

# **THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WHICKHAM**

**(St. Mary the Virgin, Whickham)**

**Registered Charity Number 1132270**



## **Annual Report Including Financial Statements Year ended 31<sup>st</sup> December 2019**

The Parochial Church Council (PCC) presents its annual report for the year ended 31st December 2019, which includes the financial statements for that year.

Copies of this report/financial statements are submitted to both the Durham Diocese and the Charity Commission to meet regulatory requirements.

## **REFERENCE AND ADMINISTRATIVE INFORMATION**

St Mary the Virgin Church is situated in Whickham town centre. We are an Anglican Parish Church in the Gateshead West Deanery of the Diocese of Durham.

Our correspondence address is:

The Parish Office  
St Mary's Centre  
Church Chare  
Whickham  
Newcastle upon Tyne  
NE16 4SH

On 22 October 2009 St Mary's was entered in the Central Register of Charities under Charity Registration Number 1132270. Prior to this date the Church was a charity excepted by statutory instrument from registration with the Charity Commission.

### **Main Bankers:**

Barclays Bank PLC  
High Street  
Gosforth  
Newcastle upon Tyne

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's the membership of the PCC consists of the incumbent (The Rector), two churchwardens, diocesan synod members, deanery synod members and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services and members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC 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 PCC are to be spent.

Given its wide responsibilities the PCC has a number of committees, each of which dealing with a particular aspect of parish life. These committees, which include Finance, Buildings, Church Life and Pastoral Care, Centre Management, and Events, are all responsible to the PCC and report back to it regularly when their recommendations are discussed and agreed upon as appropriate.

### **Membership of the PCC during 2019:**

**Ex Officio members:** Incumbent: The Reverend Barry J Abbott (Chairman)

Wardens: Anne Robertson  
Joan Porteous

Diocesan Synod: Susan Lister

Deanery Synod: Jill Abbott  
Brian Gregory  
Joan Smith  
Sue Gornall (PCC Secretary)

### **Elected members:**

Dorothy Clasper  
Carole Dixon  
Fenwick Thornton [Resigned 14<sup>th</sup> May 2019]]  
William Heslop (Centre Mgt. Chair)  
Pat Heslop  
Iain Henderson [Left - end of term 28<sup>th</sup> April 2019]  
Diana Wright  
Anne Lindsley [Left – end of term 28<sup>th</sup> April 2019]  
Ian Newton (Treasurer)  
Morris Newton  
Kathy Thomson [Commenced 28<sup>th</sup> April 2019]  
Katherine Walton  
Stephanie Lovell (nee Goldsmith) [Resigned 11 Nov. 2019]  
Margaret Wood

## **AIMS AND PURPOSES**

St Mary's Parochial Church Council [PCC] has a responsibility of co-operating with the incumbent, the Reverend Barry Joseph Abbott, in promoting within the ecclesiastical parish the whole mission of the Church, encompassing pastoral, evangelistic, social and ecumenical practice.

## **OBJECTIVES**

The PCC is committed to serving all in the community and enabling as many people as possible to worship at our church and to become part of our parish community at St Mary's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how 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.

To facilitate this work it is important that we maintain the fabric of the church of St Mary the Virgin and the St Mary's Centre buildings.

## **PUBLIC BENEFIT**

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion;

- offering people the opportunity to gather together for worship, prayer and teaching at a range of services and meetings throughout the week;
- providing pastoral care in a variety of ways e.g. visiting the sick, supporting those with special needs, providing help and advice in times of joy [marriage and baptism] or sadness [bereavement];
- offering programmes of teaching to young people in conjunction with relevant events and activities;
- promoting and supporting partnerships with churches, organisations and people involved in the faith, love and hope of Christ in action at home and abroad;
- providing accommodation and facilities for the use of voluntary organisations within the locality;
- active participation in local events and voluntary work within our community.

## **RISK MANAGEMENT**

The PCC recognises its responsibility for identifying and managing risk.

*FINANCIAL* -As with many charitable organisations, the majority of the PCC's income is the result of voluntary giving, the vast majority of this coming from the generous and committed giving of St Mary's congregation. It is recognised that church membership and the associated giving fluctuates year by year, and the PCC monitors main areas of income and expenditure through monthly budget reports to the Finance Committee and regular updates by the Treasurer at each formal PCC meeting.

The handling of cash is subject to dual control procedures where practicable with the objective of minimising potential loss or fraud. The PCC's bank accounts require that two authorised signatories sign each cheque and authorise any standing orders, direct debit mandates, or on-line electronic payments. Bank debit/credit cards are used as authorised by the PCC.

The PCC's financial transactions are recorded on a specialised church accounting software system which includes full audit trail.

*RESERVES POLICY* – See Note 12 to the Financial Statements for details.

*MAINTENANCE* – Essential maintenance and repair work to the church and PCC property has been carried out on a regular basis throughout the year. All annual inspections in respect of safety, electrical and security requirements have been undertaken as required.

*SAFEGUARDING* –The health, safety and protection of children and young people is regarded as being of paramount importance. Formal policy and procedures are in operation within the parish in line with Diocesan guidelines.

*INSURANCE* – the PCC maintains comprehensive insurance cover in respect of the Church and St Mary's Centre and associated activities. The relevant certificates and safety notices are displayed as required.

## **CHAIRMAN'S ANNUAL REPORT**

### **February 2020**

I begin with a heartfelt thank you to all involved or connected with St Mary's Parish Church. This extends to all our members, staff, visitors, groups and supporters, along with our Reader, Authorised Pastoral Assistants and churchwardens who have given generously of their time, talent and money to sustain the ministry and mission of our church. It also includes the partnerships we share with groups, charities, schools and businesses throughout the community. In a parish of nearly 15,000 people, and with new houses about to be built, God, indeed blesses us with possibility and opportunity. This is becoming clear with the 're-envisioning' of the deanery and how we might better work together to better build God's Kingdom. We remain a welcoming church, open to all and positive in spirit. We continue to bring blessings to our community in Jesus' name. In this report I will review last years aims as we look forward to the future.

**1. Mission, Ministry and Worship:** The Eucharist is valued deeply. The mystery of God's presence flowing through and out of our worship sustains us in God's mission and our ministry. We continue to offer a variety of worship throughout the week. Our week day Eucharistic services are reflective, relaxed and create deep personal spaces in which to sit with God. We also offer accessible seasonal services throughout the year and encourage the wider community to join us in Church Parades, Gifting, Carol and Easter Services. We encourage members to deepen their Faith and remain open and ready to receive to God's call, and be prepared to meet the challenge of change. The Shared Ministry Development Team (SMDT) and our Partnership for Missional Church (PMC) Steering Group have led the way, helping us think about who we are and where God is calling us to work. What God asks of us, can only best be achieved through all of us. We therefore give thanks for all who take on responsibilities and roles within worship, such as Intercessors, Welcomers, Vergers, Servers, Administrants, Acolytes, Choir, Bell Ringers, Musicians, Silver Ladies, Flower Guild members, MU, and the Baptism and Pastoral Teams and so many others. The number of baptisms, remain high (59), funerals were lower in number this past year (49) with fewer taking place in church, reflecting secular trends in society. However, in comparison with the majority of churches, numbers of funerals remain high. Marriages in church (14) are reducing, with only six bookings taken to date for this year. However, feedback is still very positive in that people find us open, welcoming and understanding.

We were pleased to offer placements to Mike Hendry and Amanda Boyd as part of their training for ministry within the Church. We give thanks for the gifts they've shared with us and pray for them as they near the end of their courses. This summer we will host another student in training. I have also accepted a request to become the training Incumbent for Kefa Oyagi Nyakundi for a three year curacy. We look forward to welcoming Kefa, his wife Gladys and their children Ethan (7) Nathan (3) and Elyna (18 months) to the parish this summer. I am also pleased to inform you that Anne Robertson, one of our churchwardens has started to explore her sense of calling to ordained ministry. Please hold her in your prayers.

We maintain good contact with families and children through our work in schools. I offer a big thank to our members who work as Governors, volunteers, classroom/lesson helpers and on occasion exam invigilators. We continue to enjoy good access to seven schools where we lead assemblies and help with curricula teaching. We take safeguarding seriously and continue to support all diocesan safeguarding policies and associated guides (available to read and download from our website) We are working toward fully implementing our GDPR policy and we regularly review our policies.

We also note the retirement of the Peter Armstrong as Head Teacher at the Parochial School. Peter has been a great friend and supporter of this parish enabling us to work in many ways, firmly linking

the school and parish together. He remains a gifted and inspiring leader and will be missed by pupils, staff and governors alike.

#### **Review of 2019/20: Mission, Ministry and Worship...did we achieve our aims?**

- ***Did we develop and embed missional thinking throughout all our activities, via the leadership of our SMDT and PMC groups? Yes***

The Parish is continuing to engage with and be part of, Partnership in Missional Church. To date, we have involved the whole church in Listening activities, Interviews, Time line Events and a Parish Away Day at Newburn. 'Dwelling in the Word' begins most of our Church meetings and we are moving toward embedding missional thinking in our decision making.

- ***Did we review 3@3 and consider its outreach? Yes***

3@3 has been a wonderful and accessible way of being church for many people of all ages over the years, and its lay leadership has been much valued. Those that come are now few in number. In our review we asked for members' views and upon discussion and prayerful reflection we have decided to let the service 'rest' for the time being.

- ***Did we review Play and Praise and improve support to the leadership team? Yes***

I am pleased to tell you that Play and Praise continue to reach out to children and families. Our review showed that finding volunteers was difficult and that it was becoming harder to sustain the group. Following several meetings, we located a new Leader Sam Cree who is an experienced Christian children's worker from the Methodist Circuit. Sam receives payment for three hours work. The group is self funded through the donations of P&P members. The monies received are ringed fenced by the church for use by the group. I'm also pleased to state that our volunteer base has grown (there's still room for more) and Play and Praise is now well set for this coming year. Thank you to all involved.

- ***Did we develop Messy Church as a place to help deliver the new Reception to Communion & Policy and strengthen relationships between the Parochial School and the Church? Did we implement Reception to Communion within the Parochial School and the development of a Eucharistic School worshipping community? Yes***

The Policy was implemented and has worked well. It was offered and delivered in both Messy Church and at the Parochial School. Several children were received to Holy Communion at a special service at St Marys last summer. The school continues to support the policy which we will follow again this year. We celebrate a termly whole school Eucharist to which parents and parish are invited.

**2. Community and Outreach:** Our confident and resilient Faith helps us maintain a strong presence in and throughout Whickham. We work in close partnership with schools, businesses, and with a diversity of local groups and charities. Also, we provide space and good facilities, creating a real 'sense of home' for the many organisations using the St Mary's Centre. The Centre affords further opportunity for outreach, offering large and small halls, smaller meeting rooms, lounge and catering facilities, and is licensed as a theatre, complete with stage. Wherever possible we enable local charities to raise funding in both direct and indirect ways.

#### **Review of 2019/20: Community and Outreach...did we achieve our aims?**

- ***Have we encouraged lay ministries? Yes***

Some members of the Church Life & Pastoral Committee (those with authorisation to administer Holy Communion) have now been trained to take Holy Communion to folk who can no longer get to church. Lay members have taken active leads in managing and sharing our PMC work

among church members. The Waymark lent course was 'lay led'. Members are beginning to speak more confidently about their Faith story. We have much valued and confidential Prayer Chain. Some members are beginning to explore diocesan training courses in Preaching, Pastoral Care and Funeral ministries.

- ***Did we develop mission, discipleship and growth? Yes***

Our community knows who and where we are. They value us, and this is made clear in the way in they seek us out, from occasional offices to pastoral services and care. PMC is embedding 'missional thinking' within all we do and we are beginning to become better communicators of our Faith through the telling of our own stories. Our 'numbers' are fairly stable, though sadly we are losing many cherished friends through death. It is imperative to encourage new discipleship and for each existing member to accept their part in God's mission.

- ***Did we create a monthly disciple nurture group? No***

This will remain an aim for the future.

- ***Did we build on community links and remain active across community groups, businesses and schools? Yes.***

*(In answering, and by way of evidence I list the number of charities and groups we've helped and supported this past year.)*

St Oswald's Hospice, Whickham Library, Cats Protection League, Rotary, Take Note, Gateshead Food Bank, People's Kitchen, Leprosy Mission, MU projects/overseas collections, Oxfam, Alzheimer Society, British Heart Foundation, British Lung Foundation, Children's Society, Christian Aid, Felix Fund, Macmillan Cancer Support, Marie Curie Cancer Care, Parkinson's UK, Planting Up Whickham, Prostate Cancer UK, Scleroderma and Reynard's UK, Sir Bobby Robson Foundation, The Lewy Body Society, The National Trust, Age UK, Whickham School 'rebuild', CMWS, The Royal British Legion, Whickham Cricket Club, RSCM, Lighting Up Whickham, Friends of Chase Park, North Sea Volunteer Lifeguards, Oxfam, The Salvation Army, NSPCC, Children's Society Boxes, Asylum Seekers, 'Crisp Packet Collection for Ecological Recycling', Bryson's Animal Shelter, Mission Direct, The Tyneside Women's Health, The Oasis Aquila Housing, ME Research UK, Lifeboats, Operation Christmas Child, Friends of Red Kites, The MS Society, Daft as a Brush and Partnership in Missional Church.

- ***Did we develop the Centre and its outreach? Yes***

The Centre is well used and value by the community. Many groups and clubs have made us their home and as a result bookings have increased. The original development and subsequent improvements to the Centre have attracted many people through our doors. Ongoing repairs and works of improvement have sustained the quality of our facility making it a very popular venue. One recent, and heartening development, is the way in which Saturday Coffee Pot draws together church members and parents of children attending the modern dance class.

- ***Did we install CCTV and increase security in and around the Centre? Yes***

We have improved the Centre's security and the personal safety of staff and users by the provision of CCTV cameras and a 'lock down' procedure. We have provided the Police with digital recordings of trespassing on the roof and Officers remain vigilant, and respond well when asked to call out.



**3. Working with others:** We are well connected with the wider Church community via our representatives on Diocesan and Deanery Synods and their associated committees. Reports are relayed back to PCC members for discussion and comment. When offered, members are invited to attend training courses, 'away days' and shared worship with other churches.

This year, members of Deanery Synod agreed a Deanery Development Plan which aims to reduce stipendiary clergy posts to 5.5. The Plan also seeks to build up, and equip, the role of the laity. Consequently, we have started to work more closely with neighbouring churches on the east side of the River Derwent. We offer each other mutual care, supervision and help as is needed and agreed. The PCC has indicated that it supports this move, though we hope that we too may benefit from the gifts of 'talent sharing' across boundaries. The Parish of Swalwell and Blaydon are to separate and become two separate parishes. I have been asked to consider becoming the incumbent of Swalwell. The proposed Pastoral Measure is presently being discussed among PCCs including our own. If I become the incumbent of Swalwell I will work across the two parishes; however the parishes, though held 'in plurality' by me, would remain separate from one another.

We continue to visit and care for people in our community. For example, we have a visiting team. Members are selected, trained and equipped to listen and give support. There is a team that takes Home Communion to those who are now unable to get to church. We offer prayers for those who ask. Sometimes this is within our services or through our Prayer Chain. The Mother's Union also offer prayers through their meetings, and support the raising of funds for people in need, both here and abroad. We are full participants in voluntary action groups such as Lighting Up and Planting up Whickham and many other civic and community events... including 'yours truly' judging the Summer Dog Show in Chase Park. We have good and supportive relationships with other churches in the deanery, and especially with our Methodist and Catholic neighbours. We also enjoy a privileged and historic connection with the Gibside Chapel and its Estate, which is owned by the National Trust.

Increasingly, we are reaching more people. We have an excellent monthly magazine with a circulation of four hundred plus subscribers, and many more readers who buy individual copies on sale within church and centre. Similarly, our website ([stmaryswhickham.com](http://stmaryswhickham.com)) records an average of 800-1000 visits per month with each visitor reading 2-3 pages per visit. This is a high 'hit rate' for a church and it has been commented upon by the CoE website [achurchnearyou.com](http://achurchnearyou.com). The top three pages are Home, News and Events and Contact us. In addition, we occasionally share information on a local Facebook resident's page. We are now listing our 'advertisers' in both the magazine and on our website. We also wish to develop a free advertising space once month for a local charity or non profit making business... perhaps you might like to nominate one?

***Review of 2019/20: Working with Others... did we achieve our aims?***

- ***To develop close partnerships with neighbouring parishes? Yes***

We have formed a new informal gathering of church leaders from Whickham, Swalwell, Dunston and Hillside parishes, known as the East Group. It is hoped that this group will enable the recommendations of the Deanery Development Plan and give support and cover where needed. In discussion with all interested parties I am exploring the possibility of becoming the Incumbent of Swalwell.

- ***Did we review and develop our pastoral care and outreach having regard to our needs and resources? Yes***

*We are pleased to note an efficacy surrounding the work of our Church Life and Pastoral Committee. Their guidance in pastoral care, with prayer and discernment, help us to continue to work in Nursing Homes, and importantly, maintain contact with people through Home visiting and Home Communion.*



**4. Buildings are important.** St Mary's church is a 900 year old Norman built Grade 1 listed building. It is much loved and known throughout the area. Primarily, it is used for worship and is a popular venue for amateur and professional concerts involving first rate musicians.

Mr Chris Blackburn, our Quinquennial Architect continues to guide us well. We have nearly replaced all the Lights with LED floods; only the lighting to the organ recess and nave require renewal. Most of the remedial work to the 'crèche area' is now completed. Extensive advice has been sought regarding the rear path to the church; no one has been able to provide a guarantee that any new surface will 'cure' it's slippery nature. Our Building Committee is beginning to look at other changes that might reduce the risk, for example, perhaps making the front door the main way into the building. In the meantime signage remains in place. Every effort is made to ensure sure our buildings are safe and fit for purpose and we remain responsive to problems as they occur, prioritising action as is needed. In the process of coordinating Faculties, liaising with the DAC, the Registry, the Local Authority, our Architect, builders and many others, I offer a special thank you to Sue Gornall for her diligence, and now wide expertise in such matters.

The Halls Committee manage the upkeep of the St Mary's Centre and develop and maintain it as necessary. A special mention should be given to our vergers, cleaners, handyman, parish manager and assistant who care daily for our church and centre.

***Review of 2019/20: Buildings are important... did we achieve our aims?***

- ***Did we complete the remedial work to the Crèche walls? Yes, work is nearing completion.***
- ***Did we improve the rear path, adding a slip resistant surface to the stone? In part.***

We have re-iterated warnings about the slip hazard associated with the path, and continue to ask that people to take special care of their own safety when using it. We ask also, that wherever possible, 'key holders' enter through the rear door, and then allow others to enter through the front door, thus reducing risk. We will continue to seek to build in further safe system this year.

- ***To redecorate the interior of the church building? Provision is in place.***

This will follow once the remedial work to the crèche walls is signed off as complete.

**God gives us everything.** We give thanks for God's generosity, and for the response of our membership in their giving and stewardship, along with the support of the community. The money we receive allows us to continue in mission and ministry. Financial support is vital to our work in serving God and his people in Whickham and in the diocese.

This year we have had to reduce our pledge contribution to the diocese. It is a substantial reduction of £15,000. We do not take this lightly and the Treasurer's Report adds detail as to the 'why's and wherefores'. It is our hope that in this coming year we will all review our giving before God and for his Kingdom. In this respect the Finance Committee will look to raising awareness among our members for the need for good stewardship. In the meantime I do ask that we may all review our giving for the forth coming year.

The Planned Giving Scheme and collections at services represent our main income stream. Other income streams are mentioned in the Treasurer's report, though I wish to give particular mention to the important work of the Events Committee in raising substantial funds through a variety of social events across the year.

We are especially grateful for the work of the Finance Committee and the professional guidance of our Treasurer.

***Review of 2019/20: God gives us everything... did we achieve our aims?***

- ***Did we make savings where possible and minimise bank charges? Yes***

We are continuing to change how we bank. By minimising the use of cheques and increasingly using bank transfer we significantly reduce bank charges.

- ***Do we encourage generous giving among the membership? Yes***
- ***Do we encourage members to become part of our Planned Giving Scheme? Yes***
- ***Do we 'Gift Aid' where possible? Yes***
- ***Do we proactively manage, prioritise, and 'plan in' improvements and repairs? Yes***
- ***Did we review our parish share contribution? Yes***

As a parish, we manage our finances well. However this year we have had to reduce our contribution to the Diocese by £15,000. It is our hope that we can reverse this trend. I would request that all of us review and increase our regular giving. God gives us everything.

**The Revd Barry Joseph Abbott  
Rector of Whickham, Chaplain to Gibside  
Chairman of the Parochial Church Council**

## **TREASURER'S REPORT**

The Annual Report, which includes the Financial Statements, is produced to comply with the appropriate financial, charity, and church accounting regulations; and is subject to independent examination by a suitably qualified person. Copies of the Annual Report are sent to the Charity Commission and the Durham Diocese each year in line with regulatory requirements.

The Statement of Financial Activities for the charity shows that overall there was a surplus, before any recognised gains on asset revaluation, of £42,216 for the year [a deficit £4,329 in 2018]. This surplus is made up of a deficit in respect of Unrestricted Funds of £3,713 [a deficit of £3,789 in 2018] and a surplus of £45,929 in respect of Designated Funds [a deficit of £96 in 2018]. The Unrestricted Funds deficit is as a result of the depreciation being charged at the close of the year in respect of Centre contents and the piano - £3,877 [£3,876 in 2018]. .

The total income for all funds in 2019 at £216,547 (£169,874 in 2018) was higher than the previous year. However this included significant non-recurring income in the form of legacies [£49,124] and the balance of the Friends' account which was closed during the year [£2,526]. When these items are excluded, the remaining income [£164,897] was lower than the previous year which reflects the pressures on traditional recurring income streams. For example wedding fee income at £4,211 (£7,148 in 2018) decreased, and at the present time the number of wedding bookings for 2020 is significantly lower; also funeral fee income fell to £4,796 [£6,919 in 2018].

Total expenditure for 2019 remained fairly stable 174,331 (£174,203 in 2018). The main item of expenditure paid from unrestricted funds being the Parish Share at £85,000 (£87,035 in 2018, this figure included a non-recurring payment of £2,535 agreed in respect of surplus funds in 2016).

Designated fund expenditure includes provision [£1,445] for the balance due in respect of choir robes purchased from a generous legacy.

During the year, £2,000 was transferred from the St Mary's Centre Fund's income to the General Fund in order to alleviate the deficit on day to day spending due to reduced income. In addition the balance of £154 was transferred from the Traidcraft Fund, which has been dormant during the year, to the General Fund.


In September 2019 the financial responsibility for the Play and Praise group transferred from volunteers to the parish; a separate Play and Praise Fund has been established within the charity to ring fence its financial activities.

For 2020, the PCC has agreed a balanced annual General Fund operational budget for day to day activities which is substantially lower than that of the previous year at £122,000 [£134,335 for 2019]. This reduction reflects actual and anticipated falls in recurring income levels. In order to achieve this balanced position it was necessary to agree a reduced Parish Share contribution for 2020 of £70,000 [£85,000 for 2019]. This reduction in Parish Share is not unique to our parish and reflects financial pressures across all parishes within the Diocese and indeed the Church as a whole.

The PCC continues to review the financial position on an ongoing regular basis to ensure sustainability of parish activities.

**Ian Newton**  
**Treasurer of the Parochial Church Council**

**Annual Report approved by the PCC at the meeting of 16<sup>th</sup> March 2020 and signed on behalf of the PCC by;**

  
**Chairman**

**Dated: 16<sup>th</sup> March 2020**

**THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF WHICKHAM**

**(St. Mary the Virgin, Whickham)**

**Registered Charity Number 1132270**

**Financial Statements**

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

## Statement of Financial Activities for the year to 31<sup>st</sup> December 2019

	General Fund £	Designated funds £	Total funds £	Prior year total funds £
<b>Income from [Note 2]:</b>				
Donations and legacies	101,301	45,387	146,688	98,164
Income from charitable activities	13,572	37,269	50,841	52,296
Other trading activities	6,274	627	6,901	7,646
Investments	11,494	454	11,948	11,668
Other income	0	170	170	100
<b>Total income</b>	<b>132,641</b>	<b>83,906</b>	<b>216,547</b>	<b>169,874</b>
<b>Expenditure on [Note 3]:</b>				
Raising funds	176	0	176	191
Expenditure on charitable activities	138,332	35,823	174,155	174,013
<b>Total expenditure</b>	<b>138,508</b>	<b>35,823</b>	<b>174,331</b>	<b>174,203</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(5,867)</b>	<b>48,083</b>	<b>42,216</b>	<b>(4,329)</b>
<b>Transfers</b>				
Gross transfers between funds - in	2,154	0	2,154	0
Gross transfers between funds - out	0	(2,154)	(2,154)	0
<b>Net income / (expenditure) resources after transfer</b>	<b>(3,713)</b>	<b>45,929</b>	<b>42,216</b>	<b>(4,329)</b>
<b>Other recognised gains / losses</b>				
Gains / losses on fixed assets	141,596	0	141,596	69,970
<b>Net movement in funds</b>	<b>137,883</b>	<b>45,929</b>	<b>183,812</b>	<b>65,641</b>
<b>Total funds brought forward</b>	<b>1,901,992</b>	<b>46,636</b>	<b>1,948,627</b>	<b>1,882,987</b>
<b>Total funds carried forward</b>	<b>2,039,875</b>	<b>92,564</b>	<b>2,132,439</b>	<b>1,948,627</b>
<b>Represented by</b>				
<b>Unrestricted fund:</b>				
General fund	2,039,875	-	2,039,875	1,901,992
<b>Designated Funds:</b>				
All Under One Roof Fund	-	71,371	71,371	29,098
Flower Fund	-	2,992	2,992	2,874
Play and Praise Fund	-	273	273	0
Rector's and Church Wardens' Fund	-	16	16	17
St Mary's Centre Fund	-	17,912	17,912	14,492
Traidcraft	-	0	0	154
	<b>2,039,875</b>	<b>92,564</b>	<b>2,132,439</b>	<b>1,948,627</b>

## Balance sheet as at 31 December 2019

	General Fund £	Designated Funds £	Total this year £	Total last year £
<b>Fixed assets:</b>				
Tangible assets [Note 4]	1,979,621	0	1,979,621	1,848,224
Investments [Note5]	59,250	0	59,250	52,928
<b>Total fixed assets</b>	<b>2,038,871</b>	<b>0</b>	<b>2,038,871</b>	<b>1,901,152</b>
<b>Current assets:</b>				
Debtors [Note 6]	11,649	3,097	14,746	10,888
Cash at bank and in hand [Note 7]	(1,764)	96,423	94,658	60,941
<b>Total current assets</b>	<b>9,884</b>	<b>99,520</b>	<b>109,405</b>	<b>71,829</b>
<b>Current liabilities:</b>				
Creditors: Amounts falling due in one year [Note 8]	7,831	6,956	14,787	23,305
<b>Net current assets less current liabilities</b>	<b>2,053</b>	<b>92,564</b>	<b>94,617</b>	<b>48,524</b>
<b>Total assets less current liabilities</b>	<b>2,040,925</b>	<b>92,564</b>	<b>2,133,489</b>	<b>1,949,677</b>
<b>Liabilities</b>				
Creditors: Amounts falling due after more than One year [Note9]	1,050	0	1,050	1,050
<b>Total net assets less liabilities</b>	<b>2,039,875</b>	<b>92,564</b>	<b>2,132,439</b>	<b>1,948,627</b>
<b>Represented by</b>				
<b>Unrestricted:</b>				
General fund	2,039,875	—	2,039,875	1,901,991
<b>Designated:</b>				
Play and Praise Fund	—	273	273	0
Traidcraft	—	0	0	154
All Under One Roof Fund	—	71,371	71,371	29,098
Flower Fund	—	2,992	2,992	2,874
Rector's and Church Wardens' Fund	—	16	16	16
St Mary's Centre Fund	—	17,912	17,912	14,492
<b>Funds of the charity</b>	<b>2,039,875</b>	<b>92,564</b>	<b>2,132,439</b>	<b>1,948,627</b>

  
Chairman

  
Treasurer

y;



## **Notes to the Financial Statements**

### **Note 1 - Accounting policies**

#### **General**

Trustees' duties are set out in the Charities Act 2011 and Charity Trustee Act 1993. These Acts impose a duty on the trustees to direct the affairs of the charity, ensure that it is solvent, ensure that proper accurate accounting records are kept, and that statements of account which adhere to the charity law and accounting regulations are prepared in respect of each financial year.

These financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards. The current applicable Statement of Recommended Practice for Financial Reporting in Charities is FRS 102. Under the provisions of FRS 102, the PCC is not classified as a larger charity [i.e. annual gross income in excess of £500K] and therefore is not required to produce a Statement of Cash Flows.

The financial statements have been prepared under the historical cost convention except for freehold property, which is shown at insured value; and the valuation of investment assets, for which market value is used.

#### **Funds**

Unrestricted funds represent those funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Designated funds are those which have been nominally allocated for a particular purpose by the PCC but which can be applied to other general purposes if required and are therefore also classed as unrestricted. The charity has no restricted or endowment funds.

The financial statements include all transactions, assets and liabilities for which the PCC itself is responsible in law. They do not include the financial statements of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

#### **Incoming resources**

Voluntary income and collections are recognised when received by or on behalf of the PCC.

Planned giving donations receivable under Gift Aid are recognised only when received; tax recoverable on Gift Aid donations is recognised in the same year in which the donations are received.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Funds raised by fête, garden party and similar events are normally accounted for when received and shown gross where that information is available. Sales of books are accounted for gross.

Rental income from the letting of PCC premises is recognised when the rental is due. Investment income is accounted for when due and payable.

### **Gains and losses on investments**

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments using the latest market valuation available as at 31 December.

### **Resources used**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

The diocesan parish share is accounted for when due. Any parish share that is unpaid at 31 December would be provided for in these financial statements as an operational (though not a legal) liability and would be shown as a creditor in the balance sheet.

### **Fixed assets**

Consecrated and benefice property of any kind is excluded from the financial statements in accordance with s.10 (2)(a) of the Charities Act 2011.

PCC freehold property which consists of the two Halls and 7a Coalway Drive is shown at latest insured value. Land on Park Drive which is occupied by the Scout building is shown at a nominal value of £1.

Halls' contents and the piano are depreciated as indicated in Note 4.

Individual assets purchased with a value of £2,500 or less are charged direct to expenditure rather than being included in the balance sheet.

Investments are valued at market value at 31 December or the latest valuation available

### **Current assets**

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that are considered uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

### **Current liabilities**

All known liabilities for which the PCC is responsible in law up to 31 December 2019 are included in the accounts.

## Note 2 - Analysis of income

	General	Designated	This Year	Last year
	£	£	£	£
<b>Donations and legacies</b>				
Planned giving - bank	33,254	0	33,254	23,022
Planned giving - other	25,930	0	25,930	38,102
Loose plate collections	15,254	0	15,254	14,560
Donations, appeals, etc	3,787	0	3,787	3,354
Donations - AUOR	0	2,526	2,526	2,000
Donations - candles	645	0	645	650
Donation - Bibles	0	0	0	400
Donations - Play and Praise	85	737	822	0
Tax recoverable on Gift Aid	15,345	0	15,345	14,930
Legacies -AUOR	0	42,124	42,124	0
Legacies	7,000	0	7,000	0
Misc income - AUOR	0	0	0	1,147
Total	101,301	45,387	146,688	98,164
<b>Income from charitable activities</b>				
Fees for Weddings retained by PCC	4,211	0	4,211	7,148
Fees for Funerals retained by PCC	4,796	0	4,796	6,919
Bookstall sales	0	115	115	106
St Mary's Centre rentals	0	36,116	36,116	31,470
Parish magazine - Advertising income	1,002	0	1,002	1,118
Parish magazine - Sales income	3,563	0	3,563	3,504
Flower fund income	0	1,038	1,038	2,032
Total	13,572	37,269	50,841	52,296
<b>Other trading activities</b>				
Fund Raising	5,834	0	5,834	6,842
Parish Breakfast	439	0	439	371
Coffee pot	0	627	627	434
Total	6,274	627	6,901	7,646
<b>Investments</b>				
Investment income received	1,294	70	1,364	1,356
Interest Received -AUOR	0	384	384	112
Rent from lands or buildings	10,200	0	10,200	10,200
Total	11,494	454	11,948	11,668
<b>Other income</b>				
Misc income	0	170	170	100
Total	0	170	170	100
<b>INCOME TOTAL</b>	<b>132,641</b>	<b>83,906</b>	<b>216,547</b>	<b>169,874</b>

## Note 3 – Analysis of expenditure

### Raising funds

Planned giving envelopes	176	0	176	170
Costs of fetes & other events	0	0	0	21
Total	176	0	176	191

### Expenditure on charitable activities

Parish Share - Diocese	85,000	0	85,000	84,500
Parish Share [Add. Contr.] - Diocese	0	0	0	2,535
Parish contribution - Deanery	210	0	210	232
Parish Subscription - PMC - Diocese	350	0	350	0
Pastoral Assistant costs	300	0	300	300
Verger	1,498	0	1,498	691
Choir master/organists	2,367	0	2,367	2,377
Salary of parish manager	4,725	4,724	9,449	9,026
Centre Assistant	3,195	3,195	6,390	6,288
Centre cleaner	0	3,385	3,385	3,263
Church Cleaner	1,269	0	1,269	1,212
Centre Gardener	0	423	423	404
Handyman	423	846	1,269	1,272
Play and Praise Leader	0	390	390	0
Working expenses of rector	3,000	0	3,000	3,000
Rectory expenses	5,628	0	5,628	5,036
St Mary's House expenses	517	0	517	426
St Mary's House - repairs	341	0	341	0
Parish training [laity] and mission	0	0	0	35
Children and youth activities	280	0	280	104
Play and praise activities	80	25	105	0
Church Life	1,110	0	1,110	1,081
Marriage bibles	0	0	0	408
Organ/piano repairs	162	0	162	0
Music, licences and choir sundries	452	752	1,204	1,260
Altar Requisites	1,247	0	1,247	1,559
Church maintenance	4,220	0	4,220	2,346
Sundry expenses	102	0	102	840
Sundry expenses - Use of Centre	0	0	0	23
Sundry expenses - DBS checks	10	0	10	84
DBS check - Play and Praise	0	49	49	0
Admin.- postage, stationery, etc.	1,149	6	1,155	1,372
Administration – Telephones, etc.	621	0	621	908
Admin. - computer s/ware/licence	241	0	241	306
Administration - photocopier usage	824	0	824	817
Administration - Photocopier lease	1,112	0	1,112	1,112
Administration - Bank charges	1,014	0	1,014	0
Visiting speakers / locums	220	0	220	596
Baptism and confirmation	89	0	89	40
Church running - heat, light & water	5,794	0	5,794	5,393
Church - insurance	3,396	0	3,396	3,136
Magazine expenses	3,509	0	3,509	3,509
Flowers	0	920	920	1,064
Hall running - electricity	0	2,199	2,199	2,951
Hall running - gas	0	3,006	3,006	2,202
Hall running - insurance	0	2,615	2,615	2,529
Hall running - maintenance	0	5,233	5,233	9,477
Hall running - telephone	0	281	281	272
Hall running - water	0	1,228	1,228	1,620
Hall running - cleaning materials	0	894	894	623
Centre Redevelopment	0	2,891	2,891	0
AUOR – Screen/multi-media system	0	816	816	670
AUOR - Lights	0	0	0	600
AUOR - Flower Festival	0	0	0	388
AUOR - Major repair to church organ	0	0	0	2,250
AUOR - Choir robes	0	1,945	1,945	0
Depreciation	3,877	0	3,877	3,876
Total	138,332	35,823	174,155	174,013
<b>EXPENDITURE TOTAL</b>	<b>138,508</b>	<b>35,823</b>	<b>174,331</b>	<b>174,203</b>
<b>GRAND TOTAL</b>	<b>(5,867)</b>	<b>48,083</b>	<b>42,216</b>	<b>(4,329)</b>

#### Note 4 - Fixed assets for use by PCC

	Freehold Land and Buildings	Centre Contents	Piano	Total	Prior year Totals
	£	£	£	£	£
Opening book value brought forward	1,840,057	2,255	5,912	1,848,224	1,781,120
Additions during year	0	0	0	0	0
Revaluation increase (decrease) during year	135,274	0	0	135,274	70,980
Depreciation for the year	0	(2,255)	(1,622)	(3,877)	(3,876)
<b>Closing book value carried forward</b>	<b>1,975,331</b>	<b>0</b>	<b>4,290</b>	<b>1,979,621</b>	<b>1,848,224</b>

The freehold land and buildings comprise the house at 7a Coalway Drive, and the two halls known as St Mary's Centre located at Church Chare. A direct commercial valuation is difficult; therefore the PCC includes these assets at insured value. A revaluation is carried out periodically by the insurer's specialist staff with inflation indexation applied in years where no valuation takes place; the last formal valuation was carried out in 2014. The PCC also own the freehold land in Park Drive on which the Scout Hut [Heron House] is built; this is included at a nominal value of £1. As the freehold land and buildings are considered to have a very long remaining useful life no depreciation has been charged on those assets.

The Centre contents have largely been in use for many years and have a low recoverable value, therefore impairment was applied in 2015, and the resultant reduced residual value of £11,271 has been depreciated at the rate of 20% per annum on a straight line basis – this was £2,255 in 2019 [£2,254 in 2018]. This asset has now been fully depreciated.

A piano was purchased midway through 2015. Musical instruments are generally considered to have a life [for depreciation purposes] of approximately 7 years. Therefore depreciation at the rate of 14% on a straight line basis will be applied to this asset cost of £11,590 – this was £1,622 in 2019 [£1,622 in 2018].

The Church, the Rectory, and the churchyard are not vested with the PCC and are not therefore included as assets in these accounts.

#### Note 5 – Investments

	Cost	Current Value#	Prior year
	£	£	£
BlackRock Charities UK Bond Fund A Inc [1218.09]*\$	2,156	2,322	2,275
CCLA Charinco Official Investment Fund [478]*	484	8,092	6,864
BlackRock Charities UK Bond Fund A Acc [211.578]*\$	5,000	10,894	10,135
M&G Charibond Income shares [9597]*	10,000	11,905	11,721
CCLA CBF Income Shares [947.64]*	10,000	18,165	15,303
DDBF/CCLA CBF Turnbull Trust [281.59]	1,000	5,386	4,536
DDBF/CCLA CBF Parochial School [130]	255	2,486	2,094
<b>Total</b>	<b>28,895</b>	<b>59,250</b>	<b>52,928</b>
Less prior year valuation		(52,928)	
<b>Gain in 2019</b>		<b>6,322</b>	

[# - Valuation is as at 31<sup>st</sup> December 2019 market value or latest valuation available at that time.]

[\* - Uncommitted – re Note12]

[\$ - Please note that the two BlackRock investments converted from Common Investment Funds (CIF) to Charity Authorised Investment Funds (CAIF) on 6 December 2019. CAIFs are dual regulated by the Charity Commission and the Financial Control

Authority. This conversion is intended to take advantage of additional benefits offered by the CAIF regime and does not materially impact on the objectives, risk profile, or the way in which the Funds are managed. The investments converted at the existing number of units and valuation.]

## Note 6 – Debtors

	Unrestricted 2019 £	Designated 2019 £	Total 2019 £	Total 2018 £
All Under One Roof	0	0	0	0
Centre	0	3,097	3,097	3,031
Income Tax – Gift Aid	3,250	0	3,250	3,190
Other	8,400	0	8,400	4,667
<b>Total</b>	<b>11,650</b>	<b>3,097</b>	<b>14,747</b>	<b>10,888</b>

## Note 7 – Bank/Cash in hand

	Unrestricted 2019 £	Designated 2019 £	Total 2019 £	Total 2018 £
Bank – General fund	(1,764)		(1,764)	8,990
Bank/cash – AUOR fund	0	72,815	72,815	31,348
Bank/cash – Centre fund	0	20,326	20,326	17,558
Bank/cash – other funds	0	3,281	3,281	3,045
<b>Total</b>	<b>(1,764)</b>	<b>96,422</b>	<b>94,658</b>	<b>60,941</b>

## Note 8 – Creditors

	Unrestricted 2019 £	Designated 2019 £	Total 2019 £	Total 2018 £
Wedding deposits/prepaid fees for 2020	700	0	700	2,655
Quinquennial/works provision	3,000	0	3,000	9,092
Centre	0	5,511	5,511	6,097
AUOR	0	1,445	1,445	2,250
Other	4,132	0	4,132	3,211
<b>Total</b>	<b>7,832</b>	<b>6,956</b>	<b>14,788</b>	<b>23,305</b>

## Note 9 – Long Term Creditors/Prepayments

	Unrestricted 2019 £	Designated 2019 £	Total 2019 £	Total 2018 £
Wedding deposits for 2021	200	0	200	400
Deposit – 7a Coalway Drive	850	0	850	850
<b>Total</b>	<b>1,050</b>	<b>0</b>	<b>1,050</b>	<b>1,250</b>

## Note 10 - Related Party Transactions

PCC members as Trustees have donated a total of £7,358 during the year [2018; £9,301]. There have been no other related party transactions agreed during the year which require reporting [None in 2018].



**Note 11 – Personnel Costs**

	2019	2018
	£	£
Salaries and other emoluments	24,073	22,154
Employers National Insurance	0	0
Pensions Costs	0	0
Total	24,073	22,154

Number of employees in post at 31 December

6

5

Average number of employees over the year

5.33#

4.25\*

[# Due to commencement of Play & Praise Leader in September 2019;

\* due to 9 month vacancy in verger post during 2018]

There were no employees who meet the definition of “key management personnel” during the year [None in 2018].

No salary or employee benefits have been paid to Trustees in respect of their membership of the PCC [None in 2018].

Incumbent clergy’s salary is paid directly by the Durham Diocese and not by the PCC.

**Note 12 – Reserves Policy**

The PCC has agreed that it would be prudent to maintain a reserve at least equivalent to 3 months approved budgeted expenditure [excluding the Parish Share] from the General Fund. For 2019 this would have equated to a reserve requirement of £12,334; actual reserve held in the form of uncommitted [see Note 5] long term investments was £51,378, a cover ratio of 4.16 [2018; 3.94].

**Note 13 – Post Balance Sheet Event**

After the balance sheet date and subsequent to the PCC’s approval of the Accounts the corona virus pandemic occurred. Although this does not have a material effect on the accounts it does potentially impact on the debtor raised in respect of outstanding half year magazine advertising charges valued as £875 in the accounts. By 30 April 2020 £290 of this had been paid. At the present time it is not clear how much of the balance of £575 will be recoverable. Due to the uncertainty of recovery, all of the remaining balance will be treated as a potential bad debt and charged back to the relevant income code in 2020. This is a non adjusting event so no alteration to the agreed accounts is required..

**Note 14 – Going Concern**

The Standing Committee acting on behalf of the PCC have reviewed the detailed cash flow forecasts prepared by the Treasurer and is satisfied that despite the serious impact of the corona virus pandemic on the PCC finances, the charity is able to continue on a going concern basis during 2020. The position is under regular review as part of the charity’s risk management and any adverse change will reported.

# Independent examiner's report on the accounts



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Section A Independent Examiner's Report

Report to the trustees/  
members of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL  
PARISH OF WHICKHAM – St Mary the Virgin Whickham

On accounts for the year  
ended

31 December 2019

Charity no  
(if any) 1132270

Set out on pages

12 to 21

Respective  
responsibilities of  
trustees and examiner

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent  
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent  
examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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:

*[Signature]*

Date:

21/10/2020

Name:

Georgina Linn FCA CTA

IER

1

IER

2

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

ICAEW

Address:

26 Bacon Lane

Whickham

NE16 43P

## Section B Disclosure

Only complete if the examiner needs to highlight material problems (i.e. accounting records have not been kept in accordance with s132 of the Charities Act 2011 and those accounts do not comply with the requirements of the 2008 Regulations setting out the form and content of charity accounts, any material expenditure or action which appears not to be in accordance with the trusts of the charity, any failure to be provided with information and explanations by any past or present trustee, officer or employee, and any material consistency between the accounts and the trustees' annual report)

No Disclosure required