

**THE PAROCHIAL CHURCH COUNCIL OF
ST. MARY'S CHURCH, CHADDESSEN**

**ACCOUNTS FOR THE YEAR ENDED
31 DECEMBER 2021**

Registered Charity Number: 1175733

Chaddesden Accountants Ltd,
42a Reginald Road,
Chaddesden,
Derby
DE21 6NF

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

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PAROCHIAL CHURCH COUNCIL REFERENCE AND ADMINISTRATIVE DETAILS
ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

Parochial Church Council members who are also the trustees of the charity, who have served from 1 January 2021 until the date that this report was approved were:

MEMBERS/TRUSTEES	Rev'd. Dr J Ward	Vicar & Chair
	Mrs M Andrews	Secretary & Deanery Synod
	Mrs S Jarvis	Safeguarding Officer
	Mr N Jeffcoat	
	Mr D Lambkin	Warden
	Mr D Oddie	
	Miss M Kay	Retired on 16 th May 2021
	Mr M Simper	Youth & Families Minister
	Mrs A Simpson	
	Mr M Sharratt	Deanery Synod & Warden
	Mr J Smyth	Deanery Synod & Deputy Warden
	Ms H Warren	
	Mrs S Lambkin	Treasurer
	Mrs N Sharratt	Treasurer
	Mr R Willis	
	Mrs L Dainty	Since 16 th May 2021

PRINCIPAL ADDRESS	St Mary's Church Chaddesden Lane Chaddesden Derby
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INDEPENDENT EXAMINER	Chaddesden Accountants Ltd The Old Church. 42a Reginald Road South, Chaddesden, Derby
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BANKERS	Santander Bridle Road Bootle Merseyside
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THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021

St. Mary's Mission

To the glory of God in Chaddesden,
every member a follower of Jesus,
every follower leading others' to Jesus.

Objectives and activities

The PCC (St. Mary's Parochial Church Council) as trustees of the charity of St. Mary's, work with the incumbent, to achieve the goals of the charity. As a charity, we are required by the Charity Commission to demonstrate our public benefit.

Our mission is worked out in the following aims:

- a) The provision of facilities and times for public worship and prayer and also weekly opening for historical interest and prayer.
- b) Teaching and training of those who desire, as members of St. Mary's, to follow Jesus and his teachings.
- c) The provision of trained people for sharing the teaching and history of the Christian religion within varied contexts, including church services, school assemblies, and individual situations as the community requires or requests.
- d) The provision of spiritual and emotional pastoral care for all people living in the parish, as requested, where possible.
- e) The general improvement in social life and well-being in Chaddesden through the provision of people and services dedicated to the public benefit, as we bless those around us with the blessings God has given us.

To facilitate this work, it is important that we maintain the fabric of the church.
The Memorial Hall is governed by a second charitable trust.

Achievements

a) The provision of facilities and times for public worship and prayer and also weekly opening for historical interest

Through the year, St. Mary's opens its doors to the public twice on a Sunday: 10:00am for a family-oriented service of worship with Sunday School provision, and 6:30pm for a quieter service.

There are a number of events run in the church for the community such as Memorial services, Christingle, Carols by Candlelight, Easter Celebrations, as well as weddings and funerals.

The church building is typically opened by a team of volunteers each Saturday morning for 2 hours, for anyone to visit and see the history in this beautiful 14th Century, Grade 1 listed church.

b) Teaching and training of those who desire, as members of St. Mary's to follow Jesus and his teachings

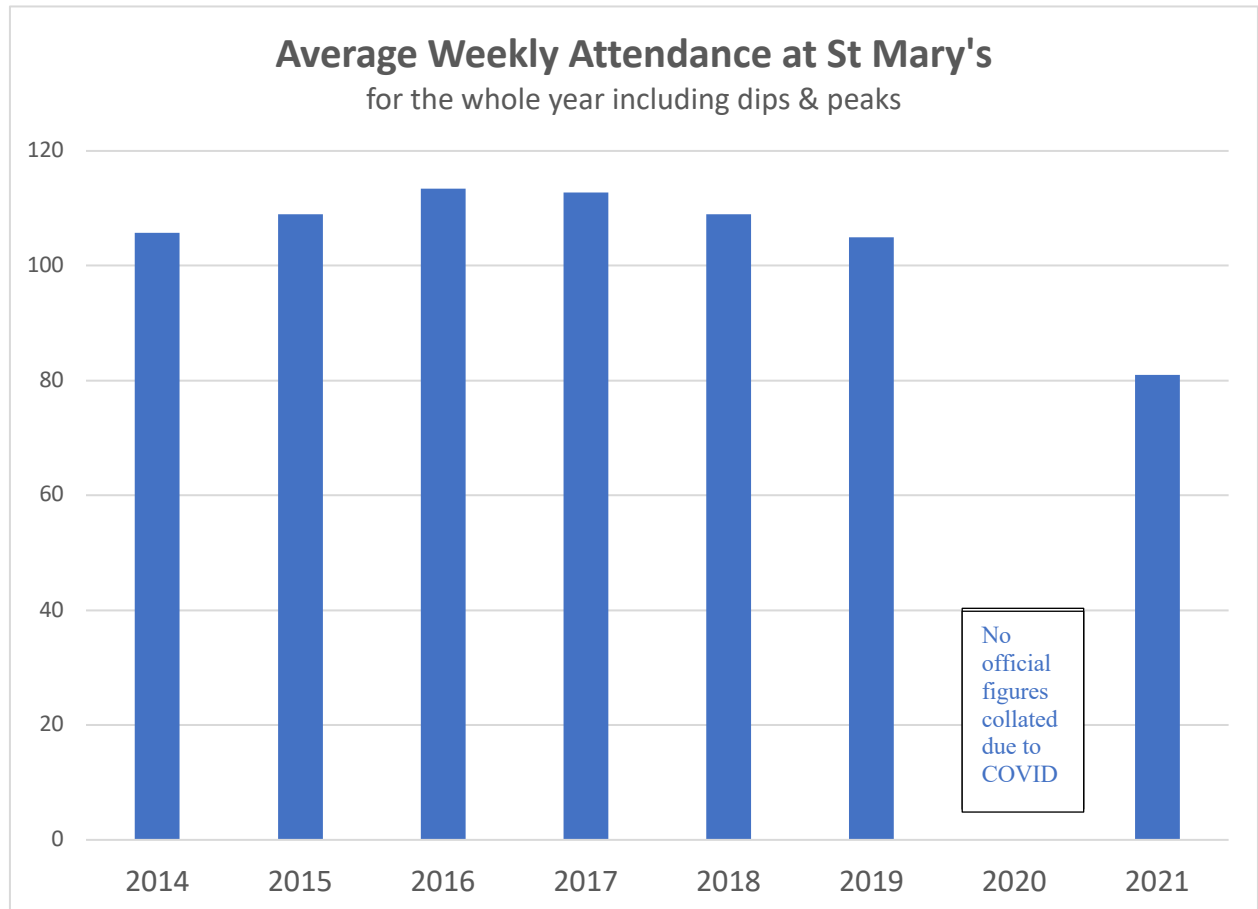
The electoral roll for St Mary's Chaddesden holds 91 names of which 61 are residents within the parish and 30 are non-residents.

We have had 5 new members added to the roll and 3 names removed. This is correct as of the 30th of April 2022.

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NB. The Average Weekly Attendances for 2021 are based on the average weekly attendances for October rather than the whole of 2021.

c) The provision of trained people for sharing the teaching and history of the Christian religion within varied contexts, including church services, school assemblies, and individual situations as the community requires or requests

As well as the vicar and readers, we employ a Youth & Families Minister who is engaging with the local schools and is much appreciated by them. The staff team are also involved in the local neighbourhood board. We partner with local organisations with regards to children, safeguarding and community work in Chaddesden.

In recent years, St Mary's has been involved with teaching the R.E. syllabus at all our local primary schools. These have included lessons on Christmas, Easter and "Signs and Symbols" lessons in the church building. We have also been part of the Christmas celebrations for our local primary schools. Each of these primary schools has been provided with termly assemblies by our assembly team which are always well received and looked forward to. Our Youth and Families Minister normally runs a weekly Christian Union at the secondary school, but during the pandemic, these were put on hold.

We normally also put on a range of events where the local community is invited to.

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d) The provision of spiritual and emotional pastoral care for all people living in the parish, as requested, where possible.

Things are gradually getting back to normal following lockdown and we have provided people and facilities for 18 funerals. We have provided and offered low-level bereavement counselling to all families involved in funerals. This year we have had 3 weddings at St Mary's.

We provide a member of clergy for a small number of pastoral crises for people in the local community who do not attend church. Such situations often involve mental health issues, for which we are professionally trained and offer for free.

e) The general improvement in social life and well-being in Chaddesden through the provision of people and services dedicated to the public benefit.

This is an area we continue to improve through involvement in the Neighbourhood board, school Governing bodies, Friends of Chaddesden Park, The Big One event. For a few years we have run a food bank which has gone to local charities. We will explore in future whether this remains a useful way of serving our community as in previous years we discovered a number of issues with out-of-date donations and distributions problems.

Our wardens and vicar are also responsible for the running of a separate trust, directly linked to the life and work of St. Mary's, which guards the work of the Church Memorial Hall.

The Hall provides space at a subsidized cost for a play group for most of the week. It is also used by the church Youth Group, Sunday School, a Women's Fellowship Group, Brownies, Guides and Rainbows organisations.

There are eight home groups and a youth group within the church who meet on a regular basis, primarily to study God's word and these involve between 70 and 80 members of the congregation. These groups meet to study the Bible together but also to support their members as they live out their Christian lives.

The PCC wish to acknowledge the continued work that is carried out by many volunteers without which things would look very different. We especially thank those who perform some of the tasks that often go unnoticed such as cleaning the church, preparing refreshments and church maintenance together with those who provide technical support during the services.

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Financial Review

The treasurer is given the responsibility by the vicar, wardens, deputy wardens and PCC of looking after the money of the church family. The PCC is a charity under law, and we seek to be as godly with the money as possible. Our aim is to help St. Mary's afford to do all the work God gave the church.

Total Receipts

Total receipts from all areas in 2021 were £82,884 (£87,725 in 2020).

Total receipts on ordinary unrestricted funds were £77,876 (£68,706 in 2020 and £76,366 in 2019) and are detailed in the financial statements. This shows an overall increase of 13% in unrestricted income. This increase is mainly due to St Mary's being able to offer Weddings and funerals again following lockdown. Income from the bookstall was down again in 2021 -6% (£27). Voluntary giving increased from £66,562 in 2020 to £69,642 in 2021 (+5%).

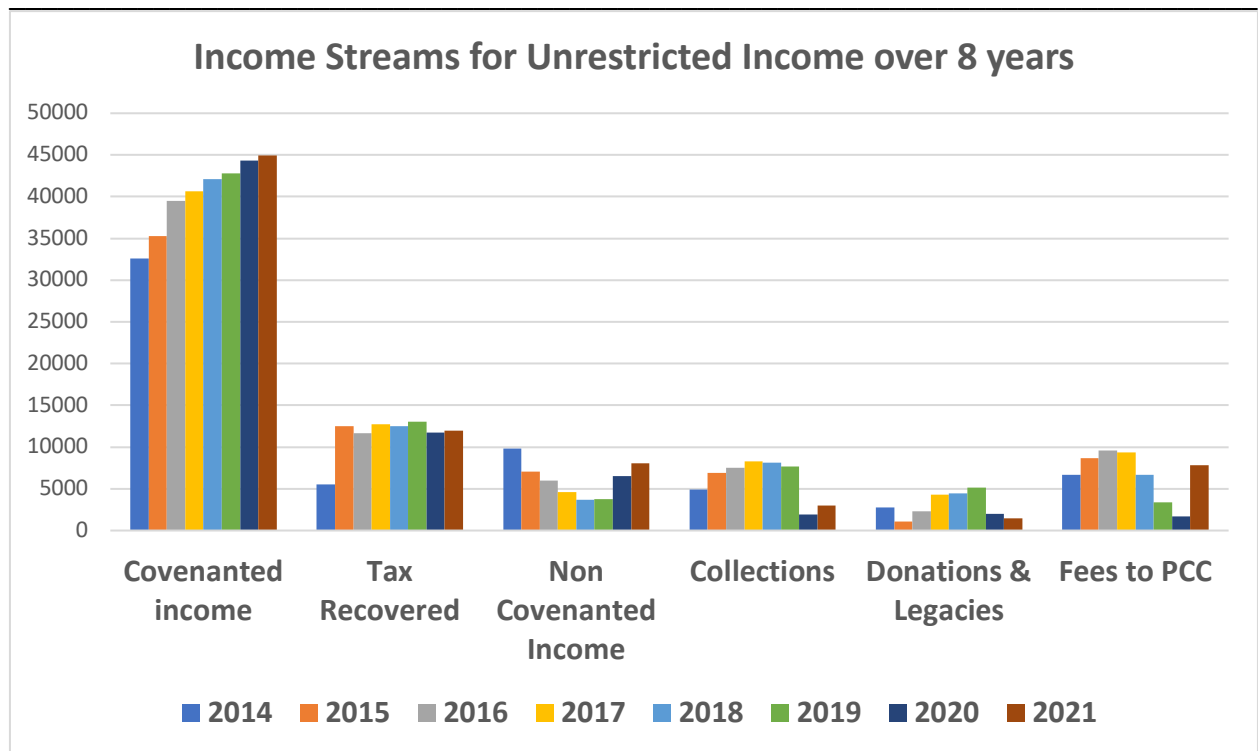
In the break-down of where that voluntary giving money came from we find the following:

Regular giving by:

- The majority of our donations to the General fund are by covenant (direct debit, standing order or gift aid envelope). This went up from £44,344 in 2020 to £44,956 in 2021 an increase of £612 (+1.4%). This is a result of a number of people altering the way that they give, mainly those that used to give via Collections.
- Donations via Envelope without gift aid (non-covenanted income) increased by 23% to £8,050 when compared to 2020. This is the highest it has been since 2014. We are really thankful for all of these donations.
- Money received from collections started to increase again in 2021 and increased from £1,896 last year to £2,981 this year (+57%)
- Income from other voluntary receipts such as Donations and Appeals reduced to £4,304 in 2021 from £18,817 in 2020.

The graph on the next page does not include money given from various grants to pay for our Youth & Families Minister or other money given to restricted funds.

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Tax Recovered (Gift Aid & GASDS)

Tax recovered through the Governments gift aid and GASDS (gift aid small donations scheme) continues to play a key part in our finances. As a result of the generous giving shown above, we were able to claim £11,984 in tax this year. This was 2% more than what we were able to claim last year.

Income from Grants & Other Restricted Income

Youth Minister Fund

In 2021 we received the following income from grants and donations to pay for our new Youth & Families Minister:

£24,840 from the Chaddesden Anglican Evangelical Trust.

£2,500 from St Alkmunds Church, Duffield.

£2,160 in restricted donations.

We are very grateful to all of these organisations.

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Payments

In 2021 we spent £100,386 (£108,139 in 2020) to provide the Christian ministry from St. Mary's, including a contribution to the Diocese Common Fund of £45,000.

We were not able to pay the full £50,399 Common Fund requested by the Diocese of Derby. The PCC agreed to pay the same Common Fund amount as that paid in 2020 which was £45,000.

Unlike previous years, we didn't have any items of high expenditure in 2021.

Our 3rd largest expenditure, after Common Fund and Staff Costs, was Giving to Missions. We were truly blessed to be able to give £1,091.52 to each of our Mission Partners.

We spent £6,046 on Church Building Utility Costs and paid £3,866 in Diocesan Fees for Weddings and Funerals.

Deficit in the Accounts

From the 2021 accounts there was a deficit on ordinary unrestricted and non-designated funds for the year of £3,064. In 2020 the deficit was £2,871.

Charitable Giving

In 2021 as our "tithe of the tithe" we split £6,549.12 between 6 charities chosen by the Mission Committee. These were Barnabas Fund, CPAS, Oakhill College, The Christian Institute, Transform Europe Network (TEN) and Crosslinks (to support a pastor in training). It is a massive privilege to be able to support the work of the Gospel in Chaddesden and beyond.

Designated Funds

The designated church restoration fund stands at £443. The Church Restoration Fund (CRF) represents monies designated towards the cost of major church restoration costs, over and above the day-to-day maintenance work. This fund was earmarked to pay towards the roof project and may be closed to repay some of the reserves we paid.

The J. Wilshaw Legacy Fund (Mission Fund) stands at £4,672. This fund represents restricted monies from the estate of the late Joan Wilshaw which is designated to be used for gospel work in Chaddesden.

The Appeals Fund stands at £2,777. This is the money that has been donated from a variety of appeals to the congregation. This remaining money is restricted for paying bursaries for members of youth group to go to CYFA or other similar summer camps.

At the end of 2021, The Youth Minister Fund was £19,621.

At the end of 2021, the New Roof Fund stood at £10,374 (this includes the J Wilshaw Legacy designated fund which is to be used for Mission).

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Reserves policy

PCC's reserves policy is to hold in reserve unrestricted funds of 3 months running costs and 3 months' salary costs. 3 months running costs for 2021 were £18,029 and our bank balance at 31 December 2021 was £26,941. We also have 3 months' salary costs in reserve.

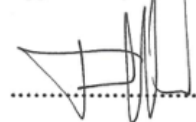
Administrative Information

The method of appointment of PCC members is set out in the Church Representation Rules. The PCC are responsible for making decisions on all matters of general concern and importance to the parish including decisions on how the funds of the PCC are to be spent. The full PCC meets on a bi-monthly basis.

St. Mary's Church is situated in Chaddesden, Derby. It is part of the Diocese of Derby within the Church of England. The correspondence address is The Vicarage, 133 Chaddesden Lane, Chaddesden, Derby DE21 6LL.

The Parochial Church Council (PCC) became a registered charity on 14 November 2017 (Charity Number 1175733). The PCC operates under the Parochial Church Council Powers Measure.

Approved by the PCC on 11/5/22 and signed on their behalf by


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The Rev'd Dr Jason Ward (PCC Chairman)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

FOR THE YEAR ENDED 31 DECEMBER 2021

THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

Receipts and Payments Account

Receipts	2021			2020
	General	Designated	Restricted	Total
Voluntary Giving				
<i>Covenanted Income</i>	44,956		2,160	47,116
<i>Tax Recovered</i>	11,984			11,984
<i>Non-Covenanted Income</i>	8,050			8,050
<i>Collections</i>	2,981			2,981
Other Voluntary Receipts				
<i>Donations & Legacies</i>	1,458		2,660	4,118
<i>Appeals</i>			186	186
<i>Grants</i>			-	-
<i>VAT Reclaim</i>			-	-
<i>Other Income</i>	212			212
	69,642	-	5,006	74,648
Receipts from Activities for Generating Funds				
<i>Guide Book Income</i>				-
<i>Bookstall Income</i>	402			402
	402	-	-	402
Receipts from Church Activities				
<i>Fees to the PCC</i>	7,833			7,833
	7,833	-	-	7,833
Receipts from Investments				
<i>Bank Interest received</i>		0	1	1
<i>Other Interest received</i>				-
	77,877	0	5,007	82,884
				87,726

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

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THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

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FOR THE YEAR ENDED 31 DECEMBER 2021

Receipts and Payments Account (continued)

Payments	2021				2020
	General	Designated	Restricted	Total	Total
Church Activities					
Diocese Quota	45,000			45,000	44,811
	-				
Staff Costs:					
Staff/Honorarium			28,848	28,848	28,924
Travel and other costs	403			403	395
Speakers fees	70			70	70
	473	-	28,848	29,320	29,389
General Costs					
Building utility costs	6,046			6,046	6,439
Church service costs	1,214			1,214	2,009
Repairs & renewals	1,162			1,162	12,248
Printing, postage, Stationary & IT	1,806			1,806	2,387
Independent examiners fees				-	-
DDBF assigned fees	3,866			3,866	746
Organist and verger fees	900			900	-
Vicarage utilities	432			432	808
Evangelism	1,382			1,382	1,932
Children & youth costs	658			658	156
Taining costs	665			665	485
Saturday special costs				-	-
	18,131	-	-	18,131	27,210
Giving to Christian charities	7,756			7,756	6,163
Cost of generating funds:					
Bookstall costs	179			179	568
Total Payments	71,538	-	28,848	100,386	108,141
Excess/(defecit) of receipts over payments	3,064	2	2,414	5,480	- 1,108
Bank balance at 01 January 2021	23,877	442	25,852	50,171	50,171
Transfer between funds				-	-
Bank balances at 31 December 2021	26,941	444	28,266	55,651	49,063

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

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Designated Funds

	2021		2020	
	£	£	£	£
1. Church Restoration Fund (CBF Deposit Account)				
Bank and cash accounts at 1 January		443		441
Reciepts	0		2	
Payments	-		-	
Excess/(defecit) of reciepts over payments		0		2
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		<u>443</u>		<u>443</u>
2. J Wilshaw Legacy / Mission Fund (69954019)				
Bank and cash accounts at 1 January		4,672		4,672
Reciepts	-		-	
Payments	-		-	
Excess/(defecit) of reciepts over payments		-		-
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		<u>4,672</u>		<u>4,672</u>

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

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Restricted Funds

	2021		2020	
	£	£	£	£
1. Appeals Fund (in the general account)				
Bank and cash accounts at 1 January		2,943		2,943
Receipts	166		-	
Payments	- 332		-	
Excess/(defecit) of receipts over payments	-	166	-	
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		2,777		2,943
2. Youth Minister Fund (Salary acc)				
Bank and cash accounts at 1 January		18,969		18,320
Receipts	29,500		29,573	
Payments	- 28,848		- 28,924	
Excess/(defecit) of receipts over payments		652		649
Transfer to unrestricted funds		-		-
Bank and cash accounts at 31 December		19,621		18,969
2. New Roof Fund (69954019)*				
Bank and cash accounts at 1 January		10,373		10,823
Receipts	1		6,548	
Payments	-		- 6,998	
Excess/(defecit) of receipts over payments		1	-	450
Transfer to designated funds		-		-
Bank and cash accounts at 31 December		10,374		10,373

*This bank account includes the designated fund J Wilshaw Legacy/Mission which stands at £4672.00

*£1561.00 of this account was accounted for in 2018, but transferred into this account 2019

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

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Statement of Assets and Liabilities at 31 December 2021

	2021 £	2020 £
Cash Funds		
CBF Deposit Account	444	444
Santander Deposit Account (roof fund)	10,374	10,373
Santander Current Account (general account)	26,941	21,005
Santander Salary Account	19,621	18,969
Total cash and bank	57,380	50,791
Restricted funds	28,266	27,613
Designated funds	5,115	5,115
Unrestricted funds	23,998	18,062
	57,379	50,790
Other monetary assets (in respect of unrestricted funds)		
Tax recoverable	3,606	1,103
Prepayments	340	320
Total Debtors	3,946	1,423
Other monetary liabilities (in respect of unrestricted funds)		
Accruals	1,546	1,546


NOTES

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the accruals method.

Approved by the PCC on

11/5/22

and signed on their behalf by:



The Rev'd Dr Jason Ward
PCC Chairman



Sharon Lambkin & Naomi Sharratt
PCC Treasurer

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

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THE PAROCHIAL CHURCH COUNCIL OF ST MARY'S CHURCH, CHADDESSEN

FINANCIAL STATEMENTS

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I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2019 which are set out on pages 2 to 14.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act')


I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable directions given by the charity commissioner under section 145(5)(b) of the Act.

Independent examiners's statement

I have completed my examination, I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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 no concerns and 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.



Victoria A Ross MAAT
Chaddesden Accountants Ltd

Dated 30/3/2022

The Old Church
42a Reginald Road South
Chaddesden, Derby
DE21 6NF