

Trustees' Annual Report for the period

| Period start date | | | | Period end date | | | |
|-------------------|-----------|-----------|-------------|-----------------|-----------|-----------|-------------|
| Day | Month | Year | | Day | Month | Year | |
| From | 01 | 01 | 2019 | To | 31 | 12 | 2019 |

Section A Reference and administration details

Charity name

Parish Church of St Mary & St Chad, Brewood

Other names charity is known by

Registered charity number (if any)

1148963

Charity's principal address

(eg. Address of the church or church office)

Church House, 7 Church Road

Brewood

Stafford

Postcode ST19 9BT

Names of the charity trustees – Members of the PCC - who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year |
|----|-------------------------|------------------------|-----------------------------------|
| 1 | Rev Philip Moon | Vicar | |
| 2 | Rev. Marilyn Coulter | Associate Priest | |
| 3 | Joanna Monckton | Deanery Synod Rep. | |
| 4 | Peter Bache | | |
| 5 | Chris Bywater | | |
| 6 | Kenneth Ebbrell | Church Warden | |
| 7 | Michael John Evans | Deanery Synod Rep. | |
| 8 | John William Davies | Treasury Team Member | |
| 9 | David Hunt | Treasury Team Leader | |
| 10 | Robert Ian Hunter | | |
| 11 | Jean Martyn | | |
| 12 | Megan Pitwood | Electoral Roll Officer | |
| 13 | Valerie Rushton | | |
| 14 | Sylvia Rosemary Radford | Church Warden | |
| 15 | Robert Frank Short | | |
| 16 | Shirley Joan Snow | | |
| 17 | Anthea Rosemary Taylor | Deanery Synod Rep. | |
| | | | |
| | | | |

Name of Chairman of the PCC (Optional information)

Rev. Philip Moon

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|---|
| Type of governing document (eg. trust deed, constitution) | Parochial Church Council Powers Measure (1956) as amended, and Church Representation Rules that came into effect on 2 January 1957. |
| How the charity is constituted (eg. trust, association, company) | Church Representation Rules 2 January 1957 |
| Trustee selection methods (eg. appointed by, elected by) | Elected |

Public Benefit Statement (Mandatory information)

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Brewood it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them;
(Put your Risk Assessment Policy here)

PCC Members (Trustees) are appointed by election at the Annual Parochial Church Meeting (APCM) which is held each year, prior to the end of April. Members of the church Electoral Roll are entitled to be nominated, seconded and voted into office by those at the meeting, who must also be Electoral Roll members. PCC members are normally elected to serve for a three-year term and can then stand for office again for a further three years. They must then stand down for a year before re-joining.

The Treasury Team members form a sub-committee to handle all matters of finance and donations, including gift-aid claims on behalf of the churchwardens and PCC. They are elected annually to this role by vote taken at the first PCC meeting following the APCM.

The Fabric Sub-Committee consists of both churchwardens, members of the Treasury Team, and one or more designated PCC members

The Mission Sub-Committee is primarily part of the Staff Team which consists of the vicar, the associate minister and the four licensed lay ministers, and meets monthly, partly to develop the Mission Action Plan (MAP) which describes and informs the growth, in numbers and spirituality, of the parish.

The Standing Committee consists of the Vicar, churchwardens, PCC Secretary and members of the Treasury Team. It meets as needed to consider and act on urgent matters between PCC meetings.

We have a strong relationship with our neighbouring parish church of St John the Evangelist, Bishops Wood. We share our vicar and leadership team with them,

and our churchwardens and finance team have close relations, acting in concert when required.

We also have a close liaison with the two other Brewood church fellowships, which are Brewood Methodist Church, and St Mary's RC Church. A committee with representatives from all four churches meets several times each year, and organises joint events, often coinciding with major church festival dates.

We have a good relationship with a number of local schools. St Mary and St Chad First School and Brewood Middle School are both church schools and are located near to the church; both frequently bring children to church for whole-school services, and members of our church team visit both schools regularly to conduct assemblies, etc. St Dominic's School, also in the village, is an independent school with similar close links to our church.

Risk management is actively and regularly reviewed by the Vicar and churchwardens. A Safeguarding Officer is appointed, and a Safeguarding Policy is in place. We have employed one of our parishioners who is a retired Health and Safety professional, to carry out H & S risk assessments of church premises, and his recommendations have been implemented or are being actively considered. Annual safety checks are carried out on the church and church hall gas systems, lightning conductor system, portable electrical appliances and security alarm system.

The church and church hall are fully insured via the standard policies of Ecclesiastical Insurance Company, and these policies include Public Liability cover and Employers Liability cover. We have held recent meeting with EIC staff and have taken advice from them to minimised insured risks.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Brewood. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament

Additional details of objectives and activities (Optional information)

You may choose to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers;

The PCC does not have a policy on grant making or investments

We have no salaried employees and most tasks, administrative and practical are carried out by volunteers who are members of the worshipping congregation. Tasks which are beyond the scope or abilities of our members are carried out by professionals on an invoiceable basis.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Every Sunday we hold three services: a said Holy Communion service at 8.30am using traditional BCP liturgy, a service of Evensong at 6pm which also uses the BCP, and a main service at 10am which is normally a Holy Communion service using modern liturgy, but which can also be a 'Café Church' service or a 'Morning Worship' which does not include an act of Holy Communion.

The average Sunday attendance during 2019 was 95 adults and 7 children. There were also 16 baptisms, 16 weddings and 10 funerals held in the church during the year. A further 10 funeral services were held at the crematorium.

We hold a service of Holy Communion on Wednesday mornings. Authorised volunteers take Holy Communion to the housebound on request.

We have a policy of offering infant and adult baptism which can be at one of our main services or at a separate time to suit family wishes.

It is the church's policy to offer wedding or marriage blessing services to those who request it, and wedding couples are expected to qualify through residence in the parish or through regular church attendance prior to the ceremony.

It is the policy of the church to offer funerals or services of remembrance or celebration of a life, when requested. Burial in the churchyard is only available to those who qualify by residence or recent residence in the parish, and faculties for reservation of burial plots are not allowed. Our staff team also officiate at services in local crematoria or other local churches when requested. Pastoral help will be offered to all bereaved families as needed.

We organise regular ecumenical monthly lunches for those who enjoy this fellowship, and this is a successful and expanding activity. We also run a Lent Study Course each year which has taken a variety of forms in past years. Both activities are organised under the 'umbrella' of the 4-church ecumenical group mentioned in section B.

Also mentioned in section B is the work that takes place with three of the village's four schools (the exception is St Mary's RC School which mainly liaises with their own adjacent church). We are actively seeking to build closer links

with our schools.

Brewood has an active branch of the Royal British Legion, and a Remembrance Parade and Service is held every year in November, with close Legion support.

Our local Parish Council holds a Civic Service annually, located in one or other of our local churches on a rotating basis, and our church plays an active part.

We work closely with our local Scouts and associated uniformed young peoples' organisations. In recent years we have held joint events with them, including garden parties and church services

A monthly 'Church Sunday Lunch' takes place regularly in one of the local restaurants, and this is a well-supported activity for those who would otherwise eat alone.

Section D Achievements and performance (contd.)

Summary of the main objectives of the charity planned in the following year

During the year we have been working actively to further our objectives. These will fall into the three new categories being promoted by the Diocese, which are as follows:

- 1 Discipleship
- 2 Vocation
- 3 Evangelism

Section E Financial review

Brief statement of the charity's policy on reserves

In the past 4 years we have received a number of generous legacies, for undesignated general use. It is our policy to retain these amount for general reserves. The value of this fund at year end is £58k

Our policy regarding Fabric Fund is to always retain a £50k amount which is easily realisable in case of urgent building needs. The total held in our two Fabric Funds presently totals £53k

Details of any funds materially in deficit

none

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

- The church's ordinary income in 2019 was approx. £98k. £71k of this was from voluntary giving by church members (£49k from regular giving). £13k was from Gift Aid reclaimed from HMRC. £3k was from fundraising activities, and £11k from wedding and funeral statutory fees
- Our largest item of expenditure was £57k paid directly to Lichfield Diocese to provide us with a priest and a house for him to live in. The remainder of our expenditure pays for the costs of maintaining our building, heating, lighting, insurance and phone costs

Our bankers are the Cooperative Bank and they have an ethical investment policy which we support. Our investment policy presently is to maintain any funds up to £50k on an 'instant access' basis, and to invest any balance in a way which achieves the best return with total absence of risk to our investments. We also have an instant access account with Lloyds Bank; we share our cash balance between the two banks in order to safeguard our funds under the government's banking compensation scheme (since our funds would total more than the £85k limit of the scheme)

Section F Other optional information

Acknowledge any large Grants or donation in this Section.

Acknowledging a large Grant in your TAR may be a condition of acceptance

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|--|-------------------|--|
| Signature(s) | | |
| Full name(s) | Geraldine Shenton | |
| Position (eg Secretary, Chair, etc) | Secretary | |
| Date (eg. Date of the APCM) | 21st October 2020 | |

St Mary and St Chad Church, Brewood

Balance sheet (Church of England)

As at: 31 December 2019

| | As at 31/12/2019 £ | As at 31/12/2018 £ |
|---|-----------------------|-----------------------|
| Current assets | | |
| Investments | 124,896 ✓ | 118,056 |
| Cash at bank and in hand | 26,952 ✓ | 25,836 |
| | <u>151,848 ✓</u> | <u>143,892</u> |
| Liabilities | | |
| Creditors: Amounts falling due in one year | 3,070 ✓ | 3,723 |
| Net current assets less current liabilities | <u>148,777 ✓</u> | <u>140,168</u> |
| Total assets less current liabilities | <u>148,777 ✓</u> | <u>140,168</u> |
| Total net assets less liabilities | <u>148,777 ✓</u> | <u>140,168</u> |
| Represented by | | |
| Unrestricted | | |
| Unrestricted - General fund | 24,108 ✓ | 13,136 |
| Designated | | |
| Designated - Church House Refurbishment Donations | 115 ✓ | 277 |
| Designated - Disaster Fund | 108 ✓ | 108 |
| Designated - Fabric Fund (General) | 42,304 ✓ | 40,273 |
| Designated - Legacy Fund | 58,501 ✓ | 59,757 |
| Designated - Organ Fund | 4,606 ✓ | 4,606 |
| Designated - Projects | — | 917 |
| Designated - Vicar & Treasurer's Discretionary Fund | — | — |
| Designated - Youth | 50 ✓ | — |
| Restricted | | |
| Restricted - Churchyard Fund | 2,638 ✓ | 4,896 |
| Restricted - Friends of St Mary & St Chad | 2,853 ✓ | 2,623 |
| Restricted - Giffard Tombs Fund | 2,004 ✓ | 2,004 |
| Restricted - Wakefield Trust Interest | (1,871) ✓ | (1,789) |
| Endowment | | |
| Endowment - Fabric Fund (Endowed) | 11,587 ✓ | 11,587 |
| Endowment - Holford Bequest | 1,771 ✓ | 1,771 |
| Funds of the church | <u>148,777 ✓</u> | <u>140,168</u> |

St Mary and St Chad Church, Brewood
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 |
|---|--------------------|------------------|-----------------|----------------|------------------------|
| Receipts | | | | | |
| Planned giving | 48,719 | 15 | — | 48,734 | 45,462 |
| Collections and other giving | 7,544 | — | — | 7,544 | 7,504 |
| Other voluntary receipts | 12,118 | 485 | — | 12,603 | 23,098 |
| Gift Aid recovered | 12,980 | — | — | 12,980 | 12,671 |
| Other receipts | 916 | 4,336 | — | 5,252 | 6,287 |
| Receipts from church activities | 10,722 | — | — | 10,722 | 9,778 |
| Total income | 93,000 | 4,836 | — | 97,836 | 104,803 |
| Payments | | | | | |
| Missionary and Charitable Giving | 647 | — | — | 647 | 300 |
| Parish Share | 56,912 | — | — | 56,912 | 55,524 |
| Clergy and Staffing costs | 3,237 | 2,688 | — | 5,925 | 8,150 |
| Church Running Expenses | 15,683 | 4,257 | — | 19,941 | 19,481 |
| Hall Running Costs | 1,000 | — | — | 1,000 | 1,566 |
| Church Repairs & Maintenance | 4,800 | — | — | 4,800 | 13,486 |
| Total expenditure | 82,281 | 6,945 | — | 89,227 | 98,508 |
| Net income / (expenditure) resources before transfer | 10,718 | (2,109) | — | 8,608 | 6,295 |
| Transfers | | | | | |
| Gross transfers between funds - in | 1,255 | — | — | 1,255 | — |
| Gross transfers between funds - out | (1,255) | — | — | (1,255) | — |
| Other recognised gains / losses | | | | | |
| Net movement in funds | 10,718 | (2,109) | — | 8,608 | 6,295 |
| Reconciliation of funds | | | | | |
| Total funds brought forward | 119,076 | 7,733 | 13,358 | 140,168 | 133,873 |
| Total funds carried forward | 129,795 | 5,624 | 13,358 | 148,777 | 140,168 |
| Represented by | | | | | |
| Unrestricted | | | | | |
| General fund | 24,108 | — | — | 24,108 | 13,136 |
| Designated | | | | | |
| Church House Refurbishment Donations | 115 | — | — | 115 | 277 |
| Disaster Fund | 108 | — | — | 108 | 108 |
| Fabric Fund (General) | 42,304 | — | — | 42,304 | 40,273 |
| Legacy Fund | 58,501 | — | — | 58,501 | 59,757 |
| Organ Fund | 4,606 | — | — | 4,606 | 4,606 |
| Projects | — | — | — | — | 917 |
| Youth | 50 | — | — | 50 | — |
| Restricted | | | | | |
| Churchyard Fund | — | 2,638 | — | 2,638 | 4,896 |
| Friends of St Mary & St Chad | — | 2,853 | — | 2,853 | 2,623 |
| Giffard Tombs Fund | — | 2,004 | — | 2,004 | 2,004 |
| Wakefield Trust Interest | — | (1,871) | — | (1,871) | (1,789) |
| Endowment | | | | | |
| Fabric Fund (Endowed) | — | — | 11,587 | 11,587 | 11,587 |
| Holford Bequest | — | — | 1,771 | 1,771 | 1,771 |

St Mary and St Chad Church, Brewood

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

| | Unrestricted | Designated | Restricted | Endowment | Total | |
|--|--------------|------------|------------|-----------|-----------|-----------|
| | | | | | This year | Last year |
| Receipts | | | | | | |
| Planned giving | | | | | | |
| 1100 - Gift Aided Planned Donations | ✓ 43,429 ✓ | — | 15 ✓ | — | 43,444 ✓ | 42,595 |
| 1101 - Other Planned Giving | ✓ 5,240 ✓ | 50 ✓ | — | — | 5,290 ✓ | 2,866 |
| Planned giving Totals | 48,669 ✓ | 50 ✓ | 15 ✓ | — | 48,734 ✓ | 45,462 |
| Collections and other giving | | | | | | |
| 1110 - Collections (Open Plate) | ✓ 7,544 ✓ | — | — | — | 7,544 ✓ | 7,504 |
| Collections and other giving Totals | 7,544 ✓ | — | — | — | 7,544 ✓ | 7,504 |
| Other voluntary receipts | | | | | | |
| 1115 - Donations | ✓ 5,388 ✓ | — | 280 ✓ | — | 5,668 ✓ | 3,781 |
| 1118 - Fund Raising Events | ✓ 3,580 ✓ | 3,150 ✓ | — | — | 6,730 ✓ | 7,167 |
| 1141 - Legacies | — | — | — | — | — | 12,000 |
| 1174 - Friends Subscriptions | — | — | 205 ✓ | — | 205 ✓ | 150 |
| Other voluntary receipts Totals | 8,968 ✓ | 3,150 ✓ | 485 ✓ | — | 12,603 ✓ | 23,098 |
| Gift Aid recovered | | | | | | |
| 1102 - Gift Aid and GASDS refunded | ✓ 12,980 ✓ | — | — | — | 12,980 ✓ | 12,671 |
| Gift Aid recovered Totals | 12,980 ✓ | — | — | — | 12,980 ✓ | 12,671 |
| Other receipts | | | | | | |
| 1120 - Dividends & Interest | ✓ 20 ✓ | 215 ✓ | 4,336 ✓ | — | 4,572 ✓ | 3,557 |
| 1124 - Grants | — | — | — | — | — | 2,000 |
| 1151 - Church House Lettings | 130 ✓ | — | — | — | 130 ✓ | 130 |
| 1152 - Church Lettings | 550 ✓ | — | — | — | 550 ✓ | 600 |
| Other receipts Totals | 700 ✓ | 215 ✓ | 4,336 ✓ | — | 5,252 ✓ | 6,287 |
| Receipts from church activities | | | | | | |
| 1116 - PCC Fees | ✓ 10,722 ✓ | — | — | — | 10,722 ✓ | 9,778 |
| Receipts from church activities Totals | 10,722 ✓ | — | — | — | 10,722 ✓ | 9,778 |
| Receipts Grand totals | 89,584 ✓ | 3,415 ✓ | 4,836 ✓ | — | 97,836 ✓ | 104,803 |
| Payments | | | | | | |
| Missionary and Charitable Giving | | | | | | |
| 1360 - Giving to Charities | ✓ 647 ✓ | — | — | — | 647 ✓ | 300 |
| Missionary and Charitable Giving Totals | 647 ✓ | — | — | — | 647 ✓ | 300 |

| | Unrestricted | Designated | Restricted | Endowment | Total | |
|--|--------------|------------|------------|-----------|-----------|-----------|
| | | | | | This year | Last year |
| Parish Share | | | | | | |
| 1350 - Parish Share | 56,912 ✓ | — | — | — | 56,912 | 55,524 |
| Parish Share Totals | ✓ 56,912 | — | — | — | 56,912 | 55,524 |
| Clergy and Staffing costs | | | | | | |
| 1300 - Vicar's Expenses | ✓ — | — | 2,688 ✓ | — | 2,688 | 4,755 |
| 1318 - Organists Service Fees | ✓ 2,400 ✓ | — | — | — | 2,400 | 2,040 |
| 1321 - Wages & Honoraria | ✓ — | — | — | — | — | 56 |
| 1323 - Funeral Expenses | ✓ 20 ✓ | — | — | — | 20 | 70 |
| 1330 - Education & Training | ✓ 23 ✓ | — | — | — | 23 | 25 |
| 1331 - Mission Costs | ✓ 793 ✓ | — | — | — | 793 | 1,203 |
| Clergy and Staffing costs Totals | 3,237 ✓ | — | 2,688 ✓ | — | 5,925 ✓ | 8,150 |
| Church Running Expenses | | | | | | |
| 1301 - Church Gas and Electricity | ✓ 6,126 ✓ | — | — | — | 6,126 | 6,708 |
| 1302 - Church Insurances | ✓ 4,644 ✓ | — | — | — | 4,644 | 4,512 |
| 1312 - Licences and Fees | ✓ 1,194 ✓ | — | — | — | 1,194 | 979 |
| 1313 - Consumables and sundries | ✓ 1,675 ✓ | — | — | — | 1,675 | 1,460 |
| 1314 - Computer Software | ✓ 79 ✓ | — | — | — | 79 | 119 |
| 1315 - Stationery Costs | ✓ 871 ✓ | — | 1,730 ✓ | — | 2,602 | 936 |
| 1316 - Postage | ✓ — | — | — | — | — | 13 |
| 1320 - Churchyard Maintenance | ✓ — | — | 2,527 ✓ | — | 2,527 | 1,422 |
| 1362 - Social Committee Expenses | ✓ 344 ✓ | — | — | — | 344 | 2,421 |
| 1363 - Awakening costs | ✓ 746 ✓ | — | — | — | 746 | 574 |
| Church Running Expenses Totals | 15,683 ✓ | — | 4,257 ✓ | — | 19,941 ✓ | 19,149 |
| Hall Running Costs | | | | | | |
| 3100 - Church House Gas, Electricity, Phone | ✓ 737 ✓ | — | — | — | 737 | 1,466 |
| 3101 - Church House General Costs | ✓ 100 ✓ | 161 ✓ | — | — | 262 ✓ | 100 |
| Hall Running Costs Totals | 838 ✓ | 161 ✓ | — | — | 1,000 ✓ | 1,566 |
| Church Repairs & Maintenance | | | | | | |
| 1310 - Minor Repairs | ✓ 1,293 ✓ | 1,334 ✓ | — | — | 2,627 ✓ | 6,609 |
| 1352 - Fabric Fund purchases | ✓ — | 2,172 ✓ | — | — | 2,172 ✓ | 6,876 |
| Church Repairs & Maintenance Totals | 1,293 ✓ | 3,507 ✓ | — | — | 4,800 ✓ | 13,486 |
| Payments Grand totals | 78,612 ✓ | 3,669 ✓ | 6,945 ✓ | — | 89,227 ✓ | 98,176 |

Independent Examiner's Report to the PCC of St Mary the Virgin & St Chad, Brewood

This report on the financial statements of the PCC for the year ended 31st December 2019 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 43 of the Charities Act ('the Act')

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirements of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

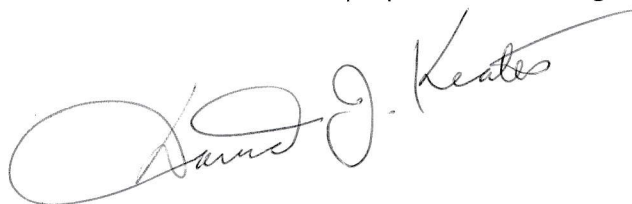
My examination was carried out in accordance with the General Directions given by the Charity Commission under section (43) (b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts 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 I do not express an audit opinion on the view given by the accounts.

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 41 of the Act; and to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

David J Keates MBE
5 Marysgate
Brewood
Stafford
ST19 9JA



Date 02.02.20