

CHRIST CHURCH PCC
Weston-super-Mare
“Living God’s Love”

Annual Report

And Financial Statements

For the year ended 31 December 2020

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Registered Charity No. 1134074

Church Office: 16 Montpelier, Weston-super-Mare, N Somerset, BS23 2RH

**CHRIST CHURCH PCC WESTON-SUPER-MARE
TRUSTEES REPORT FOR YEAR ENDED 31 DECEMBER 2020**

GOVERNANCE & MAINTENANCE

The activities of the Church are governed by the Parochial Church Council Measures (1956) as amended by the Church Representation Rules.

Christ Church has been serving this parish, in Weston-super-Mare, since 1855 and during that time has made significant contributions; not least the formation of our Voluntary Aided School, Christ Church Primary School and the formation of the town's largest charity, Weston Hospice Care. Christ Church is an Anglican Church and is staffed by a full time Vicar and Curate*, a family worker, five licensed readers, a musical director and a church administrator.

**Rebekah Clark left in April 2020; a new Curate, Larissa Trust, is to join Christ Church during summer 2021.*

The legal decision-making body is its Parochial Church Council (PCC), which is advised by a number of sub-committees and especially the two Church Wardens. The week to week management of the church is undertaken by a small team chaired by the Vicar who meet monthly. As a church it seeks to be relevant to those who choose to worship here and also those who live within the defined parish boundary, not forgetting those who are in contact from outside those boundaries.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the Vicar, Curate, Church Wardens, Treasurer, PCC Secretary and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our service are encouraged to register on the electoral roll and stand for election to the PCC.

New trustees are given the Charity Commission booklet for trustees and our Vicar writes them a letter setting out their responsibilities.

The church is responsible for all its financial affairs and conforms to the practice of making a contribution to the Diocese who cover all clergy stipend, pension and housing costs.

The PCC normally meets 6 times a year and there is an Annual Parochial Church Meeting for all those registered on the formal electoral roll of the Church. The PCC is comprised of twelve elected members, three ex-officio members, and two Deanery Synod representatives, making a total of seventeen. PCC Members, who are trustees of the charity are:

Rev T G Webber		Miss H Brydges ****
Rev R Clark***		Mr A Whitfield**
Mrs B Hall	(Churchwarden)	Mr D White (Treasurer)
Mr C Cole	(Churchwarden)*	Mrs J Milsom**
Mrs A Girling	(Churchwarden)**	Mr D Milsom
Dr J Birkett	(Deanery Synod)*& **	Mr D Crockett
Mr H Taylor	(Deanery Synod)*& **	Mr P Smith*
Mrs E Cole	(Deanery Synod)*	Mr R Coates
Mr A Boardman	(Secretary until April)*	Mrs R Sodzi**
Mrs V Fish	(Secretary from April)*&**	Mrs H Emery
Mr M Pilgrim		Mr M Jones*

*** Left April 2020

**** Left July 2020

*until 14 October 2020

**from 14 October 2020

(APCM originally arranged for 20 April 2020 was postponed until 14 October 2020 due to the Corona Virus pandemic. PCC members due to step down in April agreed to extend their term of office until October 2020)

The PCC is a registered charity No. 1134074. The full name is The Parochial Church Council of the Ecclesiastical Parish of Christ Church, Weston-super-Mare. The working name is Christ Church PCC, Weston-super-Mare.

The church address is 16 Montpelier, Weston-super-Mare, BS23 2RH. The contact address is Mrs Valerie Fish, 25 Addicott Road, Weston-super-Mare, BS23 3PY.

Employees

The Diocese of Bath and Wells is responsible for the stipends of the incumbent and curate, reimbursed by the church's annual Parish Share contribution. The paid staff include an Administrator (25 hours a week), Cleaners for the Spire Centre (5.5 hours a week (furloughed for a significant part of 2020)), a Musical Director (honorary) and a Family Ministry Co-ordinator (15 hours a week), all as part of church expenses.

Volunteers

The great majority of the work of the church is performed by our church congregation, who give their time and talents developing the ministries within our church. Volunteers cover every aspect of our church life, including preaching and leading, running groups, cleaning and flowers, maintenance, service preparation, music, catering and administration. With a church membership of about 160, a large proportion is actively engaged in supporting what is happening.

Objectives and Activities

We aim to become a congregation that is "**Living God's Love**". That is **love** received for ourselves and shown to others in caring, practical ways. But love that is empowered, sustained and directed by **God** who showed his love for us most of all in the cross of Jesus Christ. . .and that this love of God for us and His world is something that we grow in and are **living** out our daily lives. We're not there yet! But this is something we desire to become. We share these aims with our sister church, Emmanuel.

Our principal activities are to provide relevant all age opportunities for weekday and Sunday worship. In normal times this includes facilities for young people through our Youth Church. Most of our church services have been on-line since March 2020 due to restrictions as a result of the Corona Virus pandemic however, families are offered a Church at Home pack to go with the bible teaching from our Sunday Services, these packs include activities, etc for the younger members of our church family to complete and have been enthusiastically received. The online services have been well received and we aim to continue to make our worship (including Daily Prayers) accessible through our website. Unfortunately, our high quality pre-school has been suspended for a part of the year together with all of our face to face group meetings. However, due to the dedication of those who run some of our groups, some ministry and support has continued on-line such as through our parents and toddlers group and Craft and Chat. Home Groups have also moved on-line. We aim to care for each other and those in our community by pastoral visiting and

visiting residential and nursing homes. Although personal visits have not been practical due to 'Lockdown' telephone contact has been maintained.

Our aim will be to re-start all of our weekday opportunities for meeting together in groups for youth, children, men and ladies (Ladies Together, Home Crafts and Mens Group) as soon as it is safe to do so. We are actively involved in our Church school, both through school assemblies and the work of the Governors.

In all these objectives and activities the PCC are aware of their duty to provide services which are of benefit to the general public and have due regard to the Charity Commission guidance.

Achievements in 2020

For the year 2020, it will be no exaggeration to say that it has been a year like no other in the history of the church. The Coronavirus pandemic resulted in our church being closed on Mothering Sunday onwards. Since that date there have been times when the church has reopened for a limited "socially distant" Sunday worship involving a limited congregation. However, despite being separated from each other as a church family; this has not meant the work of the church has ground to a halt. Every Sunday an online pre recorded service was available on our website, at times being substituted by a "live stream" of actual congregational worship. Added to this, "Daily Prayers" (a 5 minute reflection of a bible verse with time for prayer) were available every day since March and have been widely used. The numbers accessing our Sunday worship have exceeded our normal congregational sizes. The relatively new technology of Zoom and the like has been used by the majority of life groups and some church groups eg craft and chat and the men's group. Also, a weekly bulletin "Connected" with news and articles for the parish has been delivered / emailed out to the church family.

As soon as the first "Lockdown" was announced the Weston churches used ROC, a coordinating body, to deliver help to those in our community. Christ Church became a hub church receiving calls from medical practices to offer practical help (shopping/ prescriptions) and befriending phone support to those who asked for it.

Sadly, many of our groups have had to close although Pre school has remained open more or less throughout the year. Contact between members has been maintained as much as possible.

Given how little warning there was of this pandemic, the church has done well using its website to maintain and develop Christian support and contact, to keep in touch with each other and to serve the needy in our community.

FINANCIAL REVIEW AND FUTURE DEVELOPMENTS

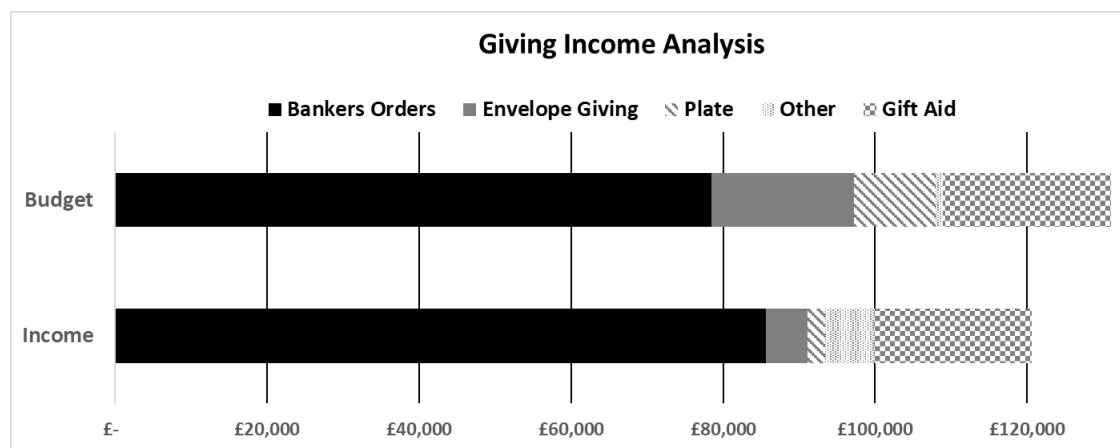
2020 was a challenging but rewarding year. With the coronavirus pandemic forcing the cessation of many church activities, at least in their traditional manner, and requiring quick adapting to new ways of doing church safely, it was clear that income could fall and some new costs arise. Many churches have really struggled to pay their way due to a massive loss of rental income but Christ Church was not in this position. The pre-school were able to continue to pay us rent throughout 2020. We took action to lower our automatic payments to the diocese of Bath & Wells for the Parish Share but each month we were still able to pay the full amount.

The church operates several different funds with the General Fund being used for the church's core purposes. The General Fund showed a £5,286 deficit in 2020. The fund started the year with a balance of £18,509 and closed with a balance of £12,998.

At each PCC meeting, the members see the General Fund accounts in this format:

	Year to date	Budget	% budget	Variance
Receipts				
Donations	6,475	1,000	648%	5,475
Grants	2,412			
Legacies				
Church Collections	93,479	107,927	87%	(14,447)
Tax Recovered	20,741	22,165	94%	(1,423)
Church Events Inc				
Fund Raising	192	2,550	8%	(2,358)
Baby & Toddler Group Income	746	2,400	31%	(1,654)
Church Activities Inc	4,108	3,500	117%	608
Investment Income	288	475	61%	(187)
Letting Income	10,092	10,688	94%	(596)
Parochial Fees Received	4,685	4,300	109%	385
Voluntary Receipts - Mission	1,004			
Reimbursements	862			
Total Receipts	145,085	155,004	94%	(9,919)

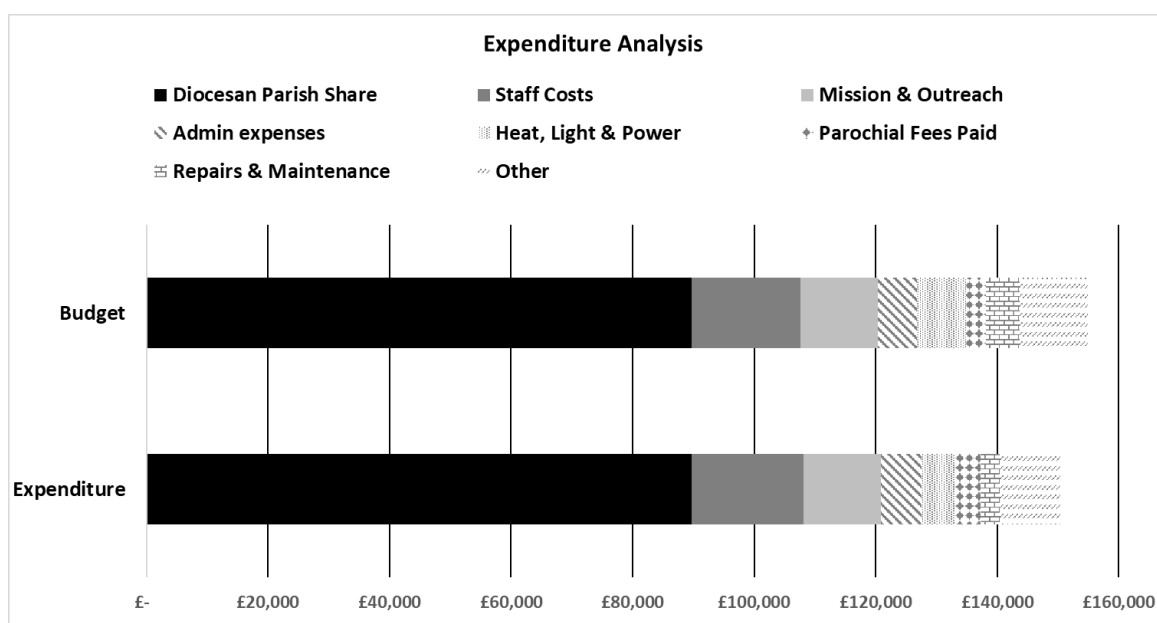
Our main income is donations. The chart below shows how methods of giving changed as a result of the suspension of services. Envelope and plate giving shrank as people helpfully moved their giving to bankers' orders. We also received some substantial one-off donations. Gift Aid for the period Oct – Dec 2020 will be claimed in 2021 leading to 2020's accounts showing gift aid covering three quarter years with the expectation that 2021's accounts will show gift aid covering five quarter years.



The Diocesan Parish Share accounts for 60% of our General Fund expenditure. This covers clergy stipend and housing together with all of the services supplied by Bath & Wells such as elements of Reader Training, safeguarding management and other support services.

Payments	Year to date	Budget	% budget	Variance
Mission & Outreach	12,689	12,689	100%	-
Family Youth Children Ministry	1,794	2,865	63%	(1,071)
Baby & Toddler Group Expenditure	752	2,250	33%	(1,498)
Church Activities Exp	3,064	1,000	306%	2,064
Church Service Expenses	1,159	1,400	83%	(241)
Church Events Exp	12			
Fund Raising Costs		250	0%	(250)
Heat, Light & Power	5,609	8,125	69%	(2,516)
Admin expenses	6,672	6,400	104%	272
Independent Examination Fee				
Repairs & Maintenance	3,184	5,500	58%	(2,316)
Parochial Fees Paid	4,070	3,250	125%	820
Staff Costs	18,439	17,954	103%	485
Clergy & Staff expenses	2,460	3,538	70%	(1,078)
Diocesan Parish Share	89,704	89,704	100%	-
Voluntary Payments - Mission	668			
Reimbursements / Sundry Payments	96			
Total Payments	150,372	154,925	97%	(4,553)
Net receipts / (Payments)	(5,287)	80		(5,367)

Repairs and maintenance was significantly under budget as no major projects were needed in 2020. The large amounts for Church Activities income and expenditure reflect the amount of shopping done for members of our church and local community due to lockdown. Just under £2,500 worth of shopping was undertaken for the community. Admin expenses include the £1,747 spent on our web presence which includes the licences and kit that were needed to start recording and streaming our services. That was over £1,700, against a budget of £60 for web presence! It's one indication of the impact of the lockdown on budgets and finances.



Mission and outreach expenditure matched the budget set which was 10% of giving income from the previous year and in 2020 was as follows:

Christians Against Poverty	£ 2,919
Andy Page	£ 2,400
Interserve: L in Asia	£ 2,350
Wycliffe: The Morrisseys	£ 1,350
The Potters / PAGASA	£ 1,110
Uprising Europe	£ 600
CPAS Camp	£ 500
Family, Youth & Children Ministry	£ 459
CITA	£ 360
Locking Deanery	£ 300
Operation Christmas Child (Shoeboxes)	£ 147
ROC (Redeeming Our Communities) WsM	£ 100
JaM Club	£ 52
Alpha Course	£ 24
Holiday Club	£ 18

Outside of the General Fund, the next most used funds are Family Ministry & Youth Work. Its restricted income was £8,642 from donations and expenditure was £9,464. By the end of the year there was a regular monthly income that matched Nicky's costs.

Christ Church Other Fund Accounts 2020		
Receipts	Restricted Funds	Designated Funds
Donations	8,295	
Tax Recovered	1,916	
Church Events Inc	10,281	
Baby & Toddler Group Income	85	
Investment Income	226	
Voluntary Receipts - Mission	1,105	
Reimbursements	1,632	
Total Receipts	23,540	
Payments		
Mission & Outreach	73	214
Church Events Exp	10,451	
Repairs & Maintenance	474	1,360
Staff Costs	9,464	
Voluntary Payments - Mission	2,266	
Reimbursements / Sundry Payments	1,696	
Total Payments	24,424	1,574
Net receipts / (Payments)	(884)	(1,574)

The restricted income and expenditure accounts show Church Events income and subsequent refunds for the cancelled Spring Harvest at just over £10,000.

There was no designated fund income in 2020 and designated expenditure was limited to Alpha Course and clearance work behind the Spire Centre.

The overall situation with funds in 2020 can be shown as follows:

Fund	Type	Balance at start of year	Income	Expenditure	Net	Balance at end
Heating & Lighting	Designated	15,000	-	-	-	15,000
General Maintenance (R)	Restricted	13,916	-	474	(474)	13,442
General fund	Unrestricted	18,509	145,085	150,596	(5,511)	12,999
Legacies	Designated	12,180	-	-	-	12,180
Care Fund	Restricted	3,284	1,033	449	585	3,869
- Greville Investments (Care Fund)	Restricted	7,742			-	7,742
Maintenance (D)	Designated	4,141	-	1,360	(1,360)	2,781
Family Ministry	Restricted	1,214	7,334	6,594	740	1,953
Family Ministry & Youth Worker	Restricted	750	110	-	110	860
Youth Worker	Restricted	2,133	1,198	2,870	(1,672)	461
Energize	Restricted	-	58	-	58	58
Spring Harvest	Restricted	485	10,006	10,451	(445)	40
Active Mens Group	Restricted	30	73	73	-	30
South Africa trip	Restricted	50	1,639	1,689	(50)	-
Alpha	Designated	-	214	214	-	-
Christian Aid (Big Brekkie)	Restricted	-	129	129	-	-
Bekah Clarke Gift	Restricted	-	776	776	-	-
Hayley Brydges Gift	Restricted	-	920	920	-	-
House Party Away	Restricted	(275)	275	-	275	-
		79,160	168,849	176,594	(7,745)	71,415

As our overall incoming resources were under £250,000 we have remained with receipts & payments accounts. There was a net decrease in overall funds this year of £7,744. There was a decrease in unrestricted funds of £6,870 and a decrease in restricted funds of £873. At 31 December 2020 there is a balance of unrestricted reserves of £42,959 and of restricted reserves of £28,455.

As Treasurer, David White has kept the PCC members fully informed during the past year, with copies of actual against budget figures sent out ready for each meeting, when there is opportunity to explain, analyse and discuss. At the beginning of the year David & Tom drew up a draft budget which was presented to the PCC in January for discussion, amendment and ratification. The minutes of each meeting are posted at the back of church for the congregation to read and the Treasurer is happy to discuss any issues that may arise.

The PCC has been able to meet all of its financial commitments in 2020. The family ministry worker continues to be funded by restricted donations and regular pledges and it has been encouraging to see these grow to a point where Nicky's salary is now covered each month. Early in 2020, before the pandemic, the PCC agreed to employ an additional worker to work with families and youth but this has been put on hold.

There is £15,000 in the heating and lighting fund for future heating replacement included in unrestricted funds. There are also maintenance funds with a balance of £16,222 at 31 December 2020.

Also included in unrestricted funds is the legacies fund with a balance of £12,180 at 31 December 2020. The PCC can agree how the legacies reserve is to be spent. In 2021 it may be used to absorb the planned General Fund deficit.

For 2021 the PCC has set a budget with a deficit of £14,242. We have budgeted church collections (inc. bankers orders and envelopes etc) income to be £94,875, 1% up on 2020's actual figures but this is 12% below 2020's budget. We are not expecting to receive grants in 2021; we have budgeted one-off donations at £1,720 and do not expect to receive any income from the Toddlers group. This reduces budgeted income to £136,691. We have set budgeted expenditure to be 1% up on 2020's actual at £150,933. This includes the costs associated with our new curate starting later in the year and mission giving being set at 10% of last year's overall giving income. The Family Youth Children Ministry budget has increased, as has the energy budget.

In the last quarter of 2020 Dave Wilkes stepped down as Gift Aid Administrator. We are very grateful for the work that he did in processing the quarterly claims. This work will now be done by Jane Milsom. To provide cover for David White as Treasurer, Wendy Taylor kindly agreed to learn some of the treasurer tasks and is currently assisting with some of the regular treasurer duties.

RESERVES

It is PCC policy to try to maintain a balance on free reserves which equates to at least three months unrestricted payments. This is equivalent to £37,593. It is held to smooth out fluctuations in cash flow and to meet emergencies. The balance of the free reserves at the year-end was £42,959 which is higher than this target. Balances on restricted funds are held for various purposes and there are sufficient funds in these to meet their current restricted costs.

signed by 2 members of the PCC on behalf of
all members of the PCC

V. A. Fish, PCC Secretary
Valerie Anne Fish
15th March 2021

Tou Webster, PCC Chair
THORAS GE WEBBER
15th March 2021.

Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations and legacies	122,561		11,109		133,671	133,424
Income from charitable activities	9,730		12,204		21,935	29,677
Other trading activities	10,091				10,091	10,984
Investments	288		225		513	696
Other income	2,412				2,412	19,032
Total receipts	145,085		23,540		168,625	193,815
Payments						
Raising funds						250
Expenditure on charitable activities	150,443	1,574	24,423		176,441	199,232
Other expenditure	96				96	188
Total payments	150,539	1,574	24,423		176,537	199,671
Excess of receipts over payments before transfer	(5,454)	(1,574)	(883)		(7,912)	(5,855)
Transfers						
Gross transfers between funds - in		214	10		224	
Gross transfers between funds - out	(224)				(224)	
Excess of receipts over payments before other gains / losses	(5,678)	(1,360)	(873)		(7,912)	(5,855)
Net movement in funds	(5,678)	(1,360)	(873)		(7,912)	(5,855)
All assets at 01 January 2020	18,509	31,321	29,329		79,160	85,016
All assets at 31 December 2020	12,830	29,961	28,455		71,247	79,160
Represented by						
Unrestricted						
General fund	12,830				12,830	18,509
Designated						
Alpha						
Heating & Lighting		15,000			15,000	15,000
Legacies		12,180			12,180	12,180
Maintenance (D)		2,780			2,780	4,140
Restricted						
Active Mens Group			30		30	30
Bekah Clarke Gift						
Care Fund			11,610		11,610	11,026
Energize			58		58	
Family Ministry			1,953		1,953	1,213
Family Ministry & Youth Worker			860		860	750
General Maintenance (R)			13,442		13,442	13,916
Hayley Brydges Gift						
House Party Away						(275)
R-Christian Aid						50
South Africa trip						485
Spring Harvest			40		40	
Youth Worker			461		461	2,133

Balance sheet

	Total funds	Prior year funds
Current assets		
Investments	7,741	7,741
Cash at bank and in hand	63,673	71,418
	71,415	79,160
Liabilities		
Creditors: Amounts falling due in one year	168	
	168	
Net current assets less current liabilities	71,247	79,160
Total assets less current liabilities	71,247	79,160
Total net assets less liabilities	71,247	79,160
Represented by		
Unrestricted		
General fund	12,830	18,509
Designated		
Heating & Lighting	15,000	15,000
Legacies	12,180	12,180
Maintenance (D) Alpha	2,780	4,140
Restricted		
R-Christian Aid		
House Party Away		(275)
South Africa trip		50
Spring Harvest	40	485
Youth Worker	461	2,133
Hayley Brydges Gift		
Active Mens Group	30	30
Bekah Clarke Gift		
Care Fund	11,610	11,026
Energize	58	
Family Ministry	1,953	1,213
Family Ministry & Youth Worker	860	750
General Maintenance (R)	13,442	13,916
Funds of the church	71,247	79,160

Statement of assets and liabilities

		Balance	Previous balance
Cash at bank and in hand			
CA: NWB Current Account - Asset			
General fund	Unrestricted	4,236	5,746
Maintenance (D)	Designated		1,360
Active Mens Group	Restricted		30
Care Fund	Restricted	4	
Energize	Restricted	58	
Family Ministry	Restricted	1,360	19
Family Ministry & Youth Worker	Restricted	110	
House Party Away	Restricted		(275)
South Africa trip	Restricted		50
Spring Harvest	Restricted		485
Youth Worker	Restricted	195	(33)
		5,963	7,382
CAT: Catering Petty Cash - Asset			
General fund	Unrestricted	166	
		166	
DEP: CBF Church of England Deposit Fund - Asset			
General fund	Unrestricted	8,434	12,340
Heating & Lighting	Designated	15,000	15,000
Legacies	Designated	12,180	12,180
Maintenance (D)	Designated	2,781	2,781
Active Mens Group	Restricted	30	
Care Fund	Restricted	(83)	
Family Ministry	Restricted	594	1,195
Family Ministry & Youth Worker	Restricted	750	750
General Maintenance (R)	Restricted	13,442	13,916
Spring Harvest	Restricted	40	
Youth Worker	Restricted	266	2,166
		53,435	60,329
NWCF: NWB Reserve - Care Fund - Asset			
Care Fund	Restricted	3,998	3,284
		3,998	3,284
PC: Office Petty Cash - Asset			
General fund	Unrestricted	163	99
Care Fund	Restricted	(50)	
		113	99
TPC: Toddlers Petty Cash - Asset			
General fund	Unrestricted		324
			324
Cash at bank and in hand		63,674	71,418

Investments

GCMR: Greville Charity - Mission Room & Relief - Asset

Care Fund	Restricted	3,854	3,854
		<u>3,854</u>	<u>3,854</u>

GCPW: Greville Charity - Poor Women - Asset

Care Fund	Restricted	3,888	3,888
		<u>3,888</u>	<u>3,888</u>

Investments	7,742	7,742
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Creditors: Amounts falling due in one year

Z04: Accounts Payable - Liability

General fund	Unrestricted	168	
		<u>168</u>	

Creditors: Amounts falling due in one year	168	
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Grand Total	71,247	79,160
	<u><u>71,247</u></u>	<u><u>79,160</u></u>



**Report to the trustees/
members of**

Christ Church PCC Weston-super-Mare

**On accounts for the
year ended**

31 December 2020

Charity no (if any)

1134074

Set out on pages

1 to 13

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2019.

**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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's
statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination 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 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.

Signed:

Date:

15 March 2021

Name:

Mr. Mark R Sommers

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

FCA – Institute of Chartered Accountants in England & Wales

Address:

31 Blue Water Drive, Elborough, Weston-super-Mare BS24 8PF