

All Saints' Church Breadsall



**Report and Financial Statements
Year ended 31st December 2019**

Contents	Page
Administrative Information	3
Structure and governance	4
Aims and Objectives	4
Rector's Report	5
Church Wardens Report	6
Care of buildings and churchyard	8
Financial Review	9
Reserves	10
Investments	10
Report of the Independent Examiner	11
Analysis of Receipts and Payments	12
Statement of Assets and Liabilities	14

All Saints' Church Breadsall

Administrative Information

All Saints' Church is located on Moor Road, Breadsall, Derby DE21 5LA. It is part of the Diocese of Derby within the Church of England. The Parochial Church Council of Breadsall (PCC) can be contacted via the Churchwardens: Mrs Dorreen Milner,

Members who have served on the PCC during 2019 are:

Licenced Clergy *Rev Kate Plant* (from May 2019)

Church Wardens Dorreen Milner
Jacqui Eastwood

Deanery Synod Fran Monahan
Chris Prior
Jane Williams
Dorreen Milner

Elected Members Val Stobbs (until April 2019)
Michael Dean
Matthew Crawford
Pat Lunn
Sylvia Clark
Geoffrey Pullan
Lindsey Williams
Adrian Miller
Fred Pearson
Heather Prior (from April 2019)

PCC Secretary vacancy

Vice Chair Lizzie Paish

Safeguarding Officer vacancy

All Saints' Church Breadsall

Structure and governance

The PCC has the responsibility, in co-operation with the Clergy licenced to the Parish, for the mission of All Saints' Church. The PCC also has the responsibility for the maintenance of the Church buildings, the Church Yard and the Church Car Park.

The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure. The PCC is excepted by order from registering with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All those attending church services are encouraged to register on the Electoral Roll and welcomed if they wish to stand for election to the PCC.

The PCC has the right to appoint two Trustees to the Breadsall Church Heritage Trust. This is an independent Charity established by an initiative of the PCC in October 1996.

Aims and Objectives

The principle aim of the PCC is to co-operate in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

This is achieved by a number of important on-going objectives:

- Providing a varied range of services of worship suitable for all ages
- Developing a knowledge and understanding of our faith
- Providing pastoral care for those in difficulties within the parish
- Providing the occasional services of marriage and funerals
- Maintaining contacts with those within reach of the church who are not church members
- Helping young people to develop in our faith
- Ensuring the church buildings and their environs are maintained in an appropriate condition
- Keeping all those involved in church activities, safe and secure
- Supporting mission and ministry, and the alleviation of hardship both locally and abroad

The PCC is aware of the guidance of the Charity Commission on public benefit and have regard for it in its deliberations. The PCC believes that public benefit is provided by:

- ❖ Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers.
- ❖ Promoting Christian values, and service by members of the Church in and to the community, to the benefit of individuals and society as a whole.

Deanery Synod

Four members of the PCC sit on the deanery synod. This enable the church to engage with the wider church in the area and to share matters of concern. Breadsall is in Derby Deanery.

Representatives have attended several meetings during the year and have discussed matters such as:

- responding to the new house building in the Derby area
- mental wellbeing
- Pioneer ministry

All Saints, Breadsall - Rector's Report 2019

After 8 and a half months in post I feel the best way to use this report is to give my initial observations of life at All Saint's Church.

The church is a place where a lot happens – almost in spite of the vicar! A lot happens and the quality of what happens is high. There is a feeling of warmth and welcome at each service, which is very precious and due not only to newcomers on the door (though they are key). There is perhaps a lack of connection between different aspects of the life of the church which is not necessarily a bad thing but should be watched. And there are parts of our community that we have not yet found ways of serving.

The Church has a strong relationship with the local school with several members of the congregation on the Governors and a rota for regular input into collective worship. The Church's provision for children and families during the week is also strong. Minnows, funky fish and YPIG form a solid base of connection, service and Funky Fish in particular offers Christian education of rare quality. One of the highlights of my first year would be dropping into Funky fish and finding them learning with much fun about Josiah's reforms! Not something most of us know much about. A second would be being part of the YPIG Peak district weekend, which I was able to attend for a day. The good relationships between the young people, their openness in discussion and so on was great. The All Age service congregation is testimony to the Church's commitment to welcoming our newest generation.

However although hard working volunteers ensure that Sunday school provision is made for most of the rest of the month it is rare to see members of the first Sunday's congregation on other days. And there are members of the normal congregation that do not attend on the first Sunday. One of the example's of disconnect.

The choir, led magnificently by Dana, is of a high quality and lifts our worship wonderfully. I think almost my best moment all year was at midnight mass when they led part of our prayers.

A beautiful performance of Evensong is enjoyed by those who come, as is the Taize worship, which opens up another meditative vein in the church's life. An evening of gentle learning and conversation provided at Café Church alongside other opportunities for further exploration of faith (an enquirers course and Advent study group for the 3 parishes) should give a good base for growing and deepening discipleship. I believe these, though attended by only a few, feed into the wider spirituality of the church family at some level but I would like to see that connection become a little more overt. It is – from the outside- as if there are little rich pockets that sit alongside one another. However Breadsall church does recognise that different people appreciate different spaces in which to meet God and provides those spaces.

The 8 o'clock congregation is an important though very distinct part of the Church family and it is good that there is representation of that congregation on our PCC. Some overlap between that congregation and Evensong has been good, as well as occasional services such as Ascension and Ash Wednesday.

The quiet work of a few sacristans often can go unnoticed but their reliability and the care with which they support and enable worship is a strong undercurrent in the church.

Connection with the wider community in some ways is very strong. The big Remembrance service, its quieter but profound sister service at All Souls, and the extraordinary tradition of Christingle that is so well supported – all suggest a wider community that knows where to go for important moments. The Craft day (and I hope that in the future we will be able to build upon that or something similar) also offered a well thought out welcome and opportunity for community building. Undoubtedly the wonderful bells at All Saints

All Saints' Church Breadsall

communicate strongly also with our community! The subliminal messaging of bells should never be underestimated.

IN the future it seems to me that one task will be to strengthen the connection with the village community. So that we can be looked to as a partner ready and willing to help at moments such as the floods or the Gala. Given the demographic of the village I know that thought has been given to how we might better serve the older members of our community. Much of the thinking around the re-ordering has been with this in mind I understand. It may be that there are things we can do ahead of that.

The excellent church wardens and the three readers have led the church brilliantly during the interregnum it seems to me. The PCC has loyal and committed members and the most thorough Health and safety group I have ever come across. Not having a Safeguarding officer however is not an ok position to be in. As a new PCC forms, a shift in the shape of governance may be advisable. Whereby the PCC, with an agreed fixed agenda is followed by a smaller task group or standing committee, whose roll it is to see that what has been agreed by the PCC, is done.

Behind all this there is also a commitment to pray for one another – I think a few people undertaking this intentionally on behalf of us all, and I believe that the high level of care and service that exists between members of the congregation is rooted in that prayer.

2020 has challenged us all but it has been good to look back and see the riches of the year before. I believe the faith that exists in All Saints is strong – the Gospel burns brightly in many lives. Some of the ways we might serve God in the future will emerge organically – the spirit moving as she will! Some we will need to plan -The spirit organising! May God's hand be upon our endeavours.

Church Wardens Report

The Churchwardens started 2019 still in Interregnum but eagerly anticipating the arrival, in May, of our newly appointed Rector – Revd. Kate Plant. Our prayers had been answered! It was a busy start to the year as we all had to continue planning our services and activities as well as preparing for Kate's arrival. We wish to thank everyone for the support and guidance we received as Churchwardens we could not have fulfilled our role during the Interregnum without the love and prayers you all gave so generously. Just a few words, of some of the support given, from the Readers, Jane, Fran and Chris with Revd's Sheena Barby, Adam Dickens and Neil Broadbent taking the Eucharists, they led our 8.00am and 10.15am services. PCC members involving themselves in so many aspects of our Church life including secretary, Lizzie and treasurer, Chris P. Our Verger, Pat and Sacristan Mavis; our music maker, Dana and the choir; bell-ringers with Fred; all the work with children and young people; side persons, weddings, baptisms, health and safety, the list is endless the names too numerous to list you all, thank you for your kindness, generosity of spirit and love. We survived!!

We, as Churchwardens, took ourselves on several courses to give us more knowledge of the 'job' and enabling us to give more to Church life from prayers to fund raising!

We knew when Kate was appointed that she would have three Churches 'under her wing', so Cw's from Breadsall, Morley and Smalley decided to get to know each other, how our Church life would change and what we could do to support this. It was started by a joint get together at Morley Hayes, a 'getting to know you', then our Readers arranged a Lent course, the same content but on different evenings one in Morley and one in Breadsall. It was so uplifting to know the other Churches felt as we did, were we going to get on how would it work out. We could not do much as it would be up to the Rector but at least we had made a start.

May came round very quickly, we were busy with Morley and Smalley making arrangements for the Licensing service. This took place at an evening service at Smalley Church with a welcome supper in the Church hall. All ages attended even from primary school age.

The Archdeacon's Visitation for 2019 was held in June at All Saints with the Venerable Dr Christopher Cunliffe presiding and later in the year, in September, another highlight was at the Cathedral when two of our Church members received the Bishop's Badge for their dedication to the Church and the community, Pat Lunn and Chris Prior.

Friends of Breadsall Church held a Patronal Festival in November and though we had not had time to do much fund raising we managed to hold a Craft Day in Church which proved very popular so we hope to hold a larger event next year.

Time passed swiftly, we were settling in with our 'new' Rector (living in the Breadsall Rectory) and worshipping with Morley and Smalley Churches in joint services. We thank God for his care and compassion for us, showing us the way to love and share with others His wonderful gifts.

We were very sad when one of our '8'oclock' Eucharist members died (we are always sad when this happens) but Jean Sibson's family have had the stained glass window cleaned in her memory and are hoping over the next months to have all of the Church windows cleaned. The only problem is it will show the cobwebs up, there are always cobwebs even when a small team had scaffolding up and did a major clean the spiders hid and then returned. Thank you for the hard work this entailed.

Dorreen Milner and Jacqui Eastwood
Churchwardens 2019

Care of buildings and churchyard

There was, of course, other Church matters to oversee, the Church Fabric. Looking at the Quinquennial Inspection report of 2016 it appears we have carried out most if not all of the work reported needing attention : the urgent work, work for the following next twelve months and work to be done over the next four years. The annual maintenance has been carried out and with grateful thanks to Adrian Lunn for his continuing work on the general maintenance, inside and outside the Church much money has been saved. The next inspection is in 2021. The only matter not resolved to date is the work on providing disabled access. This has proved a much larger task than first thought, but thanks to Jane Williams and her small working group we are moving forward and hopefully next year it will be completed. One urgent matter the Health and Safety group, under the guidance of Lindsey Williams, brought to our attention was the main path through the Churchyard. It was very unstable and so it was agreed from the South porch to the gate off Moorway the path would be re-surfaced and the path from the South porch to the main gate be resurfaced after completion of the work in the South porch.

The Churchyard has continued to be maintained by the ' pay-back team ' supervised by Pete, the path problem addressed and preparations for a second Memorial Garden is taking place. Several of our members and other parishioners have helped to look after the various planters around and the flower beds for which we are very grateful.

This concludes our report on All Saints Church for 2019. Again our renewed thanks to you all for your continuing love and prayers, we praise and thank God for allowing us to be stewards of such a beautiful Church and Churchyard.

Financial review

Total receipts on unrestricted funds were £79630, of which £27191 was unrestricted planned voluntary donations and a further £7882 was from Gift Aid. Some more donors have switched to using the Parish Giving Scheme which is being promoted across the Diocese. There was a significant legacy of £38500 received during the year, with additional sums to be received during 2020. In addition, a VAT reclaim was made on repairs to the tower from 2018. This resulted in a sum of £6056 being received. Excluding the legacy and VAT, overall giving was significantly lower than the previous year.

Fees received from weddings and funerals decreased slightly in the year. The DBF investments had a slightly lower performance during the year, resulting in an decrease in the dividend income.

The amount of money paid to the Diocese for the provision of clergy (previously known as Parish Share, now designated 'Common Fund) was reassessed a couple of years ago. Breadsall was considered to be capable of contributing an increased amount, totalling around 40%. In order to smooth the change, this was to be phased in over 3 years. The impact in 2019 was an increase from £ 29669 to £32629. The increase for 2020 is much more modest at £32695.

Expenditure on running of the church has had to be kept under control. The continued use of the Community Payback team has kept the cost of churchyard maintenance down. The path in the churchyard was relaid in part at a cost of £7700. The fixed price contracts for gas and electricity expired during the year. The church has now joined the energy basket negotiated by the Parish Buying Group on behalf of many hundreds of churches. This has kept the increase in costs to a minimal level.

The investments revalued last year have have appreciated in value during the year. The increase is £15000. Together with the legacy received, the resources available to the PCC have increased by almost £50000. However, if the revaluation, one-off VAT reclaim and legacy are removed there is a resulting deficit of around £9500. This represents the underlying shortage in income compared with expenditure as we cannot rely on legacies and investment revaluations to run the activities of the PCC. As a treasurer, I have to advise that this level of deficit is unsustainable and steps to increase the level of income are urgently required.

The investment noted above has been considered as providing for a source of income for the PCC. As such, it has not been included in the calculation regarding reserves. This will continue to be the case unless some of the funds will be needed to carry out some of the work being evaluated for the building (provision of disabled toilets).

Reserves

The Organ Fund has not changed during the year and the Flower Fund has reduced as fewer members are providing flowers for use in church and the wardens are consuming the previous surplus.

The PCC has an established policy of maintaining a reserve of unrestricted funds of no more than 'ten months' of total receipts. Reserves have reduced during the year, and are now below this level. With the work for level access and provision of disabled toilets expected in 2019, the reserves are expected to be reduced even further and the PCC will need to consider methods to replenish them in future years.

Investments

The PCC continues to invest reserves to maximise both income and capital growth from these resources. However, the PCC attempts to minimise the risk to the funds by investing in low risk funds. Accordingly, excess funds have been invested with the Central Board of Finance (CBF) Church of England Funds. The rates offered by the CBF Church of England Deposit Fund are currently disappointing, but to find more competitive rates which are totally secure is difficult. The Church of England Investment Fund has an encouraging long-term performance record and has maintained dividends. The balance between current, deposit and investment account is regularly reviewed. Capital growth in 2019 was about average and is now reflected in the financial statements. Interest rates continue to be depressed and the value of the investments remains a concern.

Rev K Plant

On behalf of the PCC of Breadsall

Independent examiner's report to the Parochial Church Council of Breadsall

I report on the accounts of the PCC for the year ended 31st December 2019 which are set out on pages 13 to 15.

Respective responsibilities of Trustees and Independent Examiner

The church's trustees are responsible for the preparation of the accounts. The church'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;
- to follow the procedures laid down in the General Directions given by the Charity Commission Section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission.

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 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 statements below.

Independent examiner's statement

In connection with my examination, 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 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 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.

PCC of BREADSALL

Analysis of income and expenditure
Selected period: 01 January 2019 to 31 December 2019

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
Donations and legacies						
0101 - Gift Aid - Bank	3,596.00	—	—	—	3,596.00	4,501.00
0110 - Gift Aid - Envelopes	6,278.60	—	—	—	6,278.60	7,145.87
0120 - Giving via Parish Giving Scheme	6,358.56	—	—	—	6,358.56	4,500.00
0201 - Other planned giving	2,779.00	—	—	—	2,779.00	1,855.00
0301 - Loose plate collections	2,530.43	—	—	—	2,530.43	3,107.15
0310 - Donations Goodbox	75.00	—	—	—	75.00	—
0501 - One-off Gift Aid gifts	1,339.45	—	—	—	1,339.45	6,669.86
0502 - Yellow Envelopes Gift Aided	1,652.83	—	—	—	1,652.83	2,047.39
0550 - Donations appeals etc	2,146.89	510.00	—	—	2,656.89	26,581.20
0601 - Tax recoverable on Gift Aid	6,292.36	—	—	—	6,292.36	5,964.66
0611 - Parish Giving Scheme Tax Refund	1,589.64	—	—	—	1,589.64	1,125.00
0701 - Legacies	38,500.00	—	—	—	38,500.00	2,000.00
08A1 - Non-recurring one-off grants	6,056.00	—	—	—	6,056.00	2,605.90
Donations and legacies Totals	79,194.76	510.00	—	—	79,704.76	68,103.03
Income from charitable activities						
1101 - Fees for weddings and funerals	4,514.00	—	—	—	4,514.00	5,717.00
1220 - Bookstall sales - fund raising	4.00	—	—	—	4.00	—
1260 - Parish magazine sales	67.80	—	—	—	67.80	77.80
Income from charitable activities Totals	4,585.80	—	—	—	4,585.80	5,794.80
Other trading activities						
0901 - Other funds generated	2,389.01	—	—	—	2,389.01	2,927.80
Other trading activities Totals	2,389.01	—	—	—	2,389.01	2,927.80
Investments						
1001 - Dividends	2,736.70	—	—	—	2,736.70	2,669.41
1020 - Bank and building society interest	173.21	—	—	—	173.21	131.93
Investments Totals	2,909.91	—	—	—	2,909.91	2,801.34
Income and endowments Grand totals	89,079.48	510.00	—	—	89,589.48	79,626.97
Expenditure						
Raising funds						
1720 - Costs of stewardship campaign	150.04	—	—	—	150.04	82.57
1750 - Credit Card fees	5.35	—	—	—	5.35	—
Raising funds Totals	155.39	—	—	—	155.39	82.57

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure on charitable activities						
1730 - Costs of fetes & other events	20.00	—	—	—	20.00	50.00
1801 - Giving to missionary societies	300.00	—	—	—	300.00	400.00
1830 - Giving - relief and development agencies	600.00	—	—	—	600.00	500.00
1850 - Home mission	600.00	—	—	—	600.00	500.00
1870 - Secular charities	—	—	—	—	—	200.00
1901 - Stipends quota	—	—	—	—	—	29,669.04
1910 - Ministry parish share etc	32,628.96	—	—	—	32,628.96	—
2001 - Assistant staff costs	1,955.30	—	—	—	1,955.30	1,800.00
2101 - Working expenses of incumbent	190.00	—	—	—	190.00	84.40
2150 - Vicar's telephone	30.00	—	—	—	30.00	—
2170 - Education	156.53	318.00	—	—	474.53	198.25
2201 - Parish training and mission	170.40	255.00	—	—	425.40	512.00
2301 - Church running - insurance	2,349.89	—	—	—	2,349.89	2,301.15
2320 - Organ / piano tuning	794.93	—	—	—	794.93	476.93
2330 - Church maintenance	1,295.32	—	—	—	1,295.32	2,273.79
2331 - Cleaning	81.49	—	—	—	81.49	59.24
2340 - Upkeep of services	881.77	162.00	—	—	1,043.77	1,842.28
2350 - Upkeep of churchyard	7,826.07	—	—	—	7,826.07	1,108.58
2360 - Administration	469.91	—	—	—	469.91	800.97
2370 - Visiting speakers / locums	954.40	—	—	—	954.40	3,519.00
2401 - Church running - electric	562.51	—	—	—	562.51	610.30
2410 - Church running - gas	1,863.91	—	—	—	1,863.91	1,880.52
2420 - Church running - water	64.24	—	—	—	64.24	56.12
2501 - Magazine expenses	410.60	—	—	—	410.60	—
2502 - Newsletter printing	441.80	—	—	—	441.80	767.15
2701 - Church major repairs - structure	—	—	—	—	—	41,481.44
2710 - Church major repairs - installation	—	—	474.00	—	474.00	3,396.57
Expenditure on charitable activities Totals	54,648.03	735.00	474.00	—	55,857.03	94,487.73
Expenditure Grand totals	54,803.42	735.00	474.00	—	56,012.42	94,570.30

PCC of BREADSALL

Balance sheet (Church of England)

As at: 31 December 2019

	As at 31/12/2019	As at 31/12/2018
	£	£
Fixed assets		
Investments	94,149.23	79,122.46
	<u>94,149.23</u>	<u>79,122.46</u>
Current assets		
Cash at bank and in hand	61,594.94	27,474.78
	<u>61,594.94</u>	<u>27,474.78</u>
Liabilities		
Creditors: Amounts falling due in one year	543.10	—
	<u>543.10</u>	<u>—</u>
Net current assets less current liabilities	<u>61,051.84</u>	<u>27,474.78</u>
Total assets less current liabilities	<u>155,201.07</u>	<u>106,597.24</u>
Total net assets less liabilities	<u>155,201.07</u>	<u>106,597.24</u>
Represented by		
Unrestricted		
Unrestricted - General fund	136,003.80	102,500.74
Designated		
Designated - Photocopier	200.00	200.00
Designated - Flower Fund	152.29	214.29
Designated - Minnows	318.21	158.21
Designated - Organ Fund	2,500.00	2,500.00
Designated - Young Peoples Work	—	24.00
Restricted		
Restricted - Exhibition	—	—
Restricted - Memorial Garden Maintenance	1,000.00	1,000.00
Restricted - Quinquennial Costs	—	—
Restricted - Reordering	—	—
Restricted - Memorial Wall	—	—
Restricted - Agency collection	—	—
Restricted - Revaluation reserves	15,026.77	—
Funds of the church	<u>155,201.07</u>	<u>106,597.24</u>