

All Saints' Church Breadsall



**Report and Financial Statements
Year ended 31st December 2021**

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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 secretary, Mrs L Paish (see below).

Members who have served on the PCC during 2021 are:

<i>Licensed Clergy</i>	Rev Kate Plant	
<i>Church Wardens</i>	Jacqui Eastwood Adrian Lunn	
<i>Deanery Synod</i>	Jane Williams Dorreen Milner	
<i>Elected Members</i>	Michael Dean Pat Lunn Sylvia Clark Geoffrey Pullan Chris Prior Eileen Robinson Jane Cargill Rosie Patrick Fran Monahan Sue Massie Oliver Paish	(until May 2021) (until May 2021) (until Sep 2021) (until May 2021) (from May 2021) (from May 2021)
<i>PCC Secretary</i>	Lizzie Paish	(from Oct 2020)
<i>Vice Chair</i>	tba	
<i>Safeguarding Officer</i>	Rosie Patrick / Philip Patrick	

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

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 City Deanery.

All Saints, Breadsall - Rector's Report 2021

I want to thank everyone in our congregation for coping so well with coming out of Covid and going back in and coming out and going in..... and so on. It has not been a straight forward year at all. I want to thank Dana and the choir, all those who clean the church so well and manage coffee on Sundays, all those involved in the church's extensive provision for children, young people and families, those who pray and those who volunteer as governors at the school, those who manage the church yard and keep an eye on the fabric and oversee/guide the frustratingly difficult reordering! And those who lead our sometimes Evening worship. I want to thank all those who volunteer on the PCC, my brilliant Church Wardens, Secretary, Treasurer, Verger and Sacristan. And of course my long suffering and patient Readers. It is no easy thing to work with a priest from a different Churchmanship to your own. Thank you to all of you who, with the help of God, keep the life of the church going, who keep the Gospel visible in this place.

Highlights for me included the Stations of the Cross, the Exultet and Dawn service at Easter. I liked our trying to do a jolly thing at Harvest and am so grateful to all the soup makers – delicious! I loved to see the Christingles come back into church and Midnight Mass was lovely. I also have been so encouraged by the 8 o'clock congregation, stepping up to lead their worship alternate weeks. This is I hope a sign of things to come. It has also been special for me to have different members of the congregation helping me with the chalice. Something I hope will continue when we can return to using it properly. What a story it is we tell and try to live!

And of course – we had our 'awayday' – travelling all the way to Smalley church Hall. This was really helpful I think, in unpacking, a bit, what the church means to each of us and where things could be better. An action plan came out of that and I attach an updated version to this report.

Church Wardens Report

At the beginning of the year we were unable to worship together in church.

How blessed we are to have zoom and podcasts. This was not the case for some of our congregation who don't have the technology needed - my Prayers went out to them.

At the beginning of February we cleaned the church in preparation for opening for services.

On Thursday 4th February we opened for quiet prayer but most of Lent we studied on zoom and even provided our own ashes to ash ourselves on zoom.

Mothering Sunday was our first service; flowers for mothers were laid out for people to collect on the way out. There was no singing indoors so weather permitting we sang the final hymn outside.

Kate took the service on Palm Sunday - we are back in church and it was so good to worship face to face.

Maundy Thursday and Good Friday in church and our first communion on Easter Day was a dawn service in our beautiful church garden with members from all three churches along with one or two village families - a cold but lovely morning. A blessing to see so many people gathered to celebrate the risen Lord.

The choir were allowed to sing before the congregation - not ideal for us but good to have beautiful music back in church.

Services were in church every Sunday and at the end of August we had a shared gathering in our church garden with the congregation being asked to choose some of our favourite hymns.

We had a change to the All Age Service in September. We had Rose Sinclair - she spoke about Graceful Warrior, a project in Tanzania, and how she is going to study at All Nations Christian College to prepare for further overseas mission.

At a third Sunday service Carol came to speak about Compassion and child sponsorship at least one family signed up to sponsor a child.

We celebrated Harvest with a collection of the usual non perishable food to take to Derby City Mission and the Padley Centre.

Pat organised our 4pm service to remember our lost loved ones with refreshments after a lovely service with meaningful words and music.

We were able to have the remembrance service in church but without the uniform organisations.

They paraded in the village and joined us outside just before eleven o'clock.

December we had Advent café church it was good to be back sitting round the table having meaningful conversation on bible issues - thank you to Jane and Claire.

The school came in to church to rehearse their Christmas play. It was such pleasure to see so many angels, shepherds and sheep.

We held our carol service on Saturday instead of Sunday it did go well but confused a few people.

After much discussion we did go ahead with three Christingle services on Christmas Eve. Some families didn't come due to covid we had a good number at all services and raised money for the Children's Society.

All services went on as normal with fewer people than usual - the only failure was due to weather.

Kate had organised an Advent service at Morley for all three churches which had to be cancelled at last minute due to snow falling heavily mid afternoon.

The choir had rehearsed an anthem written by Dana for the service which the choir did perform at another service.

Thank you to everyone who have been so faithful throughout a difficult time.

**All Saints' Church
Breadsall**

To Kate and the readers Chris, Jane and Fran for the input to worship every Sunday. To Dana and the choir for beautiful music to cheer us. To Pat our vergger and Mavis and all the work taking care of the altars and all the coverings. Thank you to the flower arrangers and the many cleaners for keeping the church looking loved and cared for we appreciate all the hard work you all do.

Jacqui Eastwood and Adrian Lunn Church Wardens.

Care of buildings and churchyard

Church Maintenance

All annual service contracts such as gas boilers, clock maintenance, fire extinguishers, and PAT testing were all carried out and various small electrical jobs done. Small repairs and general maintenance are carried out on a weekly basis.

Churchyard

Since the relaxation of Covid Rules the Payback team have been keeping the churchyard mowed. Recently due to supervisory problems this has ceased for the time being. There is no indication of when this might re-commence. Myself and a helper aim to try and keep some of the churchyard mowed until this matter can be resolved.

- (2) A tree survey has been carried out but we are still waiting for the tree surgeon to quote and carry out the work needed.
- (3) The north gate has been refurbished and will be installed imminently.
- (4) The kissing gate has been repurposed to enable better access for the disabled and prams.
- (5) The remaining Tarmac to the main path is awaiting a start date.
- (6) A new noticeboard has been installed at the end of the graveyard and the installation of other noticeboards is under discussion.
- (7) On the roof cracked slates have been replaced and the ridge tiles pointed.
- (8) Old Hall Car Park. Posts to the edge of the drive have been replaced.

Quinquennial Inspection

All the jobs have been completed that were required to be dealt with within six months. The remainder of the jobs are on-going.

My thanks go to our incumbent, readers and treasurer for all the valuable work during the year.

Adrian Lunn
Churchwarden
12 April 2022

Financial review

Total receipts on unrestricted funds were £27198, of which £20302 was unrestricted planned voluntary donations and a further £2742 was from Gift Aid. More donors have switched to using the Parish Giving Scheme which is being promoted across the Diocese. A legacy of £1000 was also received during the year. Total income (excluding legacies) received during the year decreased by just under £6850. This is mainly due to decreased income from regular givers who have died or left the area. Gift Aid tax receipts are reduced as a claim to HMRC has yet to be submitted. This will generate around £4k when received.

Fees received from weddings and funerals was broadly the same as the previous year. The DBF investments had a similar yield to the previous year. They also increased in nominal value.

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. The amount was based on the average attendance at the time, and was increased slightly in 2021. The share now accounts for almost all the regular income, leaving very little for church running costs or for charitable giving.

Expenditure on running of the church has had to be kept under control. The community payback team provided services for most of the year. No fee was paid for this due to changes in their method of operation. However, in 2022, it is unlikely they will be able to provide the service and unless volunteers agree to work in the churchyard, we face significant costs if another contractor has to be engaged.

The Quinquennial report was commissioned at a cost of £720 and work started on items identified. The church has continued to benefit from 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. However, we can expect costs to increase substantially in 2022 and will be of significant concern in the autumn.

Further stage payments were made for the re-ordering work associated with the glass door. This totalled £31476.

The investments revalued last year have again appreciated in value during the year. The increase is £14394. Despite this, the overall funds available to the PCC have reduced by £28526. If the one-off items relating to the door are removed, the net deficit was £11444. This compares with a deficit of £7600 last year and £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. This will be especially urgent given the increase in costs expected for the later part of 2022.

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 a little.

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 2021 was above average and is now reflected in the financial statements. Interest rates may rise soon but any benefits to the PCC will be slow.

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 2021 which are set out on pages 12 to 14.

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

(9) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Somerfield
Brookfields Farm
Breadsall

PCC of BREADSALL

Analysis of income and expenditure
Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
Donations and legacies						
0101 - Gift Aid - Bank	4,742	—	—	—	4,742	8,955
0110 - Gift Aid - Envelopes	2,760	—	—	—	2,760	4,053
0120 - Giving via Parish Giving Scheme	11,623	—	—	—	11,623	8,877
0201 - Other planned giving	1,176	—	—	—	1,176	1,500
0301 - Loose plate collections	1,165	—	—	—	1,165	635
0310 - Donations Goodbox	345	—	—	—	345	325
0501 - One-off Gift Aid gifts	3,907	—	—	—	3,907	1,185
0502 - Yellow Envelopes Gift Aided	405	—	—	—	405	3,178
0550 - Donations appeals etc	1,408	10	—	—	1,418	1,586
0601 - Tax recoverable on Gift Aid	—	—	—	—	—	4,692
0611 - Parish Giving Scheme Tax Refund	2,742	—	—	—	2,742	2,213
0701 - Legacies	1,000	—	—	—	1,000	34,646
08A1 - Non-recurring one-off grants	—	—	—	—	—	28
Donations and legacies Totals	31,275	10	—	—	31,285	71,879
Income from charitable activities						
1101 - Fees for weddings and funerals	3,065	—	—	—	3,065	2,940
1260 - Parish magazine sales	—	—	—	—	—	41
Income from charitable activities Totals	3,065	—	—	—	3,065	2,981
Other trading activities						
0901 - Other funds generated	217	—	—	—	217	190
Other trading activities Totals	217	—	—	—	217	190
Investments						
1001 - Dividends	2,918	—	—	—	2,918	2,818
1020 - Bank and building society interest	12	—	—	—	12	98
Investments Totals	2,931	—	—	—	2,931	2,917
Income and endowments Grand totals	37,488	10	—	—	37,498	77,968
Expenditure						
Raising funds						
1720 - Costs of stewardship campaign	98	—	—	—	98	85
1750 - Credit Card fees	9	—	—	—	9	8
Raising funds Totals	108	—	—	—	108	94

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

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Expenditure on charitable activities						
1730 - Costs of fetes & other events	20	—	—	—	20	20
1801 - Giving to missionary societies	300	—	—	—	300	300
1830 - Giving - relief and development agencies	866	—	—	—	866	821
1850 - Home mission	625	—	—	—	625	400
1870 - Secular charities	200	—	—	—	200	50
1910 - Ministry parish share etc	32,780	—	—	—	32,780	32,694
2001 - Assistant staff costs	1,880	—	—	—	1,880	1,880
2101 - Working expenses of incumbent	667	—	—	—	667	325
2170 - Education	—	—	—	—	—	153
2201 - Parish training and mission	40	—	—	—	40	495
2301 - Church running - insurance	2,413	—	—	—	2,413	2,390
2320 - Organ / piano tuning	—	—	—	—	—	488
2330 - Church maintenance	1,348	—	—	—	1,348	680
2331 - Cleaning	—	—	—	—	—	142
2340 - Upkeep of services	1,897	23	—	—	1,920	1,001
2350 - Upkeep of churchyard	2,452	—	—	—	2,452	2,673
2360 - Administration	299	—	—	—	299	245
2370 - Visiting speakers / locums	146	—	—	—	146	174
2401 - Church running - electric	458	—	—	—	458	412
2410 - Church running - gas	1,546	—	—	—	1,546	1,891
2420 - Church running - water	—	—	—	—	—	99
2501 - Magazine expenses	120	—	—	—	120	—
2502 - Newsletter printing	751	—	—	—	751	605
2701 - Church major repairs - structure	—	—	—	—	—	2,986
2710 - Church major repairs - installation	10,348	—	21,127	—	31,476	—
Expenditure on charitable activities Totals	59,159	23	21,127	—	80,310	50,931
Expenditure Grand totals	59,268	23	21,127	—	80,419	51,026

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

PCC of BREADSALL

Balance sheet (Church of England)

As at: 31 December 2021

	As at 31/12/2021	As at 31/12/2020
	£	£
Fixed assets		
Investments	115,018	100,623
	<u>115,018</u>	<u>100,623</u>
Current assets		
Cash at bank and in hand	45,289	88,147
	<u>45,289</u>	<u>88,147</u>
Liabilities		
Creditors: Amounts falling due in one year	215	153
	<u>215</u>	<u>153</u>
Net current assets less current liabilities	<u>45,074</u>	<u>87,994</u>
Total assets less current liabilities	<u>160,092</u>	<u>188,618</u>
Total net assets less liabilities	<u>160,092</u>	<u>188,618</u>
Represented by		
Unrestricted		
Unrestricted - General fund	135,898	164,411
Designated		
Designated - Photocopier	200	200
Designated - Flower Fund	262	276
Designated - Minnows	318	318
Designated - Organ Fund	2,500	2,500
Designated - Young Peoples Work	47	47
Restricted		
Restricted - Exhibition	—	—
Restricted - Memorial Garden Maintenance	1,000	1,000
Restricted - Quinquennial Costs	4,839	4,839
Restricted - Reordering	—	—
Restricted - Memorial Wall	—	—
Restricted - Agency collection	—	—
Restricted - Revaluation reserves	15,026	15,026
Funds of the church	<u>160,092</u>	<u>188,618</u>

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