

St Saviour's Church Westcliff on Sea  
Charity number 1132331: Trustees Annual Report Year ending 31<sup>st</sup> December 2018

### **Aim and Purpose**

St Saviour's Parochial Church Council (the PCC) has the responsibility for co-operating with the incumbent, the Reverend Lee Mullen, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical and also has responsibility for the maintenance of the church building and the church hall of St Saviour's Kings Road, Westcliff on Sea

### **Objectives and Activities**

The PCC is committed to encouraging as many people as possible to become part of the worshipping community and to participate in the many activities which the church organises and promotes. The PCC is fully involved in the planning of these activities and also gives consideration and makes suggestions to the planning of worship throughout the year. When planning the activities the incumbent and the PCC take into consideration the Commissions guidance on public benefit and the promotion of religion within our community, through prayer and teaching.

### **Achievements and performance**

#### **Worship and Prayer**

We continue to offer a wide range of services from traditional BCP to the more modern Common Worship services. The separate service booklets for each of the church seasons make these easy to follow. For more informal worship the services can shown on a screen and where applicable it is also possible to include video clips. This is particularly useful where the service is focusing on a particular area or a charity such as Samaritan's Purse. On the 4<sup>th</sup> Sunday of each month we hold a 'breakfast service' in the church hall. This is a more informal service at which food is served. This continues to be popular and is attracting families, with young children, who feel more comfortable than in a more structured service in church. We are also working more closely with the other Anglican churches in the area as well as with our neighbouring URC church and have hosted joint services with them, particularly during the Easter and Advent periods.

Our Vicar, Revd Lee took an extended study leave during the year and was away from the church from April until August. However, in his absence we were well catered for by visiting ministers and the life and events within the church continued without any major problems.

In September 2019 we were pleased to welcome our new curate, The Revd. Jufith Wilkinson following her ordination as a deacon. Judith has fitted in to the church extremely well and is a popular member of the leadership team giving us new and different areas on which to focus.

Following the renewal of the electoral roll for the 6 year period 2019-2025 the electoral roll stood at 79 which was unchanged on the previous year. 35 are resident within the parish and 44 outside. The average attendance each week during the year over all the services is around 60 although the figures vary from week to week.

We have two representatives on the Deanery synod who provide the PCC with a link between the parish and the wider area, reporting on matters such as the implementation of the Diocesan wide discussion 'Transforming Presence' as well as more local issues. The Deanery Synod also allocates

the annual parish share payable to the diocese. . Our Vicar and lay reader also attend the Southend Deanery Chapter when possible. Sadly the Chakwell Group of Churches partnership, which connected churches of all denominations, has, for the time being, ceased operations as. However the good relationship with Crowstone St Georges URC continues and as mentioned earlier we are re-establishing links with our two daughter churches and some services and other joint projects are shared with them.

### **The Church Buildings**

#### **The Church**

The new heating and lighting system which was installed at the end of 2018 has proved to be very popular, ensuring that the church is much warmer than previously although it can still be chilly on a very cold day and much brighter than before. However, it is a little ironic that having had the new heating installed, something for which we have waited for many years, we then experienced the warmest year on record!

During the year the paved area outside of the Lady Chapel, which had become very uneven and hazardous, was completely uplifted and relaid and is now much safer as well as being less of an eyesore than before.

The organ in the church has been showing signs of wear for some time and a programme to repair and restore this has been put in place..

The project to install a disabled toilet and kitchen area at the back of the church is progressing with plans and specifications having been produced. It is proposed that we put these out to tender early in the new year. Fundraising for this continues.

#### **Church Hall**

General maintenance of the hall and kitchen has continued throughout the year with no major issues arising. The hall is now booked on most days and is a very important source of income for the church. With the increased use however does come an increased need to maintain the building in good order but our dedicated team of helpers make sure that everything is kept in good order.

### **Pastoral Care**

Westcliff has a large number of care homes housing a large and aging population many of whom have been members of the congregation in the past but who are now unable to attend church. To cater for their spiritual needs, services are regularly held in a number of the homes. In those places where services are not possible, communion is offered to any individual who wishes to take it. In addition to the vicar and the readers there are a number of lay members of the congregation who are licenced to administer the sacraments. In the week prior to Christmas, in conjunction with our neighbouring URC church, carol services are held in a number of the homes. In 2018 services were conducted in 12 homes in the week leading up to Christmas.

Our organist has also started a 'Community Choir' which meets on the first and third Monday each month in the church and is open to anyone who wishes to come along and just have a sing and a cup

of tea and a chat. This has proved so popular that another session on the alternate Mondays at another church has also been started

Our toddler group on Tuesday mornings continues to be popular, with on occasions numbers having to be limited. Messy church is run during school holidays and again proves very popular.

### **Ecumenical Relationships**

With the hopefully temporary demise of the Chalkwell Group of Churches, St Saviour's has taken on the responsibility of organising, together with St Michael's and St Andrew's, joint services during Lent and Advent as well as in the walk of Witness and open air service held on Good Friday. This service is open to anyone who wishes to attend regardless of denomination. We are still working closely with what is now known as Kings Road URC and have a good relationship with them

### **Charitable giving**

We continue to give financial support to various organisations, notably Christian Aid, the Children's Society and the Essex Clergy Charitable Fund and have made donations to a number of appeals during the past year. The PCC is currently reviewing the charities supported with a view to widening the scope of the giving.

### **Financial review**

The accounts for the year ended 31st December 2019 showed an excess of expenditure over income of £11,887. Expenditure was lower than the previous year, which included the cost of the new lighting and heating system but the increase in the parish share to just under £60,000 and continuing work on the repair and maintenance of the building meant that although income was also higher than the previous year we still spent more than we received. We do have more members now contributing by standing order and this does give a certain guaranteed monthly income. The church is still a viable entity but if we are to continue with the projects and tasks we have set ourselves we must increase our income stream for the future.

## **St Saviour's PCC, Westcliff**

**Year ended 31<sup>st</sup> December 2019**

### **Notes to the Accounts**

#### **1) Accounting Policies**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with the applicable accounting standards and the "Statement of Recommended Practice" (SORP) (FRS 102) issued by the Charity Commissioners. The accruals basis of accounting has been adopted.

#### **Funds**

The accounts are split into separate funds. The main funds of the council are described in terms of their purpose and restrictions in Annex A. These are Unrestricted, Designated, Restricted or Endowment in nature.

- *Unrestricted – these are general funds and can be used by the PCC for any purpose.*
- *Designated – these are general funds but with a specific purpose in mind. They can be transferred back to unrestricted funds at any time.*
- *Restricted – these are monies donated or allocated for a specific purpose only.*
- *Endowment – the capital must be maintained – only income/interest arising from the endowment may be used.*

#### **Incoming Resources**

All incoming resources are accounted for on a gross basis. Planned giving, collections and donations are recognised when received.

Tax refunds are recognised as soon as the amounts are claimable.

Grants and legacies are accounted for when the Charity is legally entitled to the amounts due.

Investment income – dividends are accounted for when receivable; interest and tax recoverable are accrued.

All other income is generally recognised when it is receivable.

#### **Resources Used**

The parish share (quota) is paid regularly and is included in expenditure for the year to which it relates.

Amounts received specifically for third parties (e.g. The Children's Society; Christian Aid; CMS etc) are dealt with as restricted third party funds and the liability for payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

## Fixed Assets

Consecrated property is not included in the accounts in accordance with Section 96(2)(a) of the Charities Act 1993.

For any other items acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequent to 2000, no individual item has cost more than £1,000 with the exception of the Yamaha digital piano and the projector.

Equipment used within the church premises (including the hall) is usually depreciated on a straight line basis over four years. However, some items with an intrinsic value in excess of £500 after four years may remain on the balance sheet for longer, for example the grand piano. Individual items of equipment with a purchase price of £500 or less are usually written off when the asset is acquired.

Investments are shown at market value as at 31<sup>st</sup> December 2019.

## 2) Charitable Status

Members of the PCC are Trustees of the Charity.

We were registered on 26<sup>th</sup> October 2009. The full charity name is:

*The Parochial Church Council of the Ecclesiastical Parish of St Saviour Westcliff on Sea.*

But we are legally entitled to use our registered working name which is St Saviour's PCC, Westcliff.

As recommended by the Church of England, we set our key charitable objective as "*Promoting in the ecclesiastical parish the whole mission of the church*".

## 3) Annual Accounts

The year under review has had a fall in the value of resources available to the Church by £11,887 for the year. Whilst this is the second year in succession where we have seen a deficit, in view of further repair works and relatively low investment performance, this level of deficit is actually 'encouraging', caution must naturally be maintained to ensure this trend concludes and a surplus achieved once more.

## Income and Expenditure

- a) Incoming resources (i.e. funds received/receivable) from all sources rose by £9,774, predominantly due to another notable rise in hall lettings. Voluntary income has remained very consistent which is very welcome during a challenging year politically and economically.
- b) Resources used (i.e. expenditure) fell by £56,870 which was mainly as a result of the major heating repair costs totalling £71,976 in the previous year, a like for like comparison actually reflects an increase of £15,106. Notable increases were in church electric costs and repairs.
- c) Overall the Church still had income in excess of expenditure to the value of £6,099 detailed as follows:-

Year ended 31 <sup>st</sup> December	2019	2018	2017	2016	2015
Total incoming resources	106,207	96,433	106,661	106,386	118,801
Total resources used	(118,095)	(174,965)	(105,916)	(95,412)	(116,098)
Excess of Income over Expenditure	(11,887)	(78,532)	745	10,973	2,703

- d) As you can see from the brief summary above, this is the second year whereby a negative position has been realised, the deficit in 2018 was predominantly due to the heating repairs of some £71,000 and the fall in

market performance, the year under review due to increased expenditure. The regular expenditure continued to exceed the regular income meaning the church remains reliant upon one-off deposits and returns on funds invested which does leave the Church potentially financially exposed to some degree, unfortunately the continued rise particularly in the Stipend Quota is making it increasingly difficult for the Church to meet all costs as they fall due.

- e) In terms of resources available to the Church, as at 31<sup>st</sup> December 2019 these amounted to £217,033 when compared to the previous year of £228,921 and is summarised on the Balance Sheet attached.

#### **Balance Sheet**

- a) Debtors amounting to £17,516 predominantly relates to a provision for reclaimable tax from the Inland Revenue.
- b) Accounts payable of £39,641 predominantly relates to the 2019 Quota balance due which has been settled in the new year with an amount being retained until confirmation can be given of funds held by the Diocese in respect of investment income managed on our behalf.

#### **4) Funds**

- a) The Diocese holds an "endowment" fund on behalf of the PCC, being the legacy of Morrison Rose. The proceeds from this endowment can be used for general purposes. The capital value is not however the property of the Church.
- b) In addition is an account held with the Diocese representing the capital value released from the sale of the Curate's house in Grosvenor Road. The original capital element is limited in use to capital purposes only, whereas the accumulated interest can be applied for general purposes. For this reason the fund is split between a restricted capital element and a designated element, which can be used as the PCC direct.
- c) No new funds have been set up during 2019, fund details are shown in the Balance Sheet attached.
- d) No funds were in deficit at the end of the year.

#### **5) Other Notes**

- a) **Ex gratia payments made by the council** – there were no Ex Gratia payments made in 2019.
- b) **Institution or body corporate connected with the council** – there are no institutions or bodies corporate connected with the council.
- c) **Guarantees given by the council** – the council have given no guarantees.
- d) **Loans outstanding** – there are no loans outstanding.
- e) **Contingent liabilities** – there are no recognised contingent liabilities.
- f) **Other material financial commitments** – there are no other known material financial commitments over and above those shown in the accounts or notes to the accounts.
- g) **Reserves Policy** – there is no reserves policy currently in place, but the purpose of each fund is clearly identified – see Annex A.

**Clive Smith**  
**Treasurer**

St. Saviour's PCC, Westcliff  
Year ended 31<sup>st</sup> December 2018  
Annex A – Definition of Funds

Name	Purpose	Restrictions	Designation
Ada Ferguson Legacy	Legacy from parishioner left to St Saviour's in 1952. Fund held by the Diocese	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Development Fund	To fund future developments concerning the Church and Hall buildings	Only for the purposes of church and hall development projects at St Saviour's	Designated
CBF Capital	To hold the capital released by the sale of the curate's house in Grosvenor Road to support future capital developments	Fund is restricted to capital purposes only	Restricted
CBF Capital Interest	To hold the interest on the capital released by the sale of the curate's house in Grosvenor Road to support future capital developments	Accumulated interest can be used for general purposes	Designated
Fabric Fund	To provide for the costs of the long term repairs to the fabric of St Saviour's	Only for the maintenance of the fabric as stated, at the discretion of the PCC	Designated
Friends of St Saviour's	To be used for general capital and other purposes	For general purposes	Designated
Morrison Rose Legacy	Legacy from the vicar. The endowment capital is still kept in Trust by the Diocese and provides income for the parish	Income from the endowment can be used for general purposes	Endowment
PCC Charitable Giving	To hold funds for distribution to charities as directed by the PCC based on 10% of income	For distribution to nominated charities/ organisations as directed by the PCC	Designated
PCC General Fund	Funds raised for the general purposes of St Saviour's PCC, Westcliff	None – within the scope and responsibility of the PCC	Unrestricted/ undesignated
Third Party Collections	To hold monies collected for third party charities and the like	Amounts to be paid over only the causes for which they have been collected	Restricted
Organ Fund	Funds to be used for the repair and maintenance of the Church Organ	Only to be spent on the purpose described in relation to the Church organ	Restricted
Youth Club	To hold funds belonging to the Youth Club	Youth Club purposes	Restricted

**St Saviour's Church Westcliff - 1132331**  
**Statement of Financial Activities**  
**For the period from 01 January 2019 to 31 December 2019**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	64,205	—	—	64,205	64,473
Activities for generating funds	33,623	—	—	33,623	23,904
Investment income	5,060	—	—	5,060	6,562
Incoming resources from charitable activities	3,318	—	—	3,318	1,492
Other incoming resources	—	—	—	—	—
<b>Total incoming resources</b>	<b>106,207</b>	<b>—</b>	<b>—</b>	<b>106,207</b>	<b>96,433</b>
<b>Resources used</b>					
Cost of generating funds					
Cost of generating voluntary income	—	—	—	—	—
Charitable activities	113,352	—	—	113,352	171,145
Governance costs	—	—	—	—	—
Other resources used	4,743	—	—	4,743	3,820
<b>Total resources used</b>	<b>118,095</b>	<b>—</b>	<b>—</b>	<b>118,095</b>	<b>174,965</b>
<b>Net incoming / outgoing resources before transfer</b>	<b>(11,887)</b>	<b>—</b>	<b>—</b>	<b>(11,887)</b>	<b>(78,532)</b>
<b>Transfers</b>					
Gross transfers between funds - in	34,616	1,776	—	36,392	12,831
Gross transfers between funds - out	(35,139)	(1,253)	—	(36,392)	(12,831)
<b>Net incoming / outgoing before other gains / losses</b>	<b>(12,410)</b>	<b>523</b>	<b>—</b>	<b>(11,887)</b>	<b>(78,532)</b>
<b>Other recognised gains / losses</b>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(12,410)</b>	<b>523</b>	<b>—</b>	<b>(11,887)</b>	<b>(78,532)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>162,353</b>	<b>66,567</b>	<b>—</b>	<b>228,921</b>	<b>307,453</b>
<b>Total funds carried forward</b>	<b>149,943</b>	<b>67,090</b>	<b>—</b>	<b>217,033</b>	<b>228,921</b>

*There may be minor discrepancies in the totals if the pence are not being shown*



**Analysis of income and expenditure**  
**Selected period: 01 January 2019 to 31 December 2019**

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Incoming resources</b>						
<b><i>Incoming resources from generated funds</i></b>						
<b>Voluntary income</b>						
0101 - Gift Aid - Bank	15,556	—	—	—	15,556	14,247
0110 - Gift Aid - Envelopes	24,326	—	—	—	24,326	22,447
0201 - Other planned giving	2,859	—	—	—	2,859	3,652
0301 - Loose plate collections	4,329	—	—	—	4,329	6,431
0401 - Regular gift days	—	—	—	—	—	—
0410 - Giving through church boxes	—	—	—	—	—	—
0501 - One-off Gift Aid gifts	—	—	—	—	—	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	3,193	—	—	—	3,193	1,330
0601 - Tax recoverable on Gift Aid	8,525	—	—	—	8,525	10,902
0701 - Legacies	—	—	—	—	—	—
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	—	—	—	—	—	—
0901 - Other funds generated	5,414	—	—	—	5,414	5,461
<b>Voluntary income Sub-totals</b>	<b>64,205</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>64,205</b>	<b>64,473</b>
<b>Activities for generating funds</b>						
0910 - Rummage sales etc	2,469	—	—	—	2,469	—
1220 - Bookstall sales - fund raising	—	—	—	—	—	—
1240 - Church hall lettings - fund raising	30,449	—	—	—	30,449	23,275
1250 - Magazine income - advertising	490	—	—	—	490	190
1260 - Parish magazine sales	215	—	—	—	215	488
<b>Activities for generating funds Sub-totals</b>	<b>33,623</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>33,623</b>	<b>23,904</b>
<b>Investment income</b>						
1001 - Dividends	1,750	—	—	—	1,750	2,184
1020 - Bank and building society interest	1,010	—	—	—	1,010	665
1030 - Rent from lands or buildings	4,800	—	—	—	4,800	4,800
1350 - Investment revaluation surplus	(2,500)	—	—	—	(2,500)	(1,087)
<b>Investment income Sub-totals</b>	<b>5,060</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>5,060</b>	<b>6,562</b>
<b><i>Incoming resources from generated funds Totals</i></b>	<b>102,889</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>102,889</b>	<b>94,940</b>

*There may be minor discrepancies in the totals if the pence are not being shown*

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Incoming resources from charitable activities</b>						
<b>Incoming resources from charitable activities</b>						
1101 - Fees for weddings and funerals	3,318	—	—	—	3,318	1,492
1210 - Bookstall sales to promote objectives	—	—	—	—	—	—
1230 - Church hall lettings - objectives	—	—	—	—	—	—
<b>Incoming resources from charitable activities Sub-totals</b>	<b>3,318</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>3,318</b>	<b>1,492</b>
<b>Incoming resources from charitable activities Totals</b>	<b>3,318</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>3,318</b>	<b>1,492</b>
<b>Other incoming resources</b>						
<b>Other incoming resources</b>						
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
<b>Other incoming resources Sub-totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Other incoming resources Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Incoming resources Grand totals</b>	<b>106,207</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>106,207</b>	<b>96,433</b>

## Resources used

### Cost of generating funds

#### Cost of generating voluntary income

1701 - Fees paid to fund raisers	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
1730 - Costs of fetes & other events	—	—	—	—	—	—
1740 - Investment management costs	—	—	—	—	—	—

#### Cost of generating voluntary income Sub-totals

#### Cost of generating funds Totals

### Charitable activities

*There may be minor discrepancies in the totals if the pence are not being shown*

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Charitable activities</b>						
1801 - Giving to missionary societies	—	—	—	—	—	1,276
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Home mission	—	—	—	—	—	—
1870 - Secular charities	667	—	—	—	667	725
1901 - Stipends quota	59,052	—	—	—	59,052	57,343
1910 - Ministry parish share etc	598	—	—	—	598	845
2001 - Assistant staff costs	6,070	—	—	—	6,070	4,884
2050 - Salary of parish administrator	—	—	—	—	—	—
2101 - Working expenses of incumbent	840	—	—	—	840	1,622
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	1,250	—	—	—	1,250	880
2170 - Education	20	—	—	—	20	—
2201 - Parish training and mission	—	—	—	—	—	—
2301 - Church running - insurance	6,598	—	—	—	6,598	6,433
2310 - Church office - telephone	—	—	—	—	—	—
2320 - Organ / piano tuning	1,455	—	—	—	1,455	130
2330 - Church maintenance	7,389	—	—	—	7,389	8,294
2331 - Cleaning	965	—	—	—	965	1,388
2340 - Upkeep of services	4,826	—	—	—	4,826	4,955
2350 - Upkeep of churchyard	—	—	—	—	—	—
2360 - Administration	4,402	—	—	—	4,402	2,286
2370 - Visiting speakers / locums	—	—	—	—	—	—
2401 - Church running - electric	6,465	—	—	—	6,465	2,949
2410 - Church running - gas	—	—	—	—	—	—
2420 - Church running - water	970	—	—	—	970	466
2430 - Church running - oil	—	—	—	—	—	—
2440 - Church running - heating and lighting	—	—	—	—	—	—
2501 - Magazine expenses	15	—	—	—	15	608
2502 - Publicity	95	—	—	—	95	170
2505 - Flowers	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2520 - Hall running - oil	—	—	—	—	—	—
2530 - Hall running - electricity	1,279	—	—	—	1,279	1,236
2540 - Hall running - gas	1,544	—	—	—	1,544	1,136
2550 - Hall running - insurance	—	—	—	—	—	—
2560 - Hall running - maintenance	1,478	—	—	—	1,478	936
2570 - Hall running - telephone	—	—	—	—	—	—
2580 - Hall running - water	—	—	—	—	—	—
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2701 - Church major repairs - structure	6,756	—	—	—	6,756	—
2710 - Church major repairs - installation	—	—	—	—	—	71,976
2720 - Church interior and exterior decorating	—	—	—	—	—	—
2801 - Hall + major repairs - structure	—	—	—	—	—	—
2820 - Hall + major repairs - installation	—	—	—	—	—	—
2830 - Hall + interior and exterior decorating	—	—	—	—	—	—
2840 - Other PCC property upkeep	60	—	—	—	60	—
2901 - New building parsonage house	—	—	—	—	—	—
2910 - New building house for curate	—	—	—	—	—	—

*There may be minor discrepancies in the totals if the pence are not being shown*

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
2920 - New building Church	—	—	—	—	—	—
2930 - New building Hall	—	—	—	—	—	—
2935 - Kisilizi Donation	550	—	—	—	550	600
<b>Charitable activities Sub-totals</b>	<b>113,352</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>113,352</b>	<b>171,145</b>
<b>Charitable activities Totals</b>	<b>113,352</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>113,352</b>	<b>171,145</b>
<b>Governance costs</b>						
<b>Governance costs</b>						
2801 - Governance costs examination/audit fee	—	—	—	—	—	—
2850 - Depreciation	—	—	—	—	—	—
<b>Governance costs Sub-totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Governance costs Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Other resources used</b>						
<b>Other resources used</b>						
2010 - Organist fees	4,440	—	—	—	4,440	3,760
2940 - Bank Charges	303	—	—	—	303	60
<b>Other resources used Sub-totals</b>	<b>4,743</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>4,743</b>	<b>3,820</b>
<b>Other resources used Totals</b>	<b>4,743</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>4,743</b>	<b>3,820</b>
<b>Resources used Grand totals</b>	<b>118,095</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>118,095</b>	<b>174,965</b>

*There may be minor discrepancies in the totals if the pence are not being shown*

**St Saviour's Church Westcliff - 1132331**

**Balance Sheet detailed**

		As at 31/12/2019	As at 31/12/2018
<b>Fixed assets</b>			
	6430: Fixed assets	2,496.25	2,496.25
	<b>Total Fixed assets</b>	<b>2,496.25</b>	<b>2,496.25</b>
<b>Current assets</b>			
	6500: Debtors	17,516.55	22,845.45
	6505: AFL Investment	30,558.67	71,408.67
	6507: CBF Diocese	51,077.96	87,881.31
	6510: M Rose	—	—
	6514: CAF Cash Account	15,449.95	18,710.72
	6515: CAF Gold Account	73.46	13,065.59
	6518: Lloyds TSB Bus Extra	25,735.35	4,608.38
	6519: Lloyds TSB Inst Access	—	3,642.23
	6525: CCLA (CBF) Dev 001D	33,342.28	33,093.53
	6526: CCLA (CBF) Gen 002D	66,876.81	66,377.84
	6530: National Savings	13,157.74	12,754.47
	6590: Cash in hand	390.00	390.00
	<b>Total Current assets</b>	<b>254,178.77</b>	<b>334,778.19</b>
<b>Liabilities</b>			
	6625: Accruals	—	—
	6630: PCC Giving	—	—
	6699: Agency collections	189.38	189.38
	Z04: Accounts Payable	39,452.00	108,164.00
	<b>Total Liabilities</b>	<b>39,641.38</b>	<b>108,353.38</b>
	<b>Net Asset surplus (deficit)</b>	<b>217,033.64</b>	<b>228,921.06</b>
<b>Reserves</b>			
	Excess / (deficit) to date	(11,887.42)	—
	Z01: Starting balances	228,921.06	228,921.06
	<b>Total Reserves</b>	<b>217,033.64</b>	<b>228,921.06</b>

## **Independent Examiner's Report**

**To the Parochial church Council of St Saviour's Church**

**Westcliff-on-Sea**

This report on the financial statements of St Saviour's PCC, Westcliff for the year ended 31<sup>st</sup> December 2019, which are set out in the attached Notes to the Accounts, Statement of Financial Activities and Balance Sheet, is in respect of an examination carried out in accordance with section 145 of the Charities Act 2011 ("the Act").

### **Respective responsibilities of the Trustees and the examiner**

As Trustees of the Charity you are responsible for the preparation of the financial statements, you consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Act
- Follow procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act; and
- State whether particular matters have come to my attention.

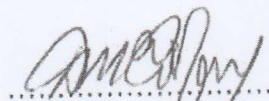
### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements 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 Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the 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.

  
.....  
Danny McCartney

Date... 12/2/20 .....

19 Magnolia Close, Canvey Island, Essex SS8 0GD