

## St Saviour's Westcliff: Charity 1132331

### Trustees Annual Report 2020

At the beginning of the year things were looking extremely positive at St Saviour's. The plans for the new kitchen and accessible toilet in the church had been agreed and contractors had been invited to tender for the work. Three companies had responded and we were in the process of choosing our preferred contractor with a view to commencing construction by the middle of the year. And then Covid struck and everything ground to a halt. The church and hall were closed as the country went into lockdown and income dried up totally.

Although by the summer of 2020 things had improved somewhat to allow the church to re-open for services and the hall to be used but in both cases with restrictions, the concerns of the congregation and the hall users regarding the spreading of the virus meant that attendances at services and hall bookings were much lower than before the pandemic started and although a number of church members had switched to their offerings by standing order, income during this period plummeted. Just when it seemed that things were returning to something approaching normal, the virus came back with a vengeance and we were once again placed in lockdown. Churches were allowed to continue holding services where possible but all the hall activities were again stopped.

Because of ongoing concerns it was decided that St Saviour's would not re-open for worship but services would be provided in the form of a podcast. This proved to be quite popular and has continued even though the church is now open again.

As a consequence of the restrictions during the year our income fell by around £36,000.00 and whilst expenditure was also lower because of reduced maintenance to the church and hall this did not compensate for the fall in income. In addition, for the first time St Saviour's failed to pay its Parish Share of some £60,00.00 pounds to the diocese.

We do however have issues with the diocese regarding one of the funds which they hold on our behalf, The Ada Ferguson Fund. For many years we have used the income from this fund to offset against some of the parish share. However for the past three years the diocese have not provided us with details of how much income this amounts to. Also, as mentioned in the Independent

Examiners report, in the past year the diocese have claimed that the fund does not actually belong to St Saviour's but to the diocese, despite allowing us to draw funds from this account two years ago to pay for our new heating and lighting system. If the diocese were to be correct this would reduce our assets by an additional £30,000.00 (We have subsequently heard that the diocese now agree that this fund is St Saviour although they have still not provided us with details of the income for the past three years)

With all the uncertainty and the effect of church funds the café/toilet project has for the time being been placed on hold but we hope that this will be able to be revisited once the situation, both pandemic and financial, improves

St Saviour's became the base for the Westcliff Foodbank, administered by the Trussel Trust, During 2020 the need for the foodbank has grown massively reflecting the damage that the pandemic has caused and continues to cause to the local population. Although we would wish that this was not the case we are pleased to be able to assist in this necessary resource by providing space and volunteers to run the foodbank.

During the past year our connection and co-operation with neighbouring churches has declined as they were also unable to function.

We hope that 2021 will prove to be a somewhat better year for us all

St Saviour's Church Westcliff - 1132331

Analysis of income and expenditure  
Selected period: 01 January 2020 to 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Incoming resources</b>						
<b>Incoming resources from generated funds</b>						
<b>Voluntary income</b>						
0101 - Gift Aid - Bank	24,004	—	—	—	24,004	15,556
0110 - Gift Aid - Envelopes	7,390	—	—	—	7,390	24,326
0201 - Other planned giving	1,434	—	—	—	1,434	2,859
0301 - Loose plate collections	2,914	—	—	—	2,914	4,329
0401 - Regular gift days	—	—	—	—	—	—
0410 - Giving through church boxes	—	—	—	—	—	—
0501 - One-off Gift Aid gifts	—	—	—	—	—	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	760	—	—	—	760	3,193
0601 - Tax recoverable on Gift Aid	8,418	—	—	—	8,418	8,525
0701 - Legacies	—	—	—	—	—	—
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	—	—	—	—	—	—
0901 - Other funds generated	5,662	—	—	—	5,662	5,414
<b>Voluntary income Sub-totals</b>	<b>50,584</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>50,584</b>	<b>64,205</b>
<b>Activities for generating funds</b>						
0910 - Rummage sales etc	1,090	—	—	—	1,090	2,469
1220 - Bookstall sales - fund raising	—	—	—	—	—	—
1240 - Church hall lettings - fund raising	9,555	—	—	—	9,555	30,449
1250 - Magazine income - advertising	272	—	—	—	272	490
1260 - Parish magazine sales	—	—	—	—	—	215
<b>Activities for generating funds Sub-totals</b>	<b>10,918</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>10,918</b>	<b>33,623</b>
<b>Investment income</b>						
1001 - Dividends	—	—	—	—	—	1,750
1020 - Bank and building society interest	1,163	—	—	—	1,163	1,010
1030 - Rent from lands or buildings	4,800	—	—	—	4,800	4,800
1350 - Investment revaluation surplus	2,500	—	—	—	2,500	(2,500)
<b>Investment income Sub-totals</b>	<b>8,463</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>8,463</b>	<b>5,060</b>
<b>Incoming resources from generated funds Totals</b>	<b>69,966</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>69,966</b>	<b>102,889</b>

There may be minor discrepancies in the totals if the pence are not being shown



	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Incoming resources from charitable activities</b>						
<b>Incoming resources from charitable activities</b>						
1101 - Fees for weddings and funerals	439	—	—	—	439	3,318
1210 - Bookstall sales to promote objectives	—	—	—	—	—	—
1230 - Church hall lettings - objectives	—	—	—	—	—	—
<b>Incoming resources from charitable activities Sub-totals</b>	439	—	—	—	439	3,318
<b>Incoming resources from charitable activities Totals</b>	439	—	—	—	439	3,318
<b>Other incoming resources</b>						
<b>Other incoming resources</b>						
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
<b>Other incoming resources Sub-totals</b>	—	—	—	—	—	—
<b>Other incoming resources Totals</b>	—	—	—	—	—	—
<b>Incoming resources Grand totals</b>	70,405	—	—	—	70,405	106,207

## Resources used

### Cost of generating funds

#### Cost of generating voluntary income

1701 - Fees paid to fund raisers	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	—	—	—	—	—	—
1730 - Costs of fetes & other events	—	—	—	—	—	—
1740 - Investment management costs	—	—	—	—	—	—

#### Cost of generating voluntary income Sub-totals

#### Cost of generating funds Totals

### Charitable activities

There may be minor discrepancies in the totals if the pence are not being shown



	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Charitable activities</b>						
1801 - Giving to missionary societies	930	—	—	—	930	—
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Home mission	—	—	—	—	—	—
1870 - Secular charities	90	—	—	—	90	667
1901 - Stipends quota	60,623	—	—	—	60,623	59,052
1910 - Ministry parish share etc	1,244	—	—	—	1,244	598
2001 - Assistant staff costs	5,803	—	—	—	5,803	6,070
2050 - Salary of parish administrator	—	—	—	—	—	—
2101 - Working expenses of incumbent	374	—	—	—	374	840
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	—	—	—	—	—	—
2140 - Water rates - vicarage	—	—	—	—	—	—
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	1,231	—	—	—	1,231	1,250
2170 - Education	—	—	—	—	—	20
2201 - Parish training and mission	—	—	—	—	—	—
2301 - Church running - insurance	6,691	—	—	—	6,691	6,598
2310 - Church office - telephone	—	—	—	—	—	—
2320 - Organ / piano tuning	2,097	—	—	—	2,097	1,455
2330 - Church maintenance	1,672	—	—	—	1,672	7,389
2331 - Cleaning	1,293	—	—	—	1,293	965
2340 - Upkeep of services	1,045	—	—	—	1,045	4,826
2350 - Upkeep of churchyard	—	—	—	—	—	—
2360 - Administration	1,531	—	—	—	1,531	4,402
2370 - Visiting speakers / locums	—	—	—	—	—	—
2401 - Church running - electric	3,636	—	—	—	3,636	6,465
2410 - Church running - gas	—	—	—	—	—	—
2420 - Church running - water	593	—	—	—	593	970
2430 - Church running - oil	—	—	—	—	—	—
2440 - Church running - heating and lighting	—	—	—	—	—	—
2501 - Magazine expenses	—	—	—	—	—	15
2502 - Publicity	—	—	—	—	—	95
2505 - Flowers	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2520 - Hall running - oil	—	—	—	—	—	—
2530 - Hall running - electricity	1,301	—	—	—	1,301	1,279
2540 - Hall running - gas	1,095	—	—	—	1,095	1,544
2550 - Hall running - insurance	—	—	—	—	—	—
2560 - Hall running - maintenance	2,871	—	—	—	2,871	1,478
2570 - Hall running - telephone	—	—	—	—	—	—
2580 - Hall running - water	—	—	—	—	—	—
2590 - Hall running - heating and lighting	—	—	—	—	—	—
2701 - Church major repairs - structure	3,176	—	—	—	3,176	6,756
2710 - Church major repairs - installation	2,000	—	—	—	2,000	—
2720 - Church interior and exterior decorating	—	—	—	—	—	—
2801 - Hall * major repairs - structure	—	—	—	—	—	—
2820 - Hall * major repairs - installation	—	—	—	—	—	—
2830 - Hall * interior and exterior decorating	—	—	—	—	—	—
2840 - Other PCC property upkeep	—	—	—	—	—	60
2901 - New building parsonage house	—	—	—	—	—	—
2910 - New building house for curate	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown



	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
2920 - New building Church	—	—	—	—	—	—
2930 - New building Hall	—	—	—	—	—	—
2935 - Kisizi Donation	—	—	—	—	—	550
<b>Charitable activities Sub-totals</b>	99,303	—	—	—	99,303	113,352
<b>Charitable activities Totals</b>	99,303	—	—	—	99,303	113,352
<b>Governance costs</b>						
<b>Governance costs</b>						
2601 - Governance costs examination/audit fee	—	—	—	—	—	—
2850 - Depreciation	—	—	—	—	—	—
<b>Governance costs Sub-totals</b>	—	—	—	—	—	—
<b>Governance costs Totals</b>	—	—	—	—	—	—
<b>Other resources used</b>						
<b>Other resources used</b>						
2010 - Organist fees	2,539	—	—	—	2,539	4,440
2940 - Bank Charges	303	—	—	—	303	303
<b>Other resources used Sub-totals</b>	2,842	—	—	—	2,842	4,743
<b>Other resources used Totals</b>	2,842	—	—	—	2,842	4,743
<b>Resources used Grand totals</b>	102,145	—	—	—	102,145	118,095

There may be minor discrepancies in the totals if the pence are not being shown

**St Saviour's Church Westcliff - 1132331**  
**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
<b>Incoming resources</b>					
Incoming resources from generated funds					
Voluntary income	50,584	—	—	50,584	64,205
Activities for generating funds	10,918	—	—	10,918	33,623
Investment income	8,463	—	—	8,463	5,060
Incoming resources from charitable activities	439	—	—	439	3,318
Other incoming resources	—	—	—	—	—
<b>Total incoming resources</b>	<b>70,405</b>	<b>—</b>	<b>—</b>	<b>70,405</b>	<b>106,207</b>
<b>Resources used</b>					
Cost of generating funds					
Cost of generating voluntary income	—	—	—	—	—
Charitable activities	99,303	—	—	99,303	113,352
Governance costs	—	—	—	—	—
Other resources used	2,842	—	—	2,842	4,743
<b>Total resources used</b>	<b>102,145</b>	<b>—</b>	<b>—</b>	<b>102,145</b>	<b>118,095</b>
<b>Net incoming / outgoing resources before transfer</b>	<b>(31,740)</b>	<b>—</b>	<b>—</b>	<b>(31,740)</b>	<b>(11,887)</b>
<b>Transfers</b>					
Gross transfers between funds - in	37,208	794	—	38,002	36,392
Gross transfers between funds - out	(34,052)	(3,950)	—	(38,002)	(36,392)
<b>Net incoming / outgoing before other gains / losses</b>	<b>(28,584)</b>	<b>(3,155)</b>	<b>—</b>	<b>(31,740)</b>	<b>(11,887)</b>
<b>Other recognised gains / losses</b>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(28,584)</b>	<b>(3,155)</b>	<b>—</b>	<b>(31,740)</b>	<b>(11,887)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>149,943</b>	<b>67,090</b>	<b>—</b>	<b>217,033</b>	<b>228,921</b>
<b>Total funds carried forward</b>	<b>121,358</b>	<b>63,934</b>	<b>—</b>	<b>185,293</b>	<b>217,033</b>

There may be minor discrepancies in the totals if the pence are not being shown



## **Independent Examiner's Report**

### **To the Parochial church Council of St Saviour's Church**

#### **Westcliff-on-Sea**

This report on the financial statements of St Saviour's PCC, Westcliff for the year ended 31<sup>st</sup> December 2020, which are set out in the attached Notes to the Accounts, Statement of Financial Activities and Balance Sheet, is in respect of an examination carried out in accordance with section 145 of the Charities Act 2011 ("the Act").

#### **Respective responsibilities of the Trustees and the examiner**

As Trustees of the Charity you are responsible for the preparation of the financial statements, you consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the Act
- Follow procedures laid down in the general directions given by the Charity Commission under section 145(5)(b) of the Act; and
- State whether particular matters have come to my attention.

#### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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.

#### **Emphasis of matter**

My examination and discussions with the Treasurer has highlighted that there is a provision for funds due to the church from Chelmsford Diocese in respect of the Ada Fergusson Legacy (WESSV01) in the amount of £6,950. This amount represents the accumulated income which has not been transferred to the stipend quota for a number of years. Chelmsford Diocese has not responded to clarify this position for some years and the value is now relatively high, should these funds ultimately not be due the funds available to the church would decrease by this amount.

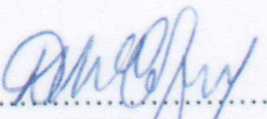
It has also come to light this week that there is a contradiction of information provided by Chelmsford Diocese which has called into question the accessibility of the Ada Fergusson Legacy (WESSV01), historically this has been accounted for and treated as a designated funds to which the Church has access, it has now been suggested that this fund is in fact an augmented fund to which the Church does not have access. The Diocese have been asked to evidence this position with no response to date. Should it transpire that this fund is not available to the Church it would reduce the funds available by £30,559.



**Independent examiner's statement**

In connection with my examination, with the exception of the emphasis of matter paragraphs above, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the Act; and
  - to prepare financial statements, which accord with the accounting records and comply with the requirements of the 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.

  
.....  
Danny McCartney

Date 14<sup>th</sup> April 2021

19 Magnolia Close, Canvey Island, Essex SS8 0GD

This concludes this year's reports.