

**PAROCHIAL CHURCH COUNCIL OF ST. CHAD, LICHFIELD - ANNUAL REPORT 2019**  
**St. Chad's Road Lichfield Staffordshire WS13 7ND**  
**Charity No 1134015**

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**Administrative Information.**

St. Chad's Church is situated in St. Chad's Road, Lichfield. It is part of the Diocese of Lichfield within the Church of England. The correspondence address is The Parish Office, 42 St. Chad's Road, Lichfield, Staffordshire WS13 7LD

The Parochial Church Council (PCC) during the period covered by these accounts was a charity registered with the Charity Commission. Charity No. 1134015

PCC members who have served from 1<sup>st</sup> January 2020 until the date this report was approved are:

Incumbent:	The Reverend Rod Clark		
Curate	Simon Foster		
Churchwardens:	Jim Dodsworth (ex officio)		
	Stephen Wilkinson (ex officio until 12 <sup>th</sup> October 2020)		
	Caroline Fellows (ex officio from 12 <sup>th</sup> October 2020)		
Deanery Synod Representatives:	Lilas Rawling		
	Colin Revitt (Elmhurst)		
	Jeremy Duncan Brown (until 12 <sup>th</sup> October 2020)		
	Georgina Boyns (until 12 <sup>th</sup> October 2020)		
	William Taylor (from 12 <sup>th</sup> October)		
	John Wilson		
	Diocesan Synod		
Treasurer	Celia Richardson		
Elected Members:	Kate Bowers (from 12 <sup>th</sup> October 2020)		
Secretary	PCC		
	Kate Cotton		
	Paul Fellows		
	Sue Gillett		
	Roger Keay (from 12 <sup>th</sup> October 2020)		
	Mim Morris (till 12 <sup>th</sup> October 2020)		
	Pam Oakley (Elmhurst)		
	Megan Siner		
	Sian Siner		
	Julie Smith		
	Matthew Webb		
Wardens	Assistant to		
	Timothy Webb		
	Mary Wilson		
	Assistant to Wardens		
Churches Together:	Lilas Rawling		
	Julie Smith		
	Lay Chair of PCC		
Invited/Observers	Tony White		
	Mathew Webb		
	Director of Music		
	Asst to Wardens		
Bankers.	Lloyds plc. 22 Conduit Street, Lichfield, WS13 6JS		
	NatWest plc. 47 Market Street, Lichfield WS13 6YB		
	CCLA Investment Management Ltd. Cheapside London		
EC2V 6DZ			

### **Structure, governance and management.**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The roll in 2020 stood at ??? the shortfall represents nil responses; moved away and removed due to deceased.

### **Objectives and activities.**

St. Chad's PCC has the responsibility under the Parochial Church Council (Powers) Measure 1956 of co-operating with the Incumbent, in promoting within the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC met on one formal occasion since the last APCM with an additional zoom meeting. At all meetings a financial report has been submitted and mission, prayer and spiritual development also featured regularly on agendas.

In addition to regular business the PCC has considered, and where necessary, approved:

- Encouragement – Every meeting we list those positive items about Church life.
- Finance
- Role of PCC members
- Spiritual issues and reflection
- Safeguarding
- Stewardship Update
- Finance
- Fundraising
- Report from St Chad's Primary School
- Churchyard Update
- Church Fabric Matters
- Advent and Christmas
- Healing Ministry
- Review of Services due to the ongoing Covid 19 Pandemic
- To be discussed – Finance matters, staffing and the way forward following the 'return to normal'

St Chad's has also played its part in supporting the diocesan structures at deanery and diocesan level.

### **Communication**

St Chad's aims to communicate its life and activities through a variety of means – Streaming of services a weekly bulletin, a website, a facebook page and printed notices and posters on notice-boards.

### **Buildings**

St Chad's parish has responsibility for four premises - St Chad's Church, Elmhurst Mission, St Chad's Church Hall and Well Cottage.

## **Employed Staff**

Part-time Parish Administrator; part-time Director of Music; a part-time cleaner staff employed mainly for the church hall but also for work in the church building and Well Cottage. The paid staff help to implement the aims and objectives of the PCC.

## **REVIEW OF THE YEAR**

### **Worship and Prayer**

The Pattern of regular congregational worship has been severely restricted by the effects of the Covid 19 Pandemic. When permitted the following has been offered:

Every Sunday:                9.30am Service of the Word from St Chads (Streamed on Facebook)  
   11.30am Eucharist in St Chads

Daily prayer in Church                Monday to Friday 8.30am

Mid -Week Holy Communion Tuesday 10.00am (Streamed on Facebook)  
   Wednesday 10.00am in St Chad's

First Wednesday of every month  
   Jump for Joy (1.30pm Worship for babies, pre-school children and their  
parents)  
*at St Chad's*

- The Church was closed for Easter 2020
- Additional church opening times and services were held at Christmas

During the year active participation by the choir in church worship and all congregational singing was forbidden.

Due to the effect of the pandemic including the restriction of numbers there was a drastic reduction in the number of 'occasional offices' in the church during 2020 ???

There are ??? (as at 31 December 2020) on the Church's electoral roll. The average weekly attendance (Sundays plus midweek) for the year was ??? including officiating clergy, adults and children).

### **Social Outreach and Community Engagement?**

### **Financial Review**

2020 was a difficult and financially challenging year, sadly the marked restrictions on normal activities caused by the Covid-19 pandemic reversed the effects of the positive improvements in parish finances achieved in 2019. Planned giving did increase by almost 17% during 2020 but cash collections reduced by 75%, fees reduced by 40% and the church hall instead of giving us a gain of almost £8,000 sustained a loss of just over £4,000.

The receipts in the totally unrestricted funds equalled £123,799 as detailed in the financial statements, £132,671 was spent to provide the Christian Ministry from St Chads including the

full payment of the parish share requested by the diocese for the financial year, plus twenty percent owing from the previous financial year. The net result for the year was an excess of expenditure over income of £8,872. After adding the current and deposit account balances brought forward at the beginning of the year the balance carried forward in the totally unrestricted funds at the 31st December 2019 was £30,618.

The income to the designated Fabric and Churchyard fund includes the dividends from the Global Equity holding, CCLA deposit account interest and the annual churchyard maintenance grant received from Lichfield City Council. During 2019 the income to the fund was £4,185 with an expenditure of £4,957. Revaluation of the holdings added another £9,189, resulting in an end of year fund value of £10,485.

No activity was reported for the Mission and Ministry Fund during the year, but it was agreed that it should be retained for further use.

Income into Elmhurst restricted fund during 2019 was £6219, £3030 was spent to provide the Christian Ministry from Elmhurst Chapel and a further £2,000 was transferred to the unrestricted funds as a contribution to the above mentioned parish share payment. The net result in the Elmhurst restricted fund at the 31st December 2019 after adding the balances brought forward at the beginning of the year in the current and deposit account equalled £16,333.

A further small restricted collection fund shows an income of £622 with an expenditure of £1482 this reflects the balance brought forward at the beginning of the year, no funds are carried forward to 2020.

The Giving in Grace stewardship campaign achieved 35% of the target we were aiming for, this result it was both positive and encouraging. Promised increases in the planned giving amounted to over £1,000 per month resulting in a much needed increase of just over £12,500 annually.

### **Reserves Policy**

It is the trustees' policy to maintain a balance of unrestricted funds which equate to approximately two months unrestricted payments. The unrestricted fund balance is considered adequate for this purpose.

### **Investment Policy**

It is the policy of the trustees to invest our surplus funds in National Savings and Investments, The CBF Church of England Deposit Fund and Global Equity income Shares.



**The Reverend P R Clark**  
**Rector and Chairman of the PCC**  
**Treasurer**

**Mrs C Richardson**  
**Honorary PCC**

REGISTERED

FINANCIAL STATEMENTS FOR  
THE YEAR ENDED 31ST DECEMBER  
FOR  
LICHFIELD DIOCESE MATHERS I

**LICHFIELD DIOCESAN MOTHERS UNION**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 31st DECEMBER 2020**

		<u>Unrestricted</u> <u>Funds</u>	<u>Designated</u> <u>Funds</u>
<b>RECEIPTS AND PAYMENTS ACCOUNT</b>			
	<u>Note</u>		
<b><u>RECEIPTS</u></b>			
<b>Donations and legacies</b>	3a	5,484	747
<b>Charitable Activities</b>	3b	15,225	0
<b>Other Trading Activities</b>	3c	5,497	0
<b>Investments</b>	3d	9,918	0
<b>Other Incoming Resources</b>	3e	1,617	0
<b><u>TOTAL RECEIPTS</u></b>		<u>37,740</u>	<u>747</u>
<b><u>PAYMENTS</u></b>			
<b>Costs of Generating Funds</b>	4a	6	0
<b>Charitable Activities</b>	4b	32,824	10,757
<b><u>TOTAL PAYMENTS</u></b>		<u>32,830</u>	<u>10,757</u>
<b><u>EXCESS OF RECEIPTS OVER PAYMENTS/ PAYMENTS OVER RECEIPTS</u></b>		4,910	(10,009)
<b><u>Transfers between funds</u></b>	6	(17,531)	19,407
 Cash at bank and in hand			
At 1st January 2020		47,526	11,216
At 31st December 2020		<u>47,611</u>	<u>20,613</u>

The charity had no recognised gains or losses other than its income and expenditure during the last two years.

All the charity's income and expenditure relates to its continuing activities.



**LICHFIELD DIOCESAN MOTHERS UNION**

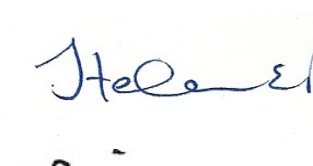
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST**

	Note	Unrestricted Funds £	R
<b><u>ASSETS</u></b>			
<b><u>Cash at bank and in hand</u></b>			
CBF Deposit Account		15,649	
Deposit Accounts		1,186	
Current Accounts		48,866	
Cash and Bank Float		2,523	
		<hr/>	
		68,224	
<b><u>Investments</u></b>			
CBF 1210011001S		60,552	
COIF 874130005T		11,311	
CBF 1210011001P JHT		15,280	
CBF 1210011001L JHT		6,742	
MG Charifund Units			
<b><u>Stock</u></b>			
		373	
<b><u>LIABILITIES</u></b>			
Amounts owed by Mother' Union			
Trustees		0	
Insurance		430	
Trade Creditors		0	
Mue Expenses		0	
		<hr/>	

The notes on pages 3 to 6 form part of the financial statements

Approved by the Trustees on 13th September 2021 and signed on their behalf

Mrs H Palfrey - Interim Diocesan President



Mrs C Richardson - Diocesan Treasurer

*Richardson*

## **LICHFIELD DIOCESAN MOTHERS UNION**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2020**

#### **1. Accounting Policy**

There has been no change in accounting policies of the charity during the year.

The financial statements of the Mothers' Union in the Diocese of Lichfield have been prepared on the Receipts and Payment Basis in line with the recommendations of the FS 102.

#### **Stock**

Stock is shown at historical cost.

#### **2. Fund Accounting**

The charity maintains the level of resources required to fulfil its objectives. The charity monitors reserves at regular meetings.

##### **Unrestricted Fund**

The Unrestricted Fund represents funds arising from the charity's activities. These funds can be used in accordance with the charitable objects at the discretion of the trustees. The trustees may specify that amounts of these funds are to be designated to be used for particular purposes.

##### **Restricted Funds**

These are funds that can only be used for particular restricted purposes with specific objectives. The restrictions have either been specified by the donor or grantee.

#### **Holidays and Discretionary Payments**

In accordance with the objects of the charity and in order to further the purpose of the Mothers Union to advance Christian Care for Families, provision is made for discretionary payments to be provided for families in need.





# **LICHFIELD DIOCESAN MOTHERS UNION**

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021**

### **3. Donations, Legacies and Similar Income**

	<u>Unrestricted</u>	<u>Designated</u>
	<u>Funds</u>	<u>Funds</u>
	<u>£</u>	<u>£</u>
<b>3a Voluntary income/Receipts</b>		
Branch	1,723	0
Diocesan General Fund	2,868	0
AFIA	0	0
Overseas Fund	0	0
Relief Fund	0	350
Discretionary	0	280
Great Britain & Ireland Fund	0	0
Mary Sumner House General	0	0
MUvsMS	0	117
Legacies	0	0
Gift Aid/Tax Recovered	893	0
	<u>5,484</u>	<u>747</u>

### **3b Charitable Activities**

Diocesan Subscriptions	2020	10,851	0
Diocesan Subscriptions	2021	121	0
Mary Sumner House Subscriptions	2020	0	0
Mary Sumner House Subscriptions	2021	0	0
Branch deanery Subscriptions		295	0
Fundraising Activities			
Recycling		325	0
Branch		2,226	0
Quiet Days		965	0
Branch Activities and Outings		353	0
Local Projects		89	0
GM Provincial		0	0
		<u>15,225</u>	<u>0</u>

### **3c Other trading Activities**

Muenterpises	4,556	0
Mue Grant	0	0
Teas and Catering	941	0
LDMU AGM buffet	0	0
	<u>5,497</u>	<u>0</u>

3d **Investments**

Dividends	6,478	0
Interest	91	0
Gain at Disposal	3,349	0
	<u>9,918</u>	<u>0</u>

3e **Other Income**

Branch Closure	466	0
Refreshments	0	0
In Memory of Sue Egerton	1,151	0
MSH Appeal	0	0
	<u>1,617</u>	<u>0</u>

<b>Total</b>	<u>37,740</u>	<u>747</u>
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## **LICHFIELD DIOCESAN MOTHERS UNION**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2019**

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Designated</u> <u>Funds</u> <u>£</u>
<b>4. EXPENDITURE ON</b>		
<b>4a <u>Raising Funds</u></b>		
Fund Raising Events	6	0
	<u>6</u>	<u>0</u>
<b>4b <u>Charitable Activities</u></b>		
<b>Mothers Union Diocese of Lichfield Activities</b>		
MSH Subscriptions	0	0
Overseas Fund	0	0
Relief Fund	0	2,300
MUvsMS	0	7,781
GB & Ireland Fund	0	0
Mary Summer House Fund	0	0
AFIA	0	0
Provincial AGM	0	0
Quiet Days	376	0
Local Projects	2,245	0
Branch Activities and Outings	650	0
Decretionary Fund	0	676
	<u>3,271</u>	<u>10,757</u>
<b>Mothers Union of Lichfield Expenses</b>		
Finance	261	0
Board of Trustees	533	0
Speakers	217	0
Insurance	0	0
Committee Expenses	1,014	0
Diocesan Newsletter	0	0
	<u>2,026</u>	<u>0</u>
<b>Costs of Trading</b>		
Muenterprises	5,140	0
Teas and Catering	248	0
LDMU AGM Buffet	0	0
	<u>5,388</u>	<u>0</u>
<b>Management and administration</b>		
Independent Examiner	370	0
Salary Cost and Expenses	7436	0
Telephone and Web	1426	0
Printing and Stationery	463	0
Postage	2,682	0

Equipment		1,380	0
Hire of Office		3,016	0
Hire of Halls		1,082	0
		<u>17,854</u>	<u>0</u>
<b>Other</b>	MSH Appeal	0	0
	General Administration	124	0
	Consolidation Sundries	4161	0
		<u>4,284</u>	<u>0</u>
		<u>32,830</u>	<u>10,757</u>
	Total		

**LICHFIELD DIOCESAN MOTHERS UNION**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED**

**5. Assets**

**5a Investment**

At 1st January 2020

Additions

Disposals

Revaluations

LDMU

DIOCESAN ASSOCIATION OF FAMILY CARE

JOHN HAYES TRUST

WELSH FRANKTON

Value at 31st December 2020

**5b Stock**

**6. Summary of Fund Movements**

	At 1st Jan 2020 £	Transfers £
<b><u>Restricted Funds</u></b>		
AFIA	1,256	
Mary Sumner House Subscriptions	2,346	
Mary Sumner House Funds	0	3,124
Welsh Frankton Legacy	76,076	(5,000)
	<u>79,678</u>	<u>(1,876)</u>
 <b><u>Unrestricted Funds</u></b>	 At 1st Jan 2020 £	 Transfers £
General Funds	154,575	(17,531)
Discretionary Fund	2,485	
Relief Fund	250	1700

MUvsMS

8,481

17,707

165,791

1,876

6.

CHARITY NUMBER 249942

OR

ER 2020

UNION

**ON**

**ED 31ST DECEMBER 2020**

<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2020</u>	<u>Total</u> <u>2019</u>
1,121	7,352	10,763
15,482	30,706	50,119
0	0	
0	5,497	15,697
22	9,940	7,594
731	2,348	431
<u>17,356</u>	<u>55,843</u>	<u>84,604</u>
0	6	288
21,007	64,588	98,569
<u>21,007</u>	<u>64,593</u>	<u>98,857</u>
(742)	(8,750)	(14,253)
(1,876)	0	0
3,601	62,343	76,595
<u>3,076</u>	<u>71,300</u>	<u>62,342</u>

nditure as stated above





**ON**

**T DECEMBER 2020**

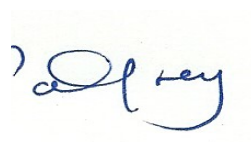
Restricted Funds £	2,020 Total Funds £	2,019 Total Funds £
3,076	18,725	18,703
0	1,186	1,631
0	48,866	39,503
0	2,523	2,506
<u>3,076</u>	<u>71,300</u>	<u>62,343</u>

0	60,552	56,656
0	11,311	10,631
0	15,280	16,080
0	6,742	23,384
57,301	57,301	76,076

298

0	0	23
0	430	0
0	0	122
0	0	94

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**D 31ST DECEMBER 2020**

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The board of trustees

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pose of the Lichfield Diocesan  
holidays and discretionary



**N****D 31ST DECEMBER 2020**

<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total</u> <u>2020</u> <u>£</u>	<u>Total</u> <u>2019</u> <u>£</u>
0	1,723	2,390
0	2,868	271
606	606	632
0	0	0
0	350	3,797
0	280	6
372	372	109
143	143	2,257
0	117	0
0	0	0
0	893	1,301
<u>1,121</u>	<u>7,352</u>	<u>10,763</u>

0	10,851	11,673
0	121	661
15,142	15,142	16,749
340	340	914
0	295	797
0	325	238
0	2,226	11,497
0	965	1,316
0	353	5,213
0	89	960
0	0	102
<u>15,482</u>	<u>30,706</u>	<u>50,119</u>

0	4,556	5,411
0	0	866
0	941	9,239
0	0	180
<u>0</u>	<u>5,497</u>	<u>15,697</u>

	6,478	7,391
22	113	203
0	3,349	0
<u>22</u>	<u>9,940</u>	<u>7,594</u>

0	466	409
0	0	22
0	1,151	0
731	731	
<u>731</u>	<u>2,348</u>	<u>431</u>
<u>17,356</u>	<u>55,843</u>	<u>84,604</u>

**N****D 31ST DECEMBER 2020**

<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total</u> <u>2020</u> <u>£</u>	<u>Total</u> <u>2019</u> <u>£</u>
<u>0</u>	<u>6</u>	<u>288</u>
<u>0</u>	<u>6</u>	<u>288</u>
15,457	15,457	17,262
0	0	0
0	2,300	5,475
0	7,781	9,804
707	707	1,480
1,663	1,663	6,355
1,179	1,179	9,549
0	0	116
0	376	1,180
0	2,245	2,539
0	650	5,570
0	676	250
<u>19,007</u>	<u>33,035</u>	<u>59,581</u>
0	261	502
0	533	2,175
0	217	1,472
0	0	991
0	1,014	2,111
0	0	1,521
<u>0</u>	<u>2,026</u>	<u>8,772</u>
0	5,140	5,285
0	248	5,083
0	0	90
<u>0</u>	<u>5,388</u>	<u>10,458</u>
0	370	350
0	7436	8,100
0	1426	1,227
0	463	730
0	2,682	529



0	1,380	1,191
0	3,016	2,939
0	1,082	3,136
<u>0</u>	<u>17,854</u>	<u>18,201</u>
2,000	2,000	
0	124	966
0	4161	591
<u>2,000</u>	<u>6,284</u>	<u>1,557</u>
<u>21,007</u>	<u>64,593</u>	<u>98,857</u>

**31ST DECEMBER 2020**

182,828

(22,707)

3,896

680

265

(13,775)

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151,187

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2020

£

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373

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2019

£

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298

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Incoming  
Resources

£

628

15,482

1,246

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17,356

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Outgoing  
Resources

£

(1,179)

(15,457)

(4,370)

(13,775)

---

(34,781)

---

At 31st Dec  
2020

£

705

2,371

0

57,301

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60,377

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Incoming  
Resources

£

37,740

280

350

Outgoing  
Resources

£

(32,830)

(676)

(2,300)

At 31st Dec  
2020

£

141,870

2,090

0

117	(7,781)	18,523
<u>38,487</u>	<u>(43,587)</u>	<u>162,483</u>



## **Independent Examiner's Report to the trustees of the Mothers Union Diocese of Lichfield Charity Number 249942**

I report on the accounts of the Trust for the year ended 31 December 2020, which are set out on pages 1 to 6.

### **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 examiner's statement**

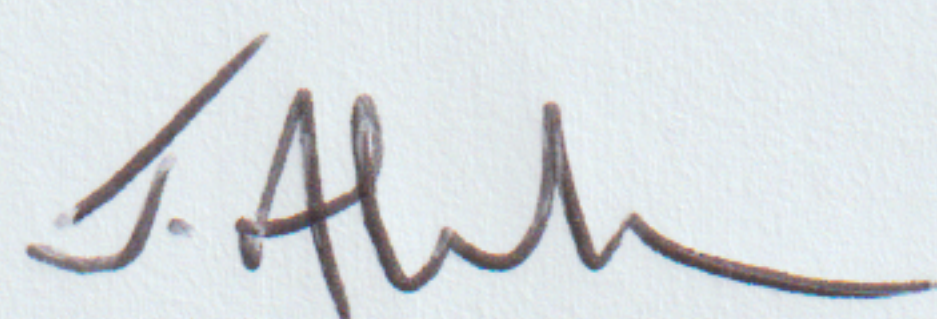
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items 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

- 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 to comply with the accounting requirements of the Charities Acthave not been met.
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:**



**Name:** John Alexander

**Qualification:** ACMA CGMA

**Address:** 12 Cosby Drive, East Leake, Loughborough, LE12 6AD

**Date:** 21 August 2021