

# All Saints' Church Breadsall



**Report and Financial Statements  
Year ended 31<sup>st</sup> December 2020**

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## All Saints' Church Breadsall

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### 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 secretary, Mrs L Paish (see below).

Members who have served on the PCC during 2020 are:

<i>Licenced Clergy</i>	Rev Kate Plant	
<i>Church Wardens</i>	Dorreen Milner	(until Oct 2020)
	Jacqui Eastwood	
	Adrian Lunn	(from Oct 2020)
<i>Deanery Synod</i>	Fran Monahan	(until Oct 2020)
	Chris Prior	(until Oct 2020)
	Jane Williams	
	Dorreen Milner	
<i>Elected Members</i>	Michael Dean	
	Matthew Crawford	(until Oct 2020)
	Pat Lunn	
	Sylvia Clark	
	Geoffrey Pullan	
	Lindsey Williams	(until Oct 2020)
	Adrian Miller	(until Oct 2020)
	Fred Pearson	(until Oct 2020)
	Heather Prior	(until Oct 2020)
	Chris Prior	(from Oct 2020)
	Eileen Robinson	(from Oct 2020)
	Jane Cargill	(from Oct 2020)
	Rosie Patrick	(from Oct 2020)
	Fran Monahan	(from Oct 2020)
<i>PCC Secretary</i>	Lizzie Paish	(from Oct 2020)
<i>Vice Chair</i>	tba	
<i>Safeguarding Officer</i>	Rosie Patrick	(from Oct 2020)

### **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**

From 2020, only 2 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.

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## All Saints, Breadsall - Rector's Report 2020

2020 has challenged us as it has challenged the world. For much of the first half of the year and for November the church was closed. In the months that it was open careful risk assessments have needed to be put in place, we have not been able to sing together or share the common cup. The children's corner has had to be closed, our Sunday evening worship has been largely lost. Our worship in the church has been different. Providing individual activity packs for children, rewriting the liturgy to enable greater participation instead of hymns, offering the sign of peace in a distanced way and not really being able to speak to have coffee together afterwards all have been challenges. Rota making has been challenging indeed under the ever changing regulations. Much activity has moved on line. New skills have had to be developed but we managed, with our 2 sister churches, to provide worship weekly on line since the end of March. I can only say that people's readiness to engage with technology and step up to contribute has been remarkable. Feedback has been consistently positive and uptake has happened across and beyond our parishes. I hope that, being reminded we can encounter and worship God in our own homes, will bear fruit as we move forward. We also gathered across the parishes for a Bible study online in the autumn which continued into the new year. And we have been able to meet for 'after church coffee' to enable the fellowship that we could not have after services. Members of the congregation have worked hard to stay in touch with one another – a regular email and phone conversation – a stolen cup of coffee in the church yard, chatting through doorways, distanced walks, texts and so on. This has been commendable. However I am conscious that there have been some gaps and some have felt disconnected. We have also lost people precious to our congregation. We have needed to be creative in the ways in which we have drawn our communities into the story of our faith and again you have risen to the challenge. Notably the flow through All Souls' and Carol services, the carol singing around the estate and the village, Christmas on Rectory lane. And an absolute mass of leafleting! These have been positive in building the church's relationship with the village, with many volunteers from outside of the congregation helping and I hope this will continue. Although previously I have been concerned about the prioritising of children's work on Sundays in the parish, this report makes plain the continued commitment to our children and Young People and I am very encouraged by that. I would like to thank everyone for the way they have risen to the challenge of 2020. And I would like to thank you all for helping me to do the same. I was only 8 months in to my first incumbency when we went into lockdown: it all could have been very terrible. But it wasn't – by God's grace, and with one another, we have pulled through. I hope in many ways, stronger and better equipped for what lies ahead.

Kate Plant : Priest in Charge

## **Church Wardens Report**

Looking through last years diary gave me a feeling of sadness. At the end of February WI held a coffee morning in church and Fred organised a full peel of bells. I don't think we realised how soon our church bells would fall silent and wouldn't be able to meet. On reflection some good has come from this pandemic and our thanks go to Kate, Chris, Jane, Fran and Lizzie for starting services with weekly podcast and keeping us fed spiritually. They became a much needed and new way of worship and brought our three parishes together in the podcast content with different people doing prayers and readings. Thank you to Kate for starting after church coffee on zoom it brought us all together and it was good to talk to people we normally don't see. 15th March was our last service in church until 2nd August seven people did meet with Jane on Mothering Sunday for prayers and bible readings then in August we started services in church again socially distancing and no singing. Bank holiday Monday we gathered for bring your own coffee outside church 12 people came but that didn't last because a week later we couldn't meet with more than six people. In September Kate started 8 am communion on Wednesday this was appreciated by older members of our congregation and was well attended. We had Harvest festival and collected none perishable food for Padley Centre and Derby City Mission school also had their harvest service in church. The beginning of November Pat organised a memorial service in a different and safe way and was appreciated by families who came to remember their loved one with prayer and lighting a candle. We had a much smaller remembrance service outside church with muffled bells several people gathered at a social distance. December was a busy month we had flow through carols sung by our choir and people were ask to bring socks for the homeless we collected a large sack full and Adrian took them to the Padley Centre. With the help of choir members we went in groups of six to sing carols in the parish. Thanks to residents on Rectory Lane, Ypig, school and some of the families we had a wonderful display at different gardens also mulled wine and mince pies. Donations were made for the children's society so thank you to all who were involved. Finally thank you to Rosie and Phil for welcoming us to worship every Sunday with the bells to Fred for his diligence in keep abreast with the rules. Thank you do Dana and the choir for providing some music when it was much needed. To the team of cleaners and flower arrangers your efforts made our church look beautiful for Christmas. Thank you all for your hard work at such a difficult time.

Jacqui Eastwood Church Warden March 2021

## **Care of buildings and churchyard**

### Church Maintenance

Due to the strict restriction in force during 2020 very little maintenance was carried out on the fabric of the building. Small repairs have been done such as continually unblocking the vacuum cleaners. One of the priorities of the churchwardens has been to keep the church clean and safe during periods when we have been allowed to hold church services.

All annual service contracts such as clock maintenance, fire extinguishers, and PAT testing were all carried out as normal.

### Churchyard

The main focus when restrictions allowed was the churchyard. Our usual 'Payback' team were unable to visit and this resulted in the churchyard grass growing several metres.

During July a small team was gathered together to try and tackle the problem. Small areas around the church and new graves were strimmed and mowed. The work was extremely hard and time consuming. Eventually a contractor had to be paid to tidy the whole graveyard.

The 'Payback' team were able to commence work again during the autumn but only came for a few weeks before restrictions were again brought in.

My thanks go to our incumbent, readers and treasurer for all the valuable work they carried out during lockdown to keep us all connected.

Adrian Lunn Churchwarden 4 April 2021

## **Financial review**

Total receipts on unrestricted funds were £71679, of which £23385 was unrestricted planned voluntary donations and a further £6905 was from Gift Aid. More donors have switched to using the Parish Giving Scheme which is being promoted across the Diocese. Legacies totalling £34646 were also received during the year. No further income is to come from the estate of Anne Stringer. Total income received during the year decreased by just under £8000. Some of this can be explained by the closure of the building for much of 2020 during the coronavirus pandemic.

Fees received from weddings and funerals decreased further in the year, again partly due to the cancellation of all weddings in 2020. The DBF investments had a slightly improved performance during the year, resulting in an increase 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. This was completed in 2019 and the amount paid in 2020 was only slightly higher at £32694.

Expenditure on running of the church has had to be kept under control. The community payback team provided services for part of the year and a fee of £1440 was paid for work undertaken in 2019/2020. However, in the later part of the year, the team was unable to attend due to the covid restrictions and another contractor was engaged to undertake a tidy-up at an additional cost of £1152. The payback team has now restarted activities and it is hoped that the cost in 2021 will be at a lower level. 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. A further £2986 was paid for the re-ordering work associated with the glass door.

The investments revalued last year have appreciated in value during the year. The increase is £6474. Together with the legacy received, the resources available to the PCC have increased by £33417. However, if the revaluation and legacies are removed there is a resulting deficit of around £7600. 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. This is a slight improvement on the underlying deficit of £9500 in the previous year. 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 stabilised during the year, but are now above this level due to the re-valuation of unit trusts.

With the work for level access and provision of disabled toilets expected in the next few years, 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 2020 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

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

I report on the accounts of the PCC for the year ended 31<sup>st</sup> December 2020 which are set out on pages 11 to 13.

**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.

D W Edge  
48A Rectory Lane  
Breadsall

PCC of BREADSALL

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

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments</b>						
<i>Donations and legacies</i>						
0101 - Gift Aid - Bank	8,955	—	—	—	8,955	3,596
0110 - Gift Aid - Envelopes	4,053	—	—	—	4,053	6,278
0120 - Giving via Parish Giving Scheme	8,877	—	—	—	8,877	6,358
0201 - Other planned giving	1,500	—	—	—	1,500	2,779
0301 - Loose plate collections	635	—	—	—	635	2,530
0310 - Donations Goodbox	325	—	—	—	325	75
0501 - One-off Gift Aid gifts	1,185	—	—	—	1,185	1,339
0502 - Yellow Envelopes Gift Aided	3,178	—	—	—	3,178	1,652
0550 - Donations appeals etc	1,386	200	—	—	1,586	2,656
0601 - Tax recoverable on Gift Aid	4,692	—	—	—	4,692	6,292
0611 - Parish Giving Scheme Tax Refund	2,213	—	—	—	2,213	1,589
0701 - Legacies	34,646	—	—	—	34,646	38,500
08A1 - Non-recurring one-off grants	28	—	—	—	28	6,056
<i>Donations and legacies Totals</i>	71,679	200	—	—	71,879	79,704
<i>Income from charitable activities</i>						
1101 - Fees for weddings and funerals	2,940	—	—	—	2,940	4,514
1220 - Bookstall sales - fund raising	—	—	—	—	—	4
1260 - Parish magazine sales	41	—	—	—	41	67
<i>Income from charitable activities Totals</i>	2,981	—	—	—	2,981	4,585
<i>Other trading activities</i>						
0901 - Other funds generated	190	—	—	—	190	2,389
<i>Other trading activities Totals</i>	190	—	—	—	190	2,389
<i>Investments</i>						
1001 - Dividends	2,818	—	—	—	2,818	2,736
1020 - Bank and building society interest	98	—	—	—	98	173
<i>Investments Totals</i>	2,917	—	—	—	2,917	2,909
<b>Income and endowments Grand totals</b>	77,768	200	—	—	77,968	89,589

**Expenditure**

*Raising funds*

1720 - Costs of stewardship campaign	85	—	—	—	85	150
1750 - Credit Card fees	8	—	—	—	8	5
<i>Raising funds Totals</i>	94	—	—	—	94	155

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

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<i>Expenditure on charitable activities</i>						
1730 - Costs of fetes & other events	20	—	—	—	20	20
1801 - Giving to missionary societies	300	—	—	—	300	300
1830 - Giving - relief and development agencies	821	—	—	—	821	600
1850 - Home mission	400	—	—	—	400	600
1870 - Secular charities	50	—	—	—	50	—
1910 - Ministry parish share etc	32,694	—	—	—	32,694	32,628
2001 - Assistant staff costs	1,880	—	—	—	1,880	1,955
2101 - Working expenses of incumbent	325	—	—	—	325	190
2150 - Vicar's telephone	—	—	—	—	—	30
2170 - Education	—	153	—	—	153	474
2201 - Parish training and mission	495	—	—	—	495	425
2301 - Church running - insurance	2,390	—	—	—	2,390	2,349
2320 - Organ / piano tuning	488	—	—	—	488	794
2330 - Church maintenance	680	—	—	—	680	1,295
2331 - Cleaning	142	—	—	—	142	81
2340 - Upkeep of services	1,001	—	—	—	1,001	1,043
2350 - Upkeep of churchyard	2,673	—	—	—	2,673	7,826
2360 - Administration	245	—	—	—	245	469
2370 - Visiting speakers / locums	174	—	—	—	174	954
2401 - Church running - electric	412	—	—	—	412	562
2410 - Church running - gas	1,891	—	—	—	1,891	1,863
2420 - Church running - water	99	—	—	—	99	64
2501 - Magazine expenses	—	—	—	—	—	410
2502 - Newsletter printing	605	—	—	—	605	441
2701 - Church major repairs - structure	—	—	2,986	—	2,986	—
2710 - Church major repairs - installation	—	—	—	—	—	474
<i>Expenditure on charitable activities Totals</i>	47,792	153	2,986	—	50,931	55,857
<b>Expenditure Grand totals</b>	47,887	153	2,986	—	51,026	56,012

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

PCC of BREADSALL

Statement of Assets and Liabilities (by fund)

As at: 31 December 2020

		Balance	Previous balance
<b>Investments</b>			
<b>9990: CCLA Unit Trust - Asset</b>			
General fund	Unrestricted	85,596.81	79,122.46
Revaluation reserves	Restricted	15,026.77	15,026.77
		<b>100,623.58</b>	<b>94,149.23</b>
	<b>Investments</b>	<b>100,623.58</b>	<b>94,149.23</b>
<b>Cash at bank and in hand</b>			
<b>6501: Bank current account - Asset</b>			
Flower Fund	Designated	—	(123.74)
Memorial Garden	Restricted	1,000.00	1,000.00
Maintenance			
Minnows	Designated	318.21	318.21
Photocopier	Designated	200.00	200.00
Quinquennial Costs	Restricted	4,839.16	4,839.16
Young Peoples Work	Designated	47.00	—
General fund	Unrestricted	58,379.33	31,705.83
Agency collection	Restricted	50.00	440.10
		<b>64,833.70</b>	<b>38,379.56</b>
<b>6510: CCLA (CBF) deposit account - Asset</b>			
Flower Fund	Designated	276.03	276.03
Organ Fund	Designated	2,500.00	2,500.00
Quinquennial Costs	Restricted	—	(4,839.16)
General fund	Unrestricted	20,537.93	25,278.51
		<b>23,313.96</b>	<b>23,215.38</b>
	<b>Cash at bank and in hand</b>	<b>88,147.66</b>	<b>61,594.94</b>
<b>Agency accounts</b>			
<b>6699: Agency collections - Liability</b>			
General fund	Unrestricted	103.00	103.00
Agency collection	Restricted	50.00	440.10
		<b>153.00</b>	<b>543.10</b>
	<b>Agency accounts</b>	<b>153.00</b>	<b>543.10</b>
	<b>Grand Total</b>	<b>188,618.24</b>	<b>155,201.07</b>

Examiner's observation:- A difference of capital on revaluation as at 31/12/20 shows a half year loss adjustment of £531. The actual ledger year end net figures is £6474 (ie. £7005 less £531)