spend on anything which it deems to support its charitable aims.

To help understand the figures, please see the charts on the next few pages:

Charts 1 and 2 compare the income we received in 2022 (the year before the Joint Council came into being), 2023 and 2024. Chart 1 shows all unrestricted income whereas chart 2 excludes a £35K legacy received in 2023 and thus shows our "usual" income. The good news is that chart 2 demonstrates that our "usual" income has increased and was larger than both the previous two years.

Charts 3 and 4 compare the amount of money that came in with the amount of money that we paid out. Chart 3 summarises the accounts as a whole whilst chart 4 'zooms' in to show the same figures but with the axis set to show from £110K to £124K. These show that expenditure was more than income by about £7K and thus there was a loss.

Finally Charts 5 and 6 show a breakdown of where the income came from and where we spent our money, respectively.

As I mentioned in last year's report, I was seeking to stand down as Treasurer at the end of last year and so I present this report as the former Treasurer, however I remain a member of the Joint Council and the Finance Sub-Committee.

Philip Evans, Member of the Finance Sub-Committee

Notes

Acknowledgement

The financial accounts have been kept, and these reports created, using the 'Parish Accounts Workbook', a spreadsheet package created by the Diocese of Norwich. This package supports the recording of receipts and payments, budget monitoring, and the production of compliant Annual Accounts and the Parish Return (required by the Archbishops' Council). We are grateful to the Diocese of Norwich for producing and supporting this package at no charge to us, thus minimising the cost and the call on our volunteer bandwidth.

Accounting Policy

These accounts are 'Receipts and Payments' accounts. Of the two previous entities which formed the Joint Council, one previously used 'Accruals' accounts (St John's PCC) and one previously used 'Receipts and Payments' accounts (St Michael's PCC). The Joint Council decided to adopt 'Receipts and Payments' accounts. This was on the basis that there were no significant benefits to the clarity of the picture of the Joint Council's activities and financial affairs that would arise from Accruals accounts, and that the available tools and volunteer skills and bandwidth were better suited by 'Receipts and Payments' accounts.

Funds movements

The Joint Council has a loan outstanding from the Meeting Room Trust, which is repaid annually by a transfer from general funds. Note that it does not appear as 'Expenditure' (i.e. a payment) as it is a transfer within the assets of the Joint Council, not a payment going outside of the Joint Council.

Charts and graphs

Chart 1: This shows total unrestricted income over the last three years

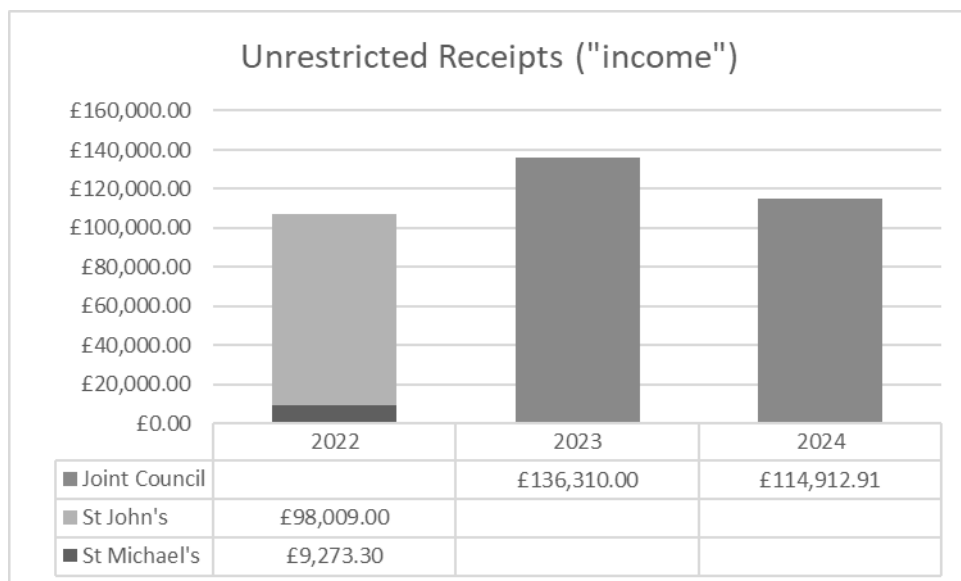


Chart 2: This shows that when excluding the legacy received in 2023 income up compared with both the previous two years.

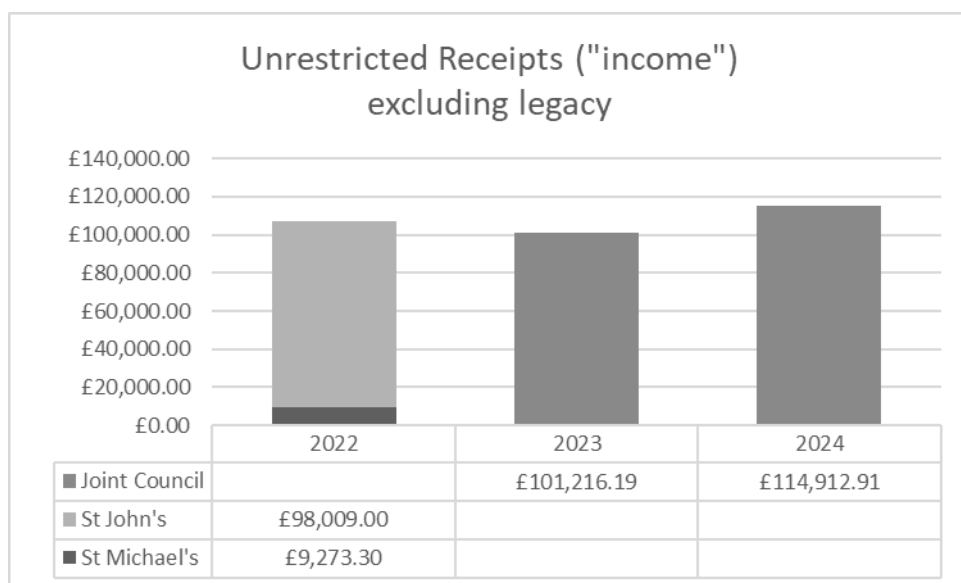


Chart 3: This compares the amount of money that came in with the amount of money that we paid out (for unrestricted funds).

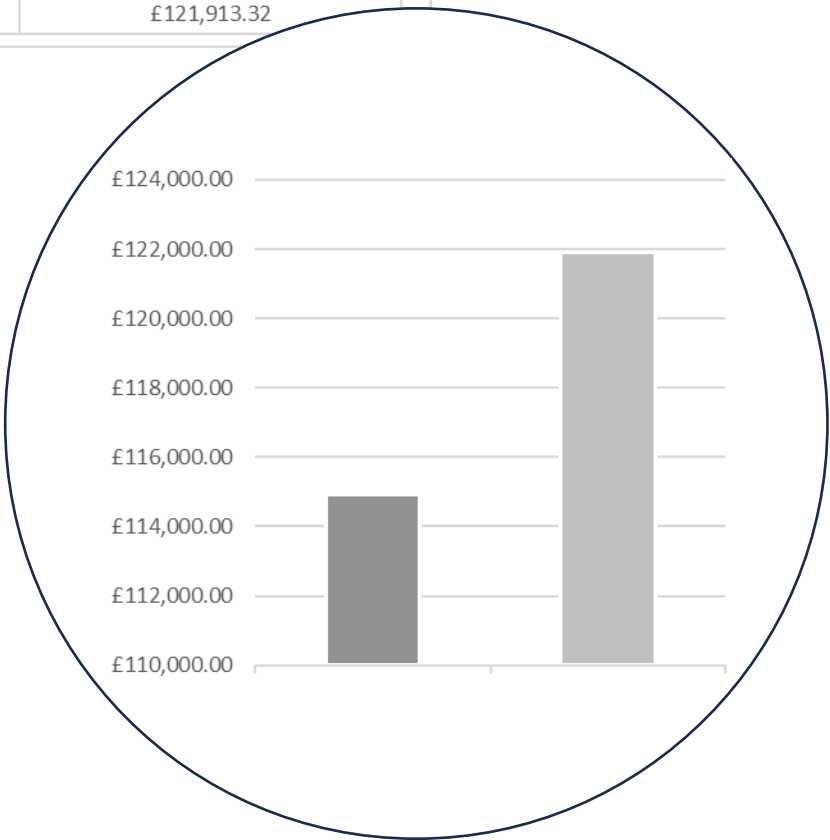
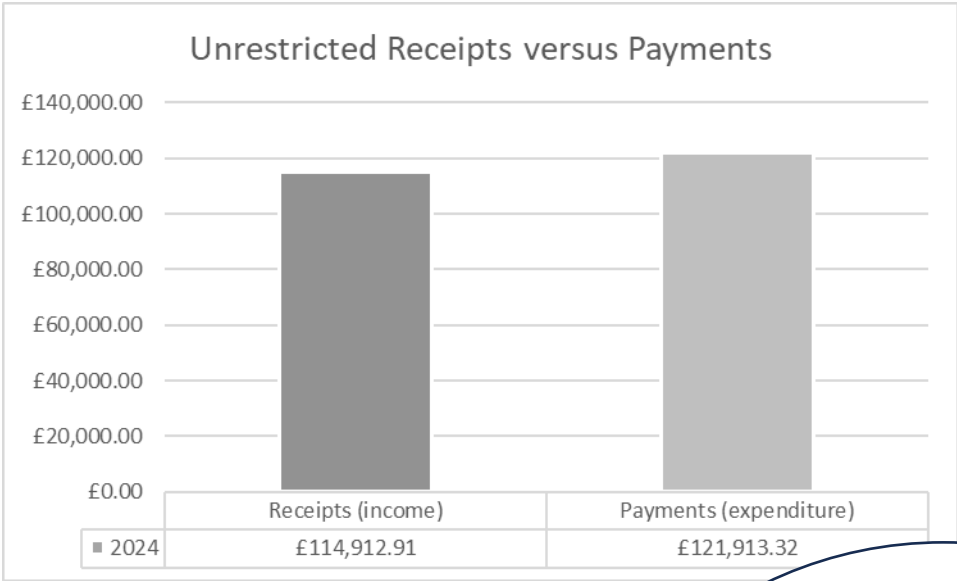


Chart 4: This shows the same as chart 3 but ‘zoomed’ in showing between £110K and £124K.

Chart 5: This shows a breakdown of from where all our income came (all types of fund):

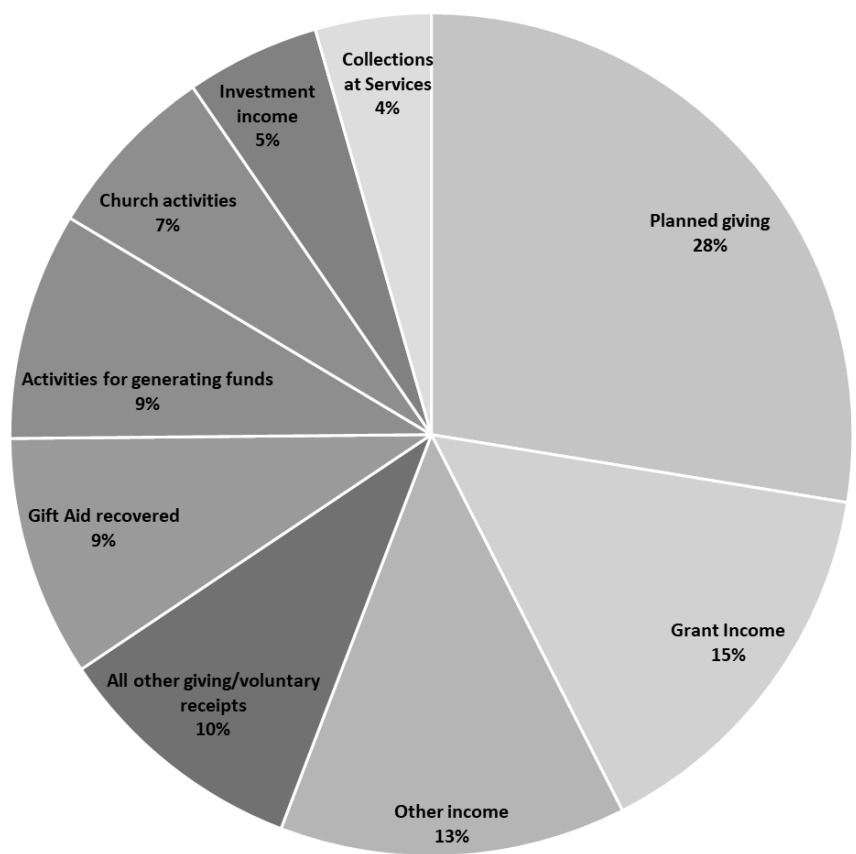
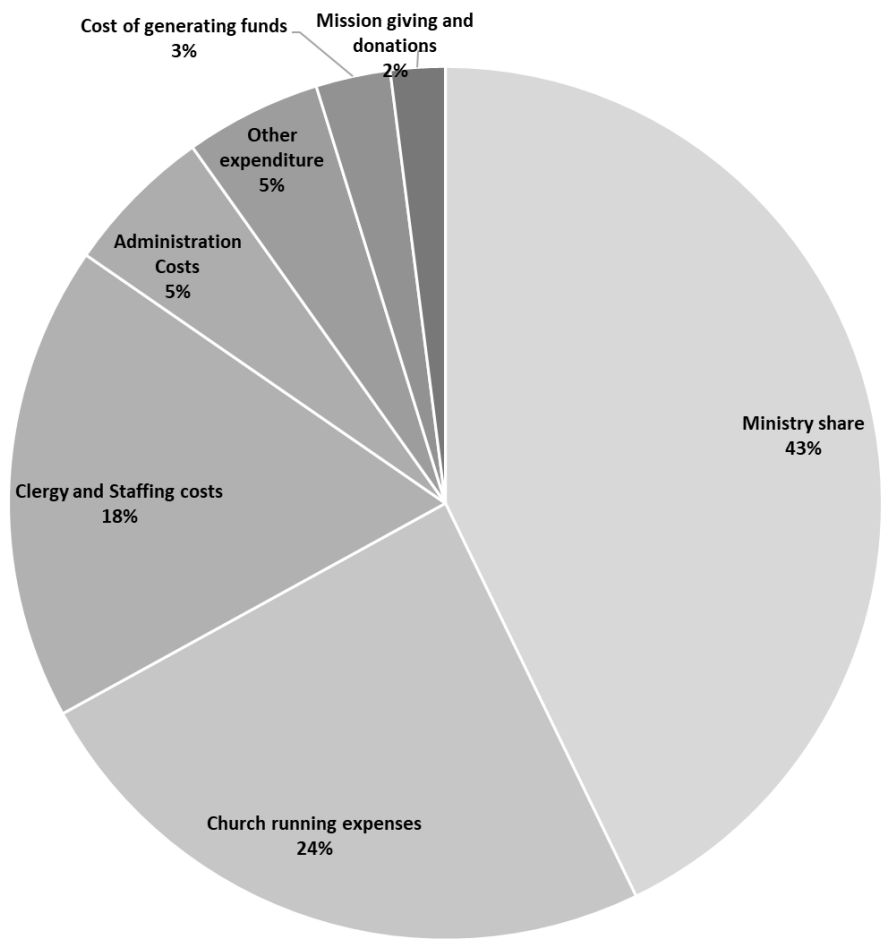


Chart 6: This shows a breakdown of how we spent our money (all types of fund):



Reserves Policy

Policy

The Joint Council aims to keep approximately three months running costs in reserves, based on the previous year's total expenditure, and adjusted for any known significant changes, as a contingency to cover unforeseen emergency or other unexpected need for funds and to cover operational cash flow requirements. Any surplus in income over expenditure in any given year will be held in reserve for the following year. The Joint Council will put into reserves each year an amount suggested by the Asset Management Plan. The Joint Council holds funds in reserve for specific larger projects, planned commitments or designations at present.

Reasons for holding reserves

- The risk of unforeseen emergency or other unexpected need for funds, e.g. an unexpected large repair bill.
- To cover operational cash flow requirements where the Joint Council has steady commitments, but funding may be seasonal or erratic.
- The Joint Council budgets for expenditure using the previous year's income meaning any surplus in income over expenditure in any given year will be held in reserve for the following year.
- The Joint Council is compiling an Asset Management Plan (AMP) to plan the maintenance of the church's building and maintenance and/or replacement of the church's moveable assets. Funding is placed into the AMP at a steady rate, but expenditure is not withdrawn at a steady rate as some items of expenditure are large. The St Michael's portion of this plan is in place at the start of 2024.
- To accumulate for specific larger projects, planned commitments, or designations, that cannot be met by future income alone, e.g. plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding', or to hold large donations and legacies until a specific purpose has been assigned to them.

Amounts to be held in reserve

	<i>Start of 2025 £,000</i>
(a) + (b) The Joint Council aims to keep approximately three months running costs in reserves, based on the previous year's total expenditure (adjusted for any known significant changes), as a contingency to cover unforeseen emergency or other unexpected need for funds and to cover operational cash flow requirements. [2024 expenditure was £121.9k].	30.5
(c) Any surplus in income over expenditure in any given year will be held in reserve for the following year. [There was no surplus of income over expenditure in 2024]	nil
(d) The Joint Council will hold in reserves an amount suggested by the Asset Management Plan. The value shown is for St Michael's only.	6.8
(e) The Joint Council holds funds in reserve for specific larger projects, planned commitments or designations at present: <ul style="list-style-type: none">Balance of a legacy received in 2023 (£35,094 minus £8,318)General Funds allocated to cover budgeted 2025 deficitGeneral funds not allocated	26.8 6.0 5.5
TOTAL	75.6

Where the reserve will be held

The Joint Council holds reserve funds in accounts at its banks (currently Lloyds Bank, Virgin Money and with CCLA).

Review

This policy will be reviewed annually, usually when the annual budget is discussed.

Last reviewed: 30th March 2025.

Report of the Independent Examiner

Independent Examiner's Report to the Trustees of Worcester St John-in-Bedwardine and St Michael's Joint Council (Registered Charity Number 1205354).

I report on the accounts of the Joint Council for the year ended 31 December 2024 which are set out on pages 15 to 22.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the 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 you as 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:

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 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have 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.

Signed: James Wright-Anderson Date: 16/05/2025

Name: Duffy Regan Ltd

Address: 9 Malvern Road, Worcester, WR2 4LE

Financial Statement

	Note	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
Receipts							
Voluntary receipts:							
Collections at Services	3	5,311.51	-	-	-	5,311.51	4,958.93
Planned giving	3	32,737.68	-	220.00	-	32,957.68	31,937.31
All other giving/voluntary receipt	3	10,410.07	-	1,304.50	-	11,714.57	6,489.21
Grant Income	3	16,004.85	-	1,850.00	-	17,854.85	10,309.91
Legacies Received (Capital Value)		0.00	-	-	-	0.00	35,093.81
Gift Aid recovered		10,861.93	-	187.50	-	11,049.43	8,637.93
		75,326.04	-	3,562.00	-	78,888.04	97,427.10
						0.00	
Activities for generating funds	3	10,318.73	-	117.00	-	10,435.73	7,789.76
Investment income		6,118.55	-	26.63	-	6,145.18	4,605.61
Church activities	3	7,257.83	-	901.84	-	8,159.67	2,406.63
Other income	3	15,891.76	-	-	-	15,891.76	19,033.67
Total receipts		114,912.91	-	4,607.47	-	119,520.38	131,262.77
Payments							
Church activities:							
Parish share		54,116.72	-	0.00	-	54,116.72	51,521.04
Clergy and Staffing costs	4	22,275.54	-	0.00	-	22,275.54	23,255.89
Church running expenses	4	27,637.73	-	2,944.58	-	30,582.31	32,140.82
Mission giving and donations	4	1,015.65	-	1,543.25	-	2,558.90	175.00
Building work and repairs		0.00	-	0.00	-	0.00	0.00
Administration Costs	4	7,013.42	-	0.00	-	7,013.42	6,772.57
Other expenditure	4	6,370.37	-	13.77	-	6,384.14	882.24
		118,429.43	-	4,501.60	-	122,931.03	114,747.56
Cost of generating funds	4	3,483.89	-	0.00	-	3,483.89	644.99
Total Payments		121,913.32	-	4,501.60	-	126,414.92	115,392.55
Excess of receipts over payments		-7,000.41	0.00	105.87	0.00	-6,894.54	15,870.22
Transfers between funds		-1,916.66			1,916.66	0.00	0.00
		-8,917.07	0.00	105.87	1,916.66	-6,894.54	15,870.22
Cash at bank and in hand at 1 Jan		77,766.03	6,762.74	20,521.30	0.00	105,050.07	92,993.21
Cash at bank and in hand at 31 Dec		68,848.96	6,762.74	20,627.17	1,916.66	98,155.53	105,050.07

Note:

£1,916.66 is correctly shown above as a transfer from the General Fund to an endowment fund. However, the output from the accounts package, Parish Accounts Workbook, is incorrectly showing this as a balance in cash at the bank on 31 December. This is incorrect as it was a transfer into an Investment Asset. The balances of the Cash Funds are shown correctly in the **Statement of Assets and Liabilities** on the next page.

Statement of Assets and Liabilities

	Note	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023
		£	£	£	£	£	£
Cash Funds							
Bank Current Account	5	31,401.13	-	12,446.48	-	43,847.61	55,295.89
Bank Savings Account		-	-	-	-	-	-
Deposit Account	6	37,401.74	6,762.74	8,180.69	-	52,345.17	49,708.09
		68,802.87	6,762.74	20,627.17	-	96,192.78	105,003.98

	Note	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023
		£	£	£	£	£	£
Investment Assets at market value							
Parish Properties	7	-	-	-	370,000.00	370,000.00	370,000.00
St John's Ecclesiastical Purposes	7	-	-	-	92,722.03	92,722.03	90,647.25
St John's Meeting Room Trust	7	-	-	-	59,388.79	59,388.79	54,999.27
St John's Blakefield Hall Trust	7	-	-	19,008.38	-	19,008.38	17,990.49
Total Investments		-	-	19,008.38	522,110.82	541,119.20	533,637.01

The Cash Funds shown above (total for notes 5 and 6) do not include Petty Cash of £46.09.

2. The movement in designated and restricted funds during the year were:

Restricted	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Small restricted donations	-	1,492.00	522.35	-	969.65
Agency Collection	974.44	836.84	-	-	1,811.28
Bell Ringers' fund	212.81	65.00	-	-	277.81
Film Club	510.79	-	-	-	510.79
Friends of St John's	6,367.86	337.00	2,616.00	-	4,088.86
Henry Smith & Nourse	4,736.50	-	1,136.00	- 3,600.50	-
Monuments maintenance fund	250.11	-	-	-	250.11
Sick, poor and general funds	7,419.79	-	-	-	7,419.79
Tower fund	49.00	-	-	-	49.00
Henry Smith & Nourse Pt2	-	1,876.63	227.25	3,600.50	5,249.88
St John's Blakefield Hall Trust	17,990.49	-	-	-	19,008.38
	38,511.79	4,607.47	4,501.60	-	39,635.55

Designated	Bal b/fwd	Receipts	Payments	Transfers	Bal c/fwd
Asset Management plan (St M)	6,762.74	-	-	-	6,762.74
	6,762.74	-	-	-	6,762.74

Note

Where the funds are held in an asset that can change in value, for example an Income Share account, the change in value of the share price is not shown in the tables above.

This means that: (Bal b/fwd) + (Receipts) – (Payments) + (Transfers) does **not** necessarily equal (Bal c/fwd)

This can be seen clearly for the **St John's Blakefield Hall Trust**.

Explanation of Funds

Small restricted donations – (Restricted) A fund to hold small or individual donations that have been given for a particular purpose.
Agency Collection - (Restricted) An account holding monies to be paid to another party and which the Joint Council holds as agent not owner (e.g. statutory fees to be paid onwards to the diocese).
Bell Ringers' fund - (Restricted) For repair of the bells and ropes in St John's Church.
Film Club - (Restricted) For mitigation of loneliness among the elderly in the parish of St John in Bedwardine.
Friends of St John's - (Restricted) For use for repair of the buildings and fabric of St John's Church.
Henry Smith & Nourse - (Restricted) Within these accounts, the following are held as a single fund given that they have the same purpose: <ul style="list-style-type: none"> Henry Smith Charity is held by the Vicar and Churchwardens of St John in Bedwardine as Administrative Trustees on trust for funding the poor working age people in the historical parish of St John's. Nourse Fund is held by the Vicar and Churchwardens of St John in Bedwardine as Administrative Trustees on trust for funding the poor working age people in the historical parish of St John's.
Monuments maintenance fund - (Restricted) For the upkeep of monuments in St John's Church.
Sick, poor and general funds - (Restricted) Sick, poor and general funds are held for the care of the sick and poor in the parish of St John-in-Bedwardine.
Tower fund - (Restricted) For the maintenance and repair of the bell tower at St John's Church.
Henry Smith & Nourse Pt2 - (Restricted) See description above of Henry Smith & Nourse. This was recorded as two funds within the accounts at the opening of 2023 because the funds had been split across two bank accounts.
Asset Management plan (St M) - (Designated) For the Asset Management fund of St Michael's PCC (consolidated from the Pt1 and Pt2 funds).

3. Receipts	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023
	£	£	£	£	£	£
<u>COLLECTIONS AT SERVICES</u>						
Service Collections (J)	2,117.86	-	-	-	2,117.86	2,682.11
Service Collections (M)	3,193.65	-	-	-	3,193.65	2,276.82
	5,311.51	0.00	0.00	0.00	5,311.51	4,958.93
<u>PLANNED GIVING</u>						
Standing Order	11,434.00	-	220.00	-	11,654.00	14,979.00
Parish Giving Scheme - non-GA donations	886.30	-	-	-	886.30	1,715.39
Parish Giving Scheme - Gift Aided donatic	15,132.38	-	-	-	15,132.38	10,378.57
Regular Giving Envelopes	5,285.00	-	-	-	5,285.00	4,864.35
	32,737.68	0.00	220.00	0.00	32,957.68	31,937.31
<u>GIFT AID RECOVERED</u>						
Gift Aid Reclaim	6,171.78	-	-	-	6,171.78	5,931.30
Parish Giving Scheme - Gift Aid reclaim	4,690.15	-	187.50	-	4,877.65	2,706.63
	10,861.93	0.00	187.50	0.00	11,049.43	8,637.93
<u>ALL OTHER GIVING/VOLUNTARY RECEIPTS</u>						
CAF & GAYE giving	318.10	-	-	-	318.10	1,446.00
Donations	2,929.13	-	234.50	-	3,163.63	3,382.31
Donations - Gift Aided	2,328.65	-	-	-	2,328.65	865.59
Wall Boxes	641.16	-	-	-	641.16	373.01
Parish Giving Scheme - One-off - Gift Aide	3,262.33	-	1,050.00	-	4,312.33	49.25
Donations - card machine	930.70	-	20.00	-	950.70	373.05
	10,410.07	0.00	1,304.50	0.00	11,714.57	6,489.21
<u>ACTIVITIES FOR GENERATING FUNDS</u>						
Magazine	2,369.00	-	-	-	2,369.00	2,556.85
Sales	248.98	-	-	-	248.98	208.56
Printing	17.29	-	-	-	17.29	291.67
Fundraising income	7,683.46	-	117.00	-	7,800.46	4,732.68
	10,318.73	0.00	117.00	0.00	10,435.73	7,789.76
<u>CHURCH ACTIVITIES</u>						
Use of Church building	600.00	-	-	-	600.00	552.00
Fees - Statutory	376.00	-	-	-	376.00	351.00
Bellringers visiting bands	167.40	-	65.00	-	232.40	130.00
Fees - Statutory JC (5)	244.90	-	-	-	244.90	257.75
Fees - Statutory JC (N)	95.53	-	-95.53	-	-	-122.85
Fees - Statutory D (nt)	-	-	932.37	-	932.37	-5,479.68
Fees - Statutory JC (service)	2,239.00	-	-	-	2,239.00	2,308.91
Fees - Additional JC (verger etc)	3,535.00	-	-	-	3,535.00	4,385.00
Fees - Additional JC (travel)	-	-	-	-	-	24.50
	7,257.83	0.00	901.84	0.00	8,159.67	2,406.63
<u>INVESTMENT INCOME</u>						
Dividends and Interest	6,118.55	-	26.63	-	6,145.18	4,605.61
	6,118.55	0.00	26.63	0.00	6,145.18	4,605.61
<u>GRANT INCOME</u>						
Non-Recurring Grants	16,004.85	-	1,850.00	-	17,854.85	10,309.91
	16,004.85	0.00	1,850.00	0.00	17,854.85	10,309.91
<u>OTHER INCOME</u>						
Rental Income (Church properties)	10,205.76	-	-	-	10,205.76	13,102.14
Rental of church rooms	1,696.00	-	-	-	1,696.00	2,391.53
Rental of church car park	3,990.00	-	-	-	3,990.00	3,540.00
	15,891.76	0.00	0.00	0.00	15,891.76	19,033.67

4. Payments	Unrestricted Fund	Designated Fund	Restricted Fund	Endowment Fund	Total 2024	Total 2023
	£	£	£	£	£	£
<u>CLERGY AND STAFFING COSTS</u>						
Clergy Expenses	1,473.26	-	-	-	1,473.26	1,222.29
Staffing costs	20,802.28	-	-	-	20,802.28	22,033.60
	22,275.54	0.00	0.00	0.00	22,275.54	23,255.89
<u>CHURCH RUNNING EXPENSES</u>						
Cleaning	3,975.37	-	-	-	3,975.37	3,986.25
Insurance	4,298.03	-	-	-	4,298.03	4,486.43
Service Costs	2,121.65	-	241.24	-	2,362.89	1,651.60
Maintenance	6,401.89	-	2,656.00	-	9,057.89	12,724.73
Gas, electricity and water bills	10,158.03	-	-	-	10,158.03	8,686.88
Performance and copyright licences (CCLI)	352.00	-	-	-	352.00	311.13
Service costs - Messy Church	318.82	-	47.34	-	366.16	293.80
Children's church	11.94	-	0.00	-	11.94	-
	27,637.73	0.00	2,944.58	0.00	30,582.31	32,140.82
<u>MISSION GIVING AND DONATIONS</u>						
Charities - Home (UK)	515.65	-	180.00	-	695.65	175.00
Charities - Overseas	500.00	-	-	-	500.00	-
Henry Smith Grant Made	-	-	1,363.25	-	1,363.25	-
	1,015.65	0.00	1,543.25	0.00	2,558.90	175.00
<u>COSTS OF GENERATING FUNDS</u>						
Fund raising	3,418.33	-	-	-	3,418.33	595.00
Magazine	51.99	-	-	-	51.99	49.99
Card machine fees	13.57	-	-	-	13.57	-
	3,483.89	0.00	0.00	0.00	3,483.89	644.99
<u>ADMINISTRATION COSTS</u>						
Administration	2,100.23	-	-	-	2,100.23	2,285.19
Verger etc for Funerals/Weddings etc	3,305.00	-	-	-	3,305.00	2,815.00
Administration - photocopier	1,608.19	-	-	-	1,608.19	1,672.38
	7,013.42	0.00	0.00	0.00	7,013.42	6,772.57
<u>OTHER EXPENDITURE</u>						
Churchyard Expenses	104.38	-	-	-	104.38	361.76
Maintenance (Parish properties)	4,870.66	-	-	-	4,870.66	-
Mission and Outreach events	423.51	-	-	-	423.51	520.48
Costs of vacant Parish properties (Utilities)	971.82	-	-	-	971.82	-
Little Lambs	-	-	13.77	-	13.77	-
	6,370.37	0.00	13.77	0.00	6,384.14	882.24

5. Bank Current Account	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
No1, No2, AM & BB; VM curr & inst	31,401.13	-	8,357.62	-	39,758.75	44,191.53
Friends	-	-	4,088.86	-	4,088.86	6,367.86
Henry Smith	-	-	-	-	-	4,736.50
	31,401.13	-	12,446.48	-	43,847.61	55,295.89

6. Deposit Account	Unrestricted Fund £	Designated Fund £	Restricted Fund £	Endowment Fund £	Total 2024 £	Total 2023 £
CCLA Dep Account	37,401.74	6,762.74	8,180.69	-	52,345.17	49,708.09
	37,401.74	6,762.74	8,180.69	-	52,345.17	49,708.09

7. Investments

Further Details

Parish Properties (Endowment) These are the two properties of which the Joint Council is beneficial owner (with the Worcester Diocesan Board of Finance (WDBF) as Custodian Trustee).

Research during 2024 showed that the source of the funds was an endowment. The income is not restricted.

In compiling these accounts, trustees were mindful of Charity Commission Notes for Receipts and Payments Accounts CC16b “no asset valuations are required, unless a valuation is essential to a meaningful description of the asset - such as cash or deposit account balances. Valuations (even approximate ones) may be provided if trustees wish.” It was the intention, at the time of compiling the 2023 accounts, not to include a financial value in the 2024 accounts.

However, during the course of 2024, at a time when the house was untenanted, the trustees took the decision to sell this property. Although it was not sold by the end of 2024, the trustees expect to sell the property during 2025. To avoid large swings in the overall value of the Joint Council’s assets, the properties have been included in the accounts with an unchanged value.

St John's Ecclesiastical Purposes (Endowment) St Johns Ecclesiastical Purposes is held as permanent endowment on trust for any ecclesiastical purpose. Held in a CCLA account through the Worcester Diocesan Board of Finance (WDBF) as Custodian Trustee. The account is CB3017732-001 (was CBF1400S up to November 2023 - the CCLA changed all account numbers in November 2023).

St John's Meeting Room Trust (Endowment) St John’s Meeting Room Trust is held as permanent endowment and is held by the Incumbent and Churchwardens of St John in Bedwardine as Administrative Trustees. Held in CCLA accounts through the Worcester Diocesan Board of Finance (WDBF) as Custodian Trustee. These accounts are CB3017733-001 and CB3017618-001 (were CBF1401S and 1212D up to November 2023 - the CCLA changed all account numbers in November 2023).

St John's Blakefield Hall Trust (Restricted) St Johns Blakefield Hall Trust is held by the Vicar and Churchwardens of St John in Bedwardine as Administrative Trustees on trust for use towards ecclesiastical expenses. Held in a CCLA account through the Worcester Diocesan Board of Finance (WDBF) as Custodian Trustee. This account is CB3017487-001 (was CBF1006F up to November 2023 - the CCLA changed all account numbers in November 2023).