

St John-in-Bedwardine

*The Parochial Church Council of
St John-in-Bedwardine Parish Church, Worcester*

Annual Report and Accounts 2020



Incumbent: Rev Phillip Bradford
Registered Charity No. 1152583
St Johns Parish Office
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1 Introduction

The Annual Report and Accounts for the Parish of St John-in-Bedwardine is written equally for church members and those outside of the church looking in. As a charity we have to be publicly accountable to everyone. Therefore, it is produced in accordance with the requirements of the Charities Act 2011 and any regulations made there under and the Charities SORP; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102 effective 1 January 2019) (Section 7, page 6). For further information please contact the Churchwardens or the PCC Treasurer (please see Parish Office contact details on the front cover).

2 Administrative information

The Parish of St. John-in-Bedwardine, Worcester is part of the Martley & Worcester West Deanery within the Diocese of Worcester; part of the Church of England.

St John-in-Bedwardine PCC is a registered charity (No. 1152583).

The PCC elects members (for a three year term of office) each year at the Annual Parochial Church Meeting (APCM). PCC members who served from 1st January 2020 until the date this report was approved are:

Church Wardens: Gordon Templeton, Joy Job

Clergy: Priest-in-Charge: Rev Phil Bradford; Associate vicar: Rev Sarah Cottrill

Lay Vice Chair: Sue Bale (until August), Colin Nash (from August)

Secretary: Liz Edwards, non-member, remunerated as Parish Administrator

Treasurer: Chris Rees

Other PCC Lay Representatives: Margaret Rutter, Graham Evans, Jane Askew, Colin Nash, Sue Bale, Luise Horrocks, Barbara Willis, Graham Willis, Amy Rees, Fiona Templeton

The Parish Administrator is Liz Edwards.

The PCC has appointed Alan Simcox of Nick Joyce Architects Ltd, Worcester as Inspecting Architect.

The PCC uses Lloyds Bank, The Cross Worcester.

Signatories to the church bank accounts are Chris Rees, John English, Joy Job, Gordon Templeton, Philip Evans, Graham Evans, Phil Bradford and Sarah Cottrill. As per the constitution of the Charities Committee the clergy may sign cheques alone up to £100 from the Discretionary Fund. Two signatories may not be immediate relations.

3 Reserves policy

It is PCC policy to maintain a balance on general funds of approximately 25% of gross expenditure (if possible); as a contingency to cover for urgent and emergency situations that may arise from time to time. The PCC policy requires the balance on General and Designated funds to be at least £30k. The balance on these funds was £34,626 at 31st December 2020. The PCC is operating within its reserves policy.

A number of restricted and designated funds are held for specific purposes. These are set out on the balance sheet of the Accounts.

It is our policy to invest funds in CBF Church of England Deposit Fund, after taking account of the need for cash in the bank current account to meet day to day expenses and cash flow. Some small investments arising from other charities and trusts are held in other investment funds. These will be reviewed on a regular basis.

4 Structure, governance and management

The PCC is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. PCC members are appointed in accordance with the Church Representation Rules. All committed members of the congregation are encouraged to register on the Electoral Roll and consider standing for election to the PCC.

The Parish of St John-in-Bedwardine is a parish in the Benefice of St John-in-Bedwardine, Worcester. The PCC is responsible for health and safety, disability discrimination and safeguarding. The PCC has nominated people for the Diocesan Child Protection training.

The PCC is responsible for working with the clergy in promoting in the parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC delegates some business to other groups: *Standing Committee*: comprising PCC Lay Vice Chair, Churchwardens, PCC Treasurer, PCC Secretary, and stipendiary clergy, and one further PCC member as liaison. Responsible for day-to-day business decisions on behalf of the wider PCC, or any decisions that are required urgently but have been agreed in principle by the PCC, who have duly authorised the Standing Committee to make a final decision.

St Johns Bell Ringers: comprising representatives from the bell ringing team, this is responsible for running the bell tower of the church building.

A PCC member is the wife of the Church Organist. During 2020 the PCC paid £6,398 for the services of John Brierley, Church Organist, with his services for weddings and funerals paid separately, although the Coronavirus Job Retention Scheme repaid much of that. The PCC member concerned took no part in any discussions or decision making relating to these payments and contracts. Another PCC member is the wife of the Estates Manager. During 2020 the PCC's share of Brian Askew's services amounted to £4,095. The PCC member concerned took no part in any discussions or decision making relating to these payments and contracts, as these are delegated to the Standing Committee of which neither is a member.

4.1 Strategic Risks and Management Action Plans

The PCC is aware of its responsibility for risk management and has put in place arrangements to manage and reduce those risks which it regards as most significant as follows:

<i>Risk title:</i>	<i>Impact / likelihood:</i>	<i>Management action:</i>
Loss of use of key buildings e.g. Boiler failure	Disruption to ministry momentum and risk of reduced congregations and loss of income. Medium likelihood	Flexibility with more than one building—in the short term if necessary could relocate to St Clements. Asset Management plan in place for covering predictable maintenance costs.

5 Achievements and performance

The past year of mission and ministry of the church is reviewed in the reports from the various areas of church life. These are published in the first part of the APCM booklet. They include reports on the electoral roll, proceedings of the PCC, the fabric, goods and ornaments of the church, and the proceedings of the Deanery Synod.

6 Financial review

6.1 Financial standing: highlights (the ☺ and the ☹)

Total funds	£577k	Down from £582k last year ☹
Income	£91.6k	Down from £119k last year ☹
Expenditure	£105k	Down from £127k last year ☺
Net Surplus (deficit)	DR (£13,049)	last year we had a smaller deficit, and the general fund has taken a large and unsustainable hit ☹

6.2 Actions taken during the year

There are several dedicated volunteers who perform many functions of the treasurer job; processing and tracking magazine income (John English), payroll (John English and Graham Evans), service collections (John English and Ruth Reeves), as well as long term rental income (Gordon Templeton) and gift aid management (John English) which provide the bulk of our income, and this is greatly appreciated as it makes the task manageable. These are always tasks that are open to further division of labour, so please do contact the treasurer if you feel that you would like to help in any way.

Achievements in 2020:

- The Charities Committee made grants from the Henry Smith Fund
- We managed to keep services going online through the efforts of volunteers.

This year has been extremely difficult, mainly due to the ongoing pandemic. A large part of our income derives from collections during services and hire of rooms, as well as summer events, and these have all been hit very hard this year. Several regular donors have been generous in ensuring that their donations were still made once we were able to exchange cheques, and this was appreciated.

Thankfully we were able to claim on the Coronavirus Job Retention Scheme to ‘furlough’ our administrator and organist, and Graham Evans has been extremely diligent in preparing these claims on a monthly basis. We must continue to monitor the general fund carefully, as this could greatly restrict the activities that we can pursue as a church. We would be able to do a lot more if our costs were matched in addition to any further activity, and we would be in a better position to be confident should the need for major building repairs or maintenance arise, as they have and will.

We have found it impossible again to make a formal stewardship campaign this year.

We received grants from the Feoffees towards maintenance and the estate manager's salary, which has been most helpful in going towards balancing the budget.

Another generous legacy arrived this year, and it was very gratefully received; they are incidentally free from inheritance tax and provide great support to the church in realising projects and ideas.

Future commitments and budget for 2021:

The PCC continues to face challenges. The immediate financial challenges include:

- Seeking to increase our income to match the longer term ambitions of St Johns,
- Regular maintenance costs of our historic church building, and costs arising out of the need for our rental property to remain marketable.
- Anticipating the costs of reordering and redecoration of the church to improve our church buildings.
- Funding of new projects coming out of our plans for the future.
- Raising the contributions towards our asset management plan.

During 2020 the PCC paid £62,083 (£17k of this was late so is shown as an accrual) towards our Parish Share, that being 100% of its allocation.

6.3 The Annual Statement of Accounts for 2020

Set out from page 8 and has been subject to Independent Examination (see the Examiner's report at the end of this document).

6.4 Funds movements

The PCC has a loan outstanding from the Meeting Room Trust, which is repaid annually from general funds.

7 Accounting Policies - for the year ended 31 December 2020

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011 and any regulations made there under and the Charities SORP; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102 - effective 1 January 2019). The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

7.1 Funds

General funds: represent the 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 held for a particular purpose by the PCC, but still remain legally unrestricted.

Restricted funds: these are funds raised by the church or given to the church for specific purposes and must be spent on that purpose.

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

7.2 Incoming Resources

<i>Voluntary income and capital resources</i>
Collections: accounted for when received by or on behalf of the PCC
Planned giving: under Gift Aid is accounted for only when received
Income tax: recoverable on Gift Aid donations is accounted for when the donation is received
Grants and legacies: to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due
Fund raising: special events (e.g. concerts) accounted for gross
Sales of books and magazines: accounted for gross
<i>Other ordinary income</i>
Rental income: from the letting of church premises and car parking is accounted for when the rental is due
<i>Income from investments</i>
Dividends and interest: accounted for when receivable. Tax on such income is accounted for in the same accounting year
<i>Gains and losses on investments</i>
Realised gains or losses: accounted for when investments are sold
Unrealised gains or losses: accounted for on revaluation of investments at 31 December

7.3 Resources used

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

7.4 Activities directly relating to the work of the Church

Parish share: accounted for when payable. Any agreed payment remaining unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor¹ in the Balance Sheet.

7.5 Fixed assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the vicar/rector and churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable (i.e. cannot be transferred to another person). They are listed in the Church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired before 2015 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 2015 (had there been any) would have been capitalised and depreciated in the financial statements over their anticipated useful economic life on a straight line basis.

All expenditure incurred during the year on consecrated or benefice buildings, individual items under £2,500, on repair, or movable church furnishings, is shown as expenditure for the year in the financial statements.

Other fixtures, fittings and office equipment

Individual items of equipment with a purchase price of £2,500 or less are shown as expenditure in the year when the asset is acquired. There are no items of greater value.

Investments

Investments are valued at market value at 31 December.

Current assets

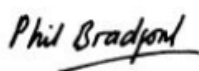
Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

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

7.6 Gifts in kind

Volunteers: the time given by volunteers is not accounted for in the accounts. The PCC's gratitude for these gifts is reflected in the reports contained within the APCM booklet.

Approved by the Parochial Church Council on 23rd March 2021 and signed on its behalf by:



Rev Phil Bradford (PCC Chairman)



Chris Rees (Treasurer to the PCC)

¹ Creditor: goods or services which we have received in the year but for which payment is to be made in the following year.

8 Financial statements

8.1 Statement of Financial Activities

For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds	Details in paragraph
Income and endowments from:						8.5.1, p13
Donations and legacies	58,582	2,815	-	61,397	83,206	
Income from charitable activities	2,118	-	-	2,118	6,120	
Other trading activities	11,927	40	-	11,967	14,496	
Investments	16,027	-	131	16,158	15,853	
Other income	-	-	-	-	-	
Total income	88,654	2,855	131	91,640	119,675	
Expenditure on:						8.5.2, p14
Raising funds	914	-	-	914	4,208	
Expenditure on charitable activities	780	1,200	-	1,980	7,672	
Other expenditure	101,346	449	-	101,795	114,838	
Total expenditure	103,040	1,649	-	104,689	126,718	
Net income / (expenditure) resources before transfer	-14,386	1,206	131	-13,049	-7,044	
Transfers:						8.4, p12
Gross transfers between funds - in	-	-	2,507	2,507	1,319	
Gross transfers between funds - out	-2,507	-	-	-2,507	-1,319	
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	16,558	
Gains on revaluation, fixed assets, charity's own use	332	1,487	6,148	7,967	-	
Net movement in funds	-16,561	2,693	8,786	-5,082	9,514	
Reconciliation of funds						
Total funds brought forward	429,180	33,322	119,663	582,165	572,650	8.7, p15
Total funds carried forward	412,619	36,015	128,449	577,083	582,165	

N.B. Paragraph 8.7 on page 15 sets out the comparative Statement of Financial Activities for 2019 as required by the Financial Reporting Standard 102.

Annexe A

Statement of Financial Activities (cont'd) 1st January 2020 to 31st December 2020

	Unrestricted	Restricted	Endowment	Total	Prior year
Represented by					
Unrestricted					
General fund	34,626	-	-	34,626	51,303
Designated					
Asset Management Fund	-	-	-	-	-
Church Expenses Funds	1,803	-	-	1,803	1,687
Curates House Fund	270,000	-	-	270,000	270,000
Kingdom Mission Fund	6,190	-	-	6,190	6,190
Parish Office and Flat	100,000	-	-	100,000	100,000
Restricted					
Agency collection	-	-	-	-	-
Bell Ringers Account	-	-	-	-	-
Bell Ringers Fund	-	-26	-	-26	32
Door Replacement Fund	-	620	-	620	620
Fabric Fund	-	-	-	-	-
Film Club	-	511	-	511	511
Friends of St Johns	-	4,819	-	4,819	4,404
Henry Smith Charity	-	1,898	-	1,898	1,098
Monuments Maintenance Fund	-	246	-	246	230
North Aisle Lighting Improvements Fund	-	-	-	-	-
Nurse Fund	-	1,348	-	1,348	1,348
Organ repair fund	-	-	-	-	-
Poor Fund	-	2,704	-	2,704	2,530
Sick and Poor Fund	-	1,229	-	1,229	1,150
Sick Poor and Gen Fund	-	3,144	-	3,144	3,144
St Johns Blakefield Hall Trust	-	19,472	-	19,472	18,254
St Johns Meeting Room Trust	-	-	-	-	-
Tower Fund	-	49	-	49	-
Endowment					
St Johns Ecclesiastical Purposes	-	-	82,154	82,154	76,868
St Johns Meeting Room Trust	-	-	46,295	46,295	42,795

8.2 Balance Sheet as at 31st December 2020

	As at 31/12/2020	As at 31/12/2019
Fixed assets		
Tangible Assets	370,000	370,000
Investments	124,369	116,402
	494,369	486,402
Current assets		
Investments	78,400	77,475
Cash At Bank And In Hand	14,060	18,631
Debtors	8,829	1,285
	101,289	97,391
Liabilities		
Creditors: Amounts Falling Due In One Year	18,575	1,628
	18,575	1,628
Net current assets less current liabilities	82,714	95,763
Total assets less current liabilities	577,083	582,165
Liabilities	-	-
Total net assets less liabilities	577,083	582,165
Represented by		
Unrestricted		
General (Unrestricted)	34,626	51,303
Designated		
Designated - Church Expenses Funds	1,803	1,687
Designated - Curates House Fund	270,000	270,000
Designated - Parish Office and Flat	100,000	100,000
Designated - Kingdom Mission Fund	6,190	6,190
Restricted		
Restricted - Friends of St Johns	4,819	4,404
Restricted - Tower Fund	49	-
Restricted - Door Replacement Fund	620	620
Restricted - Bell Ringers Fund	-26	32
Restricted - Sick and Poor Fund	1,229	1,150
Restricted - Poor Fund	2,704	2,530
Restricted - Monuments Maintenance Fund	246	230
Restricted - Film Club	511	511
Restricted - Sick Poor and Gen Fund	3,144	3,144
Restricted - St Johns Blakefield Hall Trust	19,472	18,254
Restricted - Henry Smith Charity	1,898	1,098
Restricted - Nourse Fund	1,348	1,348
Endowment		
Endowment - St Johns Meeting Room Trust	46,295	42,795
Endowment - St Johns Ecclesiastical Purposes	82,154	76,868
Funds of the church	577,083	582,165

8.3 Statement of Assets and Liabilities as at 31st December 2020

Class and nominal code	Unrestricted	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
CBF1006F: CBF 1006F Blakefield Hall T	-	-	19,472	-	19,472	18,254
CBF1252S: CBF 1252S C/EXP Acton L	-	307	-	-	307	288
CBF1253S: CBF 1253S C/Exp Anon	-	307	-	-	307	288
CBF1254S: CBF 1254S C/Exp Hemsworths	-	1,188	-	-	1,188	1,112
CBF1255S: CBF 1255S Poor	-	-	2,704	-	2,704	2,530
CBF1256S: CBF 1256S Sick Poor	-	-	1,229	-	1,229	1,150
CBF1400S: CBF 1400S	-	-	-	82,154	82,154	76,868
CBF1401S: CBF 1401S(2)	-	-	-	13,401	13,401	12,539
CBF2261S: CBF 2261S	-	-	246	-	246	230
CBF2262S: CBF 2262S Sick Poor Gen	216	-	3,144	-	3,360	3,144
Total	216	1,803	26,795	95,555	124,369	116,402
Fixed Asset - Tangible Assets						
PBROMY1A: Parish Office and Flat	-	100,000	-	-	100,000	100,000
PHERON16: 16 Heron Close	-	270,000	-	-	270,000	270,000
Total	-	370,000	-	-	370,000	370,000
Current Asset - Cash At Bank And In Hand						
ACC1: Lloyds Bank Account 1	-20,672	6,190	13,695	1,913	1,127	5,951
ACC2: Lloyds Bank Account 2	644	-	901	-	1,545	3,589
ACCAM: Lloyds Bank Account Asset Management	15,172	-	-12,632	-	2,540	1,657
ACCFOC: Lloyds Bank Account Friends of St Johns	-	-	4,819	-	4,819	4,404
ACCHSMTH: Henry Smith Account	-	-	3,929	-	3,929	2,929
CASHCHILDR: Children's Church petty cash	50	-	-	-	50	50
CASHOFFICE: Office Petty Cash	50	-	-	-	50	50
Total	-4,755	6,190	10,713	1,913	14,060	18,631
Current Asset - Debtors						
Z05: Accounts Receivable	8,829	-	-	-	8,829	1,285
Total	8,829	-	-	-	8,829	1,285
Current Asset - Investments						
DEPOSITACC: Deposit 642180001D	47,419	-	-	-	47,419	47,218
STJ1212D: St Johns Meeting Room Trust 1212D	-	-	-	30,981	30,981	30,256
Total	47,419	-	-	30,981	78,400	77,475
Liability - Agency Accounts						
6699: Agency collections	-1	-	1,493	-	1,492	1,438
Total	-1	-	1,493	-	1,492	1,438
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable (Parish Share)	17,083	-	-	-	17,083	189
Total	17,083	-	-	-	17,083	189
Net total assets	34,626	377,993	36,015	128,449	577,083	582,165

8.4 Fund movements 2020

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
BellRinger - Bell Ringers Fund	32	190	248	-	-	-26
BlakFldHIT - St Johns Blakefield Hall Trust	18,254	-	-	-	1,218	19,472
CExpenses - Church Expenses Funds	1,687	-	-	-	116	1,803
CurHouse - Curates House Fund	270,000	-	-	-	-	270,000
Door - Door Replacement Fund	620	-	-	-	-	620
EccclPurpos - St Johns Ecclesiastical Purposes	76,868	-	-	-	5,286	82,154
FilmClub - Film Club	511	-	-	-	-	511
Friends - Friends of St Johns	4,404	415	-	-	-	4,819
HSMITH - Henry Smith Charity KNGMISSION - Kingdom Mission Fund	1,098	2,000	1,200	-	-	1,898
Monument - Monuments Maintenance Fund	6,190	-	-	-	-	6,190
MtngRoom - St Johns Meeting Room Trust	230	-	-	-	16	246
NOURSE - Nourse Fund	42,795	131	-	2,507	862	46,295
POffFlat - Parish Office and Flat	1,348	-	-	-	-	1,348
Poor - Poor Fund	100,000	-	-	-	-	100,000
SickPoor - Sick and Poor Fund	2,530	-	-	-	174	2,704
SickPoorGn - Sick Poor and Gen Fund	1,150	-	-	-	79	1,229
Tower - Tower Fund	3,144	-	-	-	-	3,144
General - General fund	-	250	201	-	-	49
	51,303	88,654	103,040	-2,507	216	34,626
Totals	582,165	91,640	104,689	-	7,967	577,083

8.5 Analysis of income and expenditure for 2020

8.5.1 Income and endowments

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Donations and legacies						
101 - Planned Gift Aid donation	30,138	-	-	-	30,138	31,282
102 - Tax recovered	8,353	-	-	-	8,353	9,481
103 - Planned giving (not Gift Aided)	540	-	-	-	540	2,160
104 - Plate collections	1,709	-	-	-	1,709	3,659
105 - Wall safe collections	143	-	-	-	143	439
106 - Unspecified/sundry donations	1,380	-	400	-	1,780	1,617
201 - Grants to general fund	15,289	-	2,000	-	17,289	15,876
202 - Legacies	1,031	-	-	-	1,031	17,825
F1 - Friends donation	-	-	415	-	415	866
Donations and legacies Totals	58,582	-	2,815	-	61,397	83,206
Income from charitable activities						
203 - Fund raising and other sources	1,017	-	-	-	1,017	2,060
203F - Fund raising "Events Team"	1,101	-	-	-	1,101	4,060
Income from charitable activities Totals	2,118	-	-	-	2,118	6,120
Other trading activities						
203P - Fund raising printing	305	-	-	-	305	614
2500 - Bellringers visiting bands	-	-	40	-	40	88
402 - Rental income from church rooms/parking	4,618	-	-	-	4,618	6,225
403 - Magazine	1,896	-	-	-	1,896	2,320
404 - Wedding and funeral fees	5,107	-	-	-	5,107	5,248
Other trading activities Totals	11,927	-	40	-	11,967	14,496
Investments						
301 - Interest and dividends	3,139	-	-	131	3,270	3,423
302F - Rental from 1a Bromyard Road	4,988	-	-	-	4,988	4,904
302H - Rental from Heron Close	7,900	-	-	-	7,900	7,527
Investments Totals	16,027	-	-	131	16,158	15,853
Income and endowments						
Grand totals	88,654	-	2,855	131	91,640	119,675

8.5.2 Expenditure**Expenditure on:****Raising funds**

3000 - Costs of fundraising	287	-	-	-	287	574
3000E - Cost of fundraising (Events team)	626	-	-	-	626	3,634

Raising funds Totals	914	-	-	-	914	4,208
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Expenditure on charitable activities

1001 - Mission Overseas	150	-	-	-	150	1,000
1002 - Mission (International charities)	-89	-	-	-	-89	189
1003 - Mission UK (e.g. Church Army)	-	-	-	-	-	250
1004 - Mission local/christian/secular charitie	720	-	1,200	-	1,920	5,803
HSOUT - Henry Smith donation	-	-	-	-	-	430

Expenditure on charitable activities

Totals	780	-	1,200	-	1,980	7,672
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Other expenditure

2001 - Parish Share to WDBF Ltd	62,083	-	-	-	62,083	60,866
2002 - Clergy expenses	926	-	-	-	926	1,276
2005 - Heating/Lighting/Water/Cleaning	8,347	-	-	-	8,347	8,385
2006 - Routine/minor maintenance	5,204	-	-	-	5,204	9,501
2007 - Upkeep of services	8,242	-	-	-	8,242	7,768
2008 - Upkeep of churchyard	181	-	-	-	181	310
2009 - Costs of Parish Magazine and bookstall	88	-	-	-	88	102
2011 - Maintenance/management/repair flat/house	1,153	-	-	-	1,153	4,516
2015 - Security System/Major Church maintenance	292	-	-	-	292	292
2016 - Verger/Organist/Choir/Bell ringers weddings/funerals	825	-	-	-	825	2,320
2017 - Childrens Church	85	-	-	-	85	270
207 - Maintenance/repair bells	38	-	263	-	301	427
309 - Maintenance/repair Tower	-	-	186	-	186	3,732
4000 - Administration	10,161	-	-	-	10,161	11,439
4000I - Ecclesiastical insurance	3,721	-	-	-	3,721	3,635

Other expenditure Totals	101,346	-	449	-	101,795	114,838
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Expenditure Grand totals	103,040	-	1,649	-	104,689	126,718
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TOTAL SURPLUS (DEFICIT)	(14,386)	1,206	(13,049)	(7,043)
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8.6 Prepayments, accruals and accrued income

Description	Accrued income or prepayment	Amount to pay (accrual)
Balance of outstanding Parish Share		17,083
Feoffees grant, not banked until January 2021	8,829	
TOTAL	8,829	17,083

Annexe A

8.7 Statement of Financial Activities for 2019

As required by FRS 102. This is purely for comparison with 2020.

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	80,066	3,140	—	83,206	78,932
Income from charitable activities	6,076	44	—	6,120	9,551
Other trading activities	14,408	88	—	14,496	18,432
Investments	15,636	—	217	15,792	14,853
Other income	—	—	—	—	—
Total income	116,186	3,272	217	119,675	121,768
Expenditure on:					
Raising funds	4,208	—	—	4,208	4,938
Expenditure on charitable activities	2,975	4,698	—	7,672	3,999
Other expenditure	113,260	1,579	—	114,838	118,511
Total expenditure	120,442	6,276	—	126,718	127,448
Gains / losses on investment assets	266	2,204	14,088	16,558	(1,365)
Net income / (expenditure) resources before transfer	(3,990)	(801)	14,306	9,514	(7,045)
Transfers					
Gross transfers between funds - in	—	—	1,319	1,319	2,331
Gross transfers between funds - out	(1,319)	—	—	(1,319)	(2,331)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(5,309)	(801)	15,625	9,514	(7,045)
Total funds brought forward	434,489	34,123	104,038	572,650	579,696
Total funds carried forward	429,180	33,322	119,663	582,165	572,650

9 Report of the External Examiner

Independent Examiner's Report to the members/trustees of St John In Bedwardine Church, Worcester, Parochial Church Council.

I report on the accounts for the year ended 31st December 2020 which are set out on pages 7 to 14.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

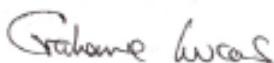
Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records 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.



Grahame Lucas
120, Laugheme Road,
St Johns
Worcester.
WR2 5LT
13th May 2021