

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

Administrative Information.

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

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

PCC members who have served from 1st January 2019 until the date this report was approved are:

Incumbent:	The Reverend Rod Clark	
Churchwardens:	Jim Dodsworth (ex officio) Stephen Wilkinson (ex officio)	
Deanery Synod Representatives: (Triennial Elections took place In April 2017 for a three year Period).	Lilas Rawling Colin Revitt (Elmhurst) Jeremy Duncan Brown Georgina Boyns (From April 2019)	and Diocesan Synod
	John Wilson	General Synod
Treasurer	Celia Richardson (From May 2019)	
Elected Members:	Kate Cotton Chris Durrant (Until May 2019) Caroline Fellows Paul Fellows Bill Gillett Sue Gillett (From April 2019) Mim Morris Pam Oakley (Elmhurst) Megan Siner Sian Siner Julie Smith (From May 2019) Mary Wilson	Co-Lay Chair Secretary Asst to Wardens
Churches Together:	Janet Heeley Lilas Rawling	Lay Chair of PCC
Invited/Observers	Tony White Mathew Webb	Director of Music Asst to Wardens
Bankers.	Lloyds plc. 22 Conduit Street, Lichfield, WS13 6JS NatWest plc.47 Market Street, Lichfield WS13 6YB CCLA Investment Management Ltd. Cheapside London EC2V 6DZ National Savings & Investments Riverside Place, Durham DH1 1SL	
Independent Examiner	C T Edwards FCCA.	26 Darnford Moors, Lichfield WS14 9RL

Structure, governance and management.

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The Electoral Roll underwent a complete revision in 2019 and declared at the APCM was 190 – The roll in 2018 stood at 257 the shortfall represents nil responses; moved away and removed due to deceased.

Objectives and activities.

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

The PCC met on five formal occasions since the last APCM with one meeting cancelled due to lockdown on 30th March 2020. At all meetings a financial report has been submitted and mission, prayer and spiritual development also featured regularly on agendas.

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

- Encouragement – Every meeting we list those positive items about Church life.
- Lent 2019
- Finance – Stewardship
- Role of PCC members
- Spiritual issues and reflection
- Safeguarding and Annual Review – Brian Mills
- Stewardship Update
- North Lichfield – with Lindsey Hall, Diocesan Director of Vocation
- Finance
- Giving in Grace Campaign
- Fundraising
- Report from St Chad's Primary School
- Churchyard Update
- Magazine
- Church Fabric Matters
- Advent and Christmas
- Healing Ministry
- Lichfield Emergency Night Shelter (LENS)
- Review of Services
- Carpet update
- Christmas Review
- To be discussed – Finance matters/Annual meeting/Elmhurst heating improvements/Faculty Application (Bells)/Well Cottage/Churchyard (items on the agenda for 30th March meeting)

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

Communication

St Chad's aims to communicate its life and activities through a variety of means – including a weekly bulletin, a monthly magazine (until latter part of 2019), a website, a facebook page and printed notices and posters on notice-boards.

Buildings

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

Employed Staff

Part-time Parish Administrator; part-time Director of Music; part-time cleaning staff are employed for the main church building, Well Cottage and the church hall. The paid staff help to implement the aims and objectives of the PCC.

REVIEW OF THE YEAR

Worship and Prayer

Regular congregational worship has been offered on the following pattern:

Every Sunday: Holy Communion (8am Book of Common Prayer) *at St Chad's*
Every Sunday apart from 2nd of month
Sung Eucharist (9.30am Common Worship) *at St Chad's*
Second Sunday of month
All Age Worship (10.30am) *at St Chad's*
Every Wednesday: Holy Communion (10.00am Book of Common Prayer) *at St Chad's*

First and Third Sundays of every month
Holy Communion (11.15am Common Worship) *at Elmhurst Mission*

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

Third Sunday of every month
'Presence' – (6.15pm worship, teaching and prayer) *at St Chad's*

Daily Prayer was offered every weekday morning and evening.

Other significant acts of worship during the year included:

- A full programme of special services at Easter and Christmas, including many school events in the church building in preparation for Christmas
- Iona worship offered ecumenically on several occasions
- Memorial Services for the bereaved including an All Souls tide service and a Christmas themed service in partnership with a local funeral director
- Two holy communion services on Ash Wednesday
- 'Fridays in Lent' – prayer and worship each Friday during Lent
- Reception Class services for local primary schools
- School services for Harvest
- Regular Eucharists for St Chad's School
- All age worship on the second Sunday of every month
- Songs of Praise and Harvest services at Elmhurst
- Remembrance Sunday worship including the uniformed organizations
- The Ministry of Healing, with anointing and the laying on of hands, has become a regular part of our worship on the 1st Sunday of each month.

During the year active participation in the choir expanded and regular anthems, psalms and alternative communion settings have been re-instated into church worship. For seasonal and special worship the choir has been augmented by additional singers from the congregation.

There were also significant numbers of the 'occasional offices' of baptism, marriage and funeral services. There were 26 baptisms, 18 weddings, 34 funerals in the church building and 13 funerals at local crematoria. Two adults were confirmed during the year.

There are 197 (as at 31 December 2019) on the Church's electoral roll. The average weekly attendance (Sundays plus midweek) for the year was 120 including officiating clergy, adults and children), but this number increased significantly at festivals, with 149 attending worship at Easter, 1531 attending worship during the Advent season and 381 attending worship on Christmas Eve and Christmas Day.

Discipleship

Christian discipleship has been promoted through sermons and teaching, small groups, courses of study, various prayer initiatives and a confirmation course.

The Sunday Explorers group has continued and the new All Age Worship aims to offer an inclusive act of worship for all but with opportunities for children to be fully involved.

St Chad's has continued to work closely with the church school, St Chad's C of E Primary, and also with several other schools in the parish. In addition to special services focused on children and young people, already referred to in this review, the following work has been carried out:

- Regular liaison and involvement with St Chad's CofE Primary School including collective worship, classroom engagement, prayer and spirituality involvement, and the development of a Church-School Mission Strategy
- Regular contact and engagement with other schools
- Ongoing support for the Mentoring Project, with the Lichfield Christian Schools Work Trust
- Regular visits arranged to the church building for worship and educational events, supporting the Religious Education curriculum.
- During special seasons we have welcomed many children, and their parents, into church.
- Active involvement by church members as school governors at two local schools.

Social Outreach and Community Engagement

St Chad's focuses its energy on being a welcoming, inclusive community, practicing hospitality. Our community profile is expressed by our open policies on occasional offices and our joy in welcoming worshippers to any of our services. Informal fellowship is encouraged by the sharing of coffee after each main service.

The Pastoral Care Team has continued its work of supporting people. Revd Paul Harrison has exercised oversight of the Pastoral Care Team which has met on several occasions.

The Places of Welcome initiative has been run on a weekly basis at Curborough Community Centre.

The Spires Care Home continues to be served and St Chad's has been offering ongoing pastoral support to residents and two services each month.

Several St Chad's members have been involved in the Green Christian movement and steps forward have been taken towards becoming an Eco Church, along with first steps towards developing a Churchyard policy and an ecologically balanced approach to our stewardship of the land. In these initiatives we are implementing partnership with the wider community

St Chad's has been an active supporter of the Lichfield Emergency Night Shelter initiative – with a number of volunteers working for the project and a decision to use the St Chad's church building as a shelter for one night a week.

Many members of St Chad's, as an expression of their Christian faith, are involved in community issues, both locally and globally. Examples include the following, although this is not an exhaustive list

- Various local mental health charities

- Late Night Listeners
- Fusion Credit Union
- Lichfield Foodbank
- Involvement in Churches Together in Lichfield
- Involvement in Lichfield Inter-faith forum
- Bereavement care
- Support for elderly residents
- Girlguiding

Finance and Generosity

During 2019 generosity has been practiced by the sharing of time, talents and resources. Various creative fund raising events, including the Plant Fair and Christmas Fair, have depended on the generosity of members. New fund raising, including a gin afternoon and a whisky evening were held and a Garden Party was celebrated after a gap of many years

St Chad's continues to support Fairtrade and Christian Aid, the latter primarily through the house-to-house collection.

Generosity has also been expressed by the ongoing financial commitment of members. Further details are set out in the financial report, of particular note are the following:

- Subject to resources being available the payment of the parish share to the diocese with a willing and generous heart
- Continued commitment to sound organisation and administration at the heart of parish life through the free offer of time and talents
- Ongoing financial commitment to maintain the post of Parish Administrator as a key element of parish strategy
- Ongoing generosity in supporting the mission endeavours of the church

Financial Review

2019 was another positive financial year, continuing accounting in the receipts and payments format, we combined the separate Fabric and Churchyard Funds into one designated fund. The original Parochial Church Council commitment made in July 2013 to give 5% of the planned income to Christian Mission was reinstated, we also made a commitment to pay the parish share in full, to hold a Giving Grace Campaign and work towards increasing our yearend financial reserves.

The receipts in the totally unrestricted funds equalled £123,799 as detailed in the financial statements, £132,671 was spent to provide the Christian Ministry from St Chads including the full payment of the parish share requested by the diocese for the financial year, plus twenty percent owing from the previous financial year. The net result for the year was an excess of expenditure over income of £8,872. After adding the current and deposit account balances brought forward at the beginning of the year the balance carried forward in the totally unrestricted funds at the 31st December 2019 was £30,618.

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

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

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

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

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

Reserves Policy

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

Investment Policy

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

The Reverend P R Clark
Rector and Chairman of the PCC

Mrs C Richardson
Honorary PCC Treasurer

ANNUAL REPORT AND FINANCIAL STATEMENTS
OF
PAROCHIAL CHURCH COUNCIL OF ST CHAD
LICHFIELD
FOR
YEAR ENDED 31ST DECEMBER 2019

Charity Number 1134015

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

RECEIPTS AND PAYMENTS ACCOUNT

	<u>Note</u>	<u>Unrestricted Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Total 2019</u>	<u>Total 2018</u>
<u>RECEIPTS</u>						
Donations and Legacies	3a	81,330	2,630	1,822	85,782	104,946
Charitable Activities	3b	23,439		535	23,974	15,238
Other Trading Activities	3c	18,278		4,325	22,603	22,978
Investments	3d	2	1555	160	1,717	1,669
Other Incoming Resources	3e	748			748	1,358
<u>TOTAL RECEIPTS</u>		<u>123,797</u>	<u>4,185</u>	<u>6,842</u>	<u>134,824</u>	<u>146,189</u>
<u>PAYMENTS</u>						
Costs of Generating Funds	4a			0	0	24
Charitable Activities	4b	132,671	4,957	6,512	144,140	140,466
<u>TOTAL PAYMENTS</u>		<u>132,671</u>	<u>4,957</u>	<u>6,512</u>	<u>144,140</u>	<u>140,490</u>
<u>EXCESS OF RECEIPTS OVER PAYMENTS / (PAYMENTS OVER RECEIPTS)</u>						
		(8,874)	(772)	330	(9,316)	5,700
<u>Transfers between funds</u>			0		0	0
		<u>(8,874)</u>	<u>(772)</u>	<u>330</u>	<u>(9,316)</u>	<u>5,700</u>
Cash at bank and in hand -						
At 1st January 2019		39,490	2,068	16,003	57,561	51,861
At 31st December 2019		<u>30,616</u>	<u>1,296</u>	<u>16,333</u>	<u>48,245</u>	<u>57,561</u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

STATEMENT OF ASSETS AND LIABILITIES

Note	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2019</u>	<u>Total</u> <u>2018</u>
	£	£	£	£
Cash at bank and in hand				
CBF Deposit Account	244		244	244
Savings Account		10,624	10,624	10,464
Current Accounts	31,650	5,698	37,348	46,774
Cash	20	11	31	80
	<u>31,914</u>	<u>16,333</u>	<u>48,247</u>	<u>57,562</u>
Investment 5a				
CCLA Global Equity Income Fund	48,730	0	48,730	39,541
Tangible Assets 5b				
Church Hall	490,969	0	490,969	478,526
Other monetary assets				
Amounts owed to the Church				
Gift Aid St Chad	4,267		4,267	7,354
Elmhurst	0	300	300	0
Others	984		984	256
<u>LIABILITIES</u>				
Amounts owed by the Church				
Parish Share	0	0	0	13,846
Trade creditors	0	647	647	3,825
Charity collections	0	0	0	859

The notes on pages 9 to 13 form part of the financial statements

Signed and dated: 13th July 2020

The Reverend Rod Clark - Incumbent

Mrs Celia Richardson - Treasurer

Approved by the Parochial Church Council on 19th October 2020

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

1. Accounting Basis

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

The financial statements of the Parochial Council of St Chad Lichfield have been prepared on a Receipts and Payments Basis.

2. Fund Accounting

The PCC maintains the level of resources required to fulfil its objectives. The PCC Members monitor reserves at regular meetings.

Unrestricted Funds

The Unrestricted Fund represents funds arising from the charities activities in previous years. The funds are spent on the PCC 's general purpose at the discretion of the PCC members. On occasions the PCC members may specify that amounts of these funds are to be designated for use for specified purposes.

Restricted Funds

These are funds that can only be used for the particular purposes specified by the donor or grantee.

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

3 Donations, Legacies and Similar Income

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2019</u>	<u>2018</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
3a Voluntary Income/Receipts					
Tax Efficient Planned Giving	44,627			44,627	39,965
Other Planned Giving	4,476		358	4,834	12,245
Collections at services	7,946		1,464	9,410	9,132
Other Tax Efficient Giving	3,084			3,084	692
Gift Aid/Tax Recovered	19,443			19,443	21,965
Donations	1,754			1,754	8,898
Churchyard Maintenance		2,630		2,630	50
Legacies Received				0	0
Grants				0	12,000
	<u>81,330</u>	<u>2,630</u>	<u>1,822</u>	<u>85,782</u>	<u>104,946</u>

Charitable Activities

3b Church Activities

Statutory Fees (retained by PCC)	18,104			18,104	11,898
Fundraising Activities					
Plant Fair	769			769	921
Gin Appreciation	374			374	0
Garden Party	1,614			1,614	0
Tea Tasting	232			232	0
Whisky Tasting	538			538	0
Christmas Fair	1,548			1,548	1,578
Christmas Quiz	31			31	0
Christmas Wreaths	165			165	0
Preserves	64			64	0
Elmhurst Coffee Mornings etc				0	118
Spring Fair			285	285	393
Harvest Sale			250	250	330
	<u>23,439</u>	<u>0</u>	<u>535</u>	<u>23,974</u>	<u>15,238</u>

3c Other Trading Activities

Church Hall	15,907			15,907	16,210
Well Cottage	10			10	815
Parish Magazine	1,007			1,007	1,552
Elmhurst Mission Cottage			4,325	4,325	3,900
Places of Welcome Guests	105			105	0
Curborough Community Recycling	314			314	0
Book Stall	228			228	232
Easter Crosses	44			44	70
Refreshments	663			663	199
	<u>18,278</u>	<u>0</u>	<u>4,325</u>	<u>22,603</u>	<u>22,978</u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

3 Donations, Legacies and Similar Income (continued)

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2019</u>	<u>2018</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
3d Investments					
Dividends		1553		1,553	1,553
Interest	2	2	160	164	116
	<u>2</u>	<u>1,555</u>	<u>160</u>	<u>1,717</u>	<u>1,669</u>
3e Other Income					
<u>Administration</u>					
Sale of property	269			269	0
Memorial Book	460			460	335
Refund - over payment of share				0	875
Sundry	19			19	148
	<u>748</u>	<u>0</u>	<u>0</u>	<u>748</u>	<u>1,358</u>
Total	<u><u>123,797</u></u>	<u><u>4,185</u></u>	<u><u>6,842</u></u>	<u><u>134,824</u></u>	<u><u>146,189</u></u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
4 EXPENDITURE ON	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2019</u>	<u>2018</u>
4a Raising Funds	£	£	£	£	£
Fund Raising Costs				0	24
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>24</u>
4b Charitable Activities					
Church Activities					
Mission Giving and Donations	354	0	1,482	1,836	637
Diocesan Parish Share	82,355	0	2,000	84,355	55,605
Clergy Expenses	730	0	0	730	3,112
	<u>83,439</u>	<u>0</u>	<u>3,482</u>	<u>86,921</u>	<u>59,354</u>
Church Expenses					
Sunday School/Youth Work	325			325	24
Utility Bills	6,075		829	6,904	6,254
Insurance	3,144		488	3,632	3,518
Routine Maintenance	1,473		47	1,520	4,224
Major repairs to Church		1,187		1,187	20,359
Churchyard Maintenance		3,770	1,058	4,828	5,996
Upkeep of Services	777			777	2,183
Organ/Music	8,884			8,884	7,981
Choir	982			982	747
Well Cottage	362			362	3,946
Elmhurst Cottage			556	556	303
Costs of trading - Church Hall					
Cleaning	3,244			3,244	3,664
Utility Bills	2,040			2,040	3,026
Routine Maintenance	1,716			1,716	1,728
Insurance	933			933	915
	<u>29,955</u>	<u>4,957</u>	<u>2,978</u>	<u>37,890</u>	<u>64,868</u>
Church management and administration					
Independent Examiner	840			840	1,080
Training				0	80
Wages & Expenses	11,904			11,904	9,697
Telephone & Web	1,798			1,798	874
Printing/Equipment	2,119			2,119	931
Christmas Cards	300			300	854
Say one for me	309			309	0
Stationery & Office	1,917			1,917	1,821
	<u>19,187</u>	<u>0</u>	<u>0</u>	<u>19,187</u>	<u>15,337</u>
Other					
Sundry	90		52	142	908
	<u>90</u>	<u>0</u>	<u>52</u>	<u>142</u>	<u>908</u>
Total	<u>132,671</u>	<u>4,957</u>	<u>6,512</u>	<u>144,140</u>	<u>140,491</u>

PCC Costs

No PCC Member received remuneration, benefit or reimbursement of travelling or other expenses. There were no other transactions made in respect of PCC Members.

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

5. Assets

5a INVESTMENT

At 1st January 2019	39,541
Additions	
Disposals	
Revaluations	9,189
Value at 31st December 2019	<u>48,730</u>

5b TANGIBLE FIXED ASSETS

Freehold building	
Church Hall - buildings and contents	
At 1st January 2019	478,526
Additions	
Disposals	
Revaluation	12,443
Value at 31st December 2019	<u>490,969</u>
Net Book Value	
1st Jan 2019	478,526
Net Book Value	
31st December 2019	490,969

6. Summary of Fund Movements

	At 1st Jan 2019	Incoming Resources	Resources Expended	Transfers & Revaluations	At 31st Dec 2019
	£	£	£	£	£
<u>Restricted Funds</u>					
a) Elmhurst	15,144	6,219	(5,030)		16,333
b) Charity Collections	859	623	(1,482)	0	0
	<u>16,003</u>	<u>6,842</u>	<u>(6,512)</u>	<u>0</u>	<u>16,333</u>
<u>Unrestricted Funds</u>					
General Fund	548,196	123,797	(132,671)	12,443	551,765
Designated Funds					
Fabric & Churchyard Fund	2,068	4,185	(4,957)	9,189	10,485
Mission & Ministry Fund	9,362	0	0	0	9,362
	<u>559,626</u>	<u>4,185</u>	<u>(137,628)</u>	<u>21,632</u>	<u>571,612</u>

**REPORT OF THE INDEPENDENT EXAMINER
TO THE PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD**

This report on the accounts of the PCC for the year ended 31st December 2019, which are set out on pages 7 to 13, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

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 Regulations and the general Directions given by the Charity Commission under section 145(5)(b) of the Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 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 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

C T Edwards Ltd
26 Darnford Moors,
Lichfield,
Staffordshire

ANNUAL REPORT AND FINANCIAL STATEMENTS
OF
PAROCHIAL CHURCH COUNCIL OF ST CHAD
LICHFIELD
FOR
YEAR ENDED 31ST DECEMBER 2019

Charity Number 1134015

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

RECEIPTS AND PAYMENTS ACCOUNT

	<u>Note</u>	<u>Unrestricted Funds</u>	<u>Designated Funds</u>	<u>Restricted Funds</u>	<u>Total 2019</u>	<u>Total 2018</u>
<u>RECEIPTS</u>						
Donations and Legacies	3a	81,330	2,630	1,822	85,782	104,946
Charitable Activities	3b	23,439		535	23,974	15,238
Other Trading Activities	3c	18,278		4,325	22,603	22,978
Investments	3d	2	1555	160	1,717	1,669
Other Incoming Resources	3e	748			748	1,358
<u>TOTAL RECEIPTS</u>		<u>123,797</u>	<u>4,185</u>	<u>6,842</u>	<u>134,824</u>	<u>146,189</u>
<u>PAYMENTS</u>						
Costs of Generating Funds	4a			0	0	24
Charitable Activities	4b	132,671	4,957	6,512	144,140	140,466
<u>TOTAL PAYMENTS</u>		<u>132,671</u>	<u>4,957</u>	<u>6,512</u>	<u>144,140</u>	<u>140,490</u>
<u>EXCESS OF RECEIPTS OVER PAYMENTS / (PAYMENTS OVER RECEIPTS)</u>						
		(8,874)	(772)	330	(9,316)	5,700
<u>Transfers between funds</u>			0		0	0
		<u>(8,874)</u>	<u>(772)</u>	<u>330</u>	<u>(9,316)</u>	<u>5,700</u>
Cash at bank and in hand -						
At 1st January 2019		39,490	2,068	16,003	57,561	51,861
At 31st December 2019		<u>30,616</u>	<u>1,296</u>	<u>16,333</u>	<u>48,245</u>	<u>57,561</u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

STATEMENT OF ASSETS AND LIABILITIES

Note	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>2019</u>	<u>Total</u> <u>2018</u>
	£	£	£	£
Cash at bank and in hand				
CBF Deposit Account	244		244	244
Savings Account		10,624	10,624	10,464
Current Accounts	31,650	5,698	37,348	46,774
Cash	20	11	31	80
	<u>31,914</u>	<u>16,333</u>	<u>48,247</u>	<u>57,562</u>
Investment 5a				
CCLA Global Equity Income Fund	48,730	0	48,730	39,541
Tangible Assets 5b				
Church Hall	490,969	0	490,969	478,526
Other monetary assets				
Amounts owed to the Church				
Gift Aid St Chad	4,267		4,267	7,354
Elmhurst	0	300	300	0
Others	984		984	256
<u>LIABILITIES</u>				
Amounts owed by the Church				
Parish Share	0	0	0	13,846
Trade creditors	0	647	647	3,825
Charity collections	0	0	0	859

The notes on pages 9 to 13 form part of the financial statements

Signed and dated: 13th July 2020

The Reverend Rod Clark - Incumbent

Mrs Celia Richardson - Treasurer

Approved by the Parochial Church Council on 19th October 2020

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

1. Accounting Basis

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

The financial statements of the Parochial Council of St Chad Lichfield have been prepared on a Receipts and Payments Basis.

2. Fund Accounting

The PCC maintains the level of resources required to fulfil its objectives. The PCC Members monitor reserves at regular meetings.

Unrestricted Funds

The Unrestricted Fund represents funds arising from the charities activities in previous years. The funds are spent on the PCC 's general purpose at the discretion of the PCC members. On occasions the PCC members may specify that amounts of these funds are to be designated for use for specified purposes.

Restricted Funds

These are funds that can only be used for the particular purposes specified by the donor or grantee.

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

3 Donations, Legacies and Similar Income

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2019</u>	<u>2018</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
3a Voluntary Income/Receipts					
Tax Efficient Planned Giving	44,627			44,627	39,965
Other Planned Giving	4,476		358	4,834	12,245
Collections at services	7,946		1,464	9,410	9,132
Other Tax Efficient Giving	3,084			3,084	692
Gift Aid/Tax Recovered	19,443			19,443	21,965
Donations	1,754			1,754	8,898
Churchyard Maintenance		2,630		2,630	50
Legacies Received				0	0
Grants				0	12,000
	<u>81,330</u>	<u>2,630</u>	<u>1,822</u>	<u>85,782</u>	<u>104,946</u>

Charitable Activities

3b Church Activities

Statutory Fees (retained by PCC)	18,104			18,104	11,898
Fundraising Activities					
Plant Fair	769			769	921
Gin Appreciation	374			374	0
Garden Party	1,614			1,614	0
Tea Tasting	232			232	0
Whisky Tasting	538			538	0
Christmas Fair	1,548			1,548	1,578
Christmas Quiz	31			31	0
Christmas Wreaths	165			165	0
Preserves	64			64	0
Elmhurst Coffee Mornings etc				0	118
Spring Fair			285	285	393
Harvest Sale			250	250	330
	<u>23,439</u>	<u>0</u>	<u>535</u>	<u>23,974</u>	<u>15,238</u>

3c Other Trading Activities

Church Hall	15,907			15,907	16,210
Well Cottage	10			10	815
Parish Magazine	1,007			1,007	1,552
Elmhurst Mission Cottage			4,325	4,325	3,900
Places of Welcome Guests	105			105	0
Curborough Community Recycling	314			314	0
Book Stall	228			228	232
Easter Crosses	44			44	70
Refreshments	663			663	199
	<u>18,278</u>	<u>0</u>	<u>4,325</u>	<u>22,603</u>	<u>22,978</u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

3 Donations, Legacies and Similar Income (continued)

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2019</u>	<u>2018</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
3d Investments					
Dividends		1553		1,553	1,553
Interest	2	2	160	164	116
	<u>2</u>	<u>1,555</u>	<u>160</u>	<u>1,717</u>	<u>1,669</u>
3e Other Income					
<u>Administration</u>					
Sale of property	269			269	0
Memorial Book	460			460	335
Refund - over payment of share				0	875
Sundry	19			19	148
	<u>748</u>	<u>0</u>	<u>0</u>	<u>748</u>	<u>1,358</u>
Total	<u><u>123,797</u></u>	<u><u>4,185</u></u>	<u><u>6,842</u></u>	<u><u>134,824</u></u>	<u><u>146,189</u></u>

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total</u>	<u>Total</u>
4 EXPENDITURE ON	<u>Funds</u>	<u>Funds</u>	<u>Funds</u>	<u>2019</u>	<u>2018</u>
4a Raising Funds	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Fund Raising Costs				0	24
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>24</u>
4b Charitable Activities					
Church Activities					
Mission Giving and Donations	354	0	1,482	1,836	637
Diocesan Parish Share	82,355	0	2,000	84,355	55,605
Clergy Expenses	730	0	0	730	3,112
	<u>83,439</u>	<u>0</u>	<u>3,482</u>	<u>86,921</u>	<u>59,354</u>
Church Expenses					
Sunday School/Youth Work	325			325	24
Utility Bills	6,075		829	6,904	6,254
Insurance	3,144		488	3,632	3,518
Routine Maintenance	1,473		47	1,520	4,224
Major repairs to Church		1,187		1,187	20,359
Churchyard Maintenance		3,770	1,058	4,828	5,996
Upkeep of Services	777			777	2,183
Organ/Music	8,884			8,884	7,981
Choir	982			982	747
Well Cottage	362			362	3,946
Elmhurst Cottage			556	556	303
Costs of trading - Church Hall					
Cleaning	3,244			3,244	3,664
Utility Bills	2,040			2,040	3,026
Routine Maintenance	1,716			1,716	1,728
Insurance	933			933	915
	<u>29,955</u>	<u>4,957</u>	<u>2,978</u>	<u>37,890</u>	<u>64,868</u>
Church management and administration					
Independent Examiner	840			840	1,080
Training				0	80
Wages & Expenses	11,904			11,904	9,697
Telephone & Web	1,798			1,798	874
Printing/Equipment	2,119			2,119	931
Christmas Cards	300			300	854
Say one for me	309			309	0
Stationery & Office	1,917			1,917	1,821
	<u>19,187</u>	<u>0</u>	<u>0</u>	<u>19,187</u>	<u>15,337</u>
Other					
Sundry	90		52	142	908
	<u>90</u>	<u>0</u>	<u>52</u>	<u>142</u>	<u>908</u>
Total	<u>132,671</u>	<u>4,957</u>	<u>6,512</u>	<u>144,140</u>	<u>140,491</u>

PCC Costs

No PCC Member received remuneration, benefit or reimbursement of travelling or other expenses. There were no other transactions made in respect of PCC Members.

PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2019

5. Assets

5a INVESTMENT

At 1st January 2019	39,541
Additions	
Disposals	
Revaluations	9,189
Value at 31st December 2019	<u>48,730</u>

5b TANGIBLE FIXED ASSETS

Freehold building	
Church Hall - buildings and contents	
At 1st January 2019	478,526
Additions	
Disposals	
Revaluation	12,443
Value at 31st December 2019	<u>490,969</u>
Net Book Value	
1st Jan 2019	478,526
Net Book Value	
31st December 2019	490,969

6. Summary of Fund Movements

	At 1st Jan 2019	Incoming Resources	Resources Expended	Transfers & Revaluations	At 31st Dec 2019
	£	£	£	£	£
<u>Restricted Funds</u>					
a) Elmhurst	15,144	6,219	(5,030)		16,333
b) Charity Collections	859	623	(1,482)	0	0
	<u>16,003</u>	<u>6,842</u>	<u>(6,512)</u>	<u>0</u>	<u>16,333</u>
<u>Unrestricted Funds</u>					
General Fund	548,196	123,797	(132,671)	12,443	551,765
Designated Funds					
Fabric & Churchyard Fund	2,068	4,185	(4,957)	9,189	10,485
Mission & Ministry Fund	9,362	0	0	0	9,362
	<u>559,626</u>	<u>4,185</u>	<u>(137,628)</u>	<u>21,632</u>	<u>571,612</u>

**REPORT OF THE INDEPENDENT EXAMINER
TO THE PAROCHIAL CHURCH COUNCIL OF ST CHAD, LICHFIELD**

This report on the accounts of the PCC for the year ended 31st December 2019, which are set out on pages 7 to 13, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

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 Regulations and the general Directions given by the Charity Commission under section 145(5)(b) of the Act
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145 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 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 material matters have come to my attention which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

C T Edwards Ltd
26 Darnford Moors,
Lichfield,
Staffordshire