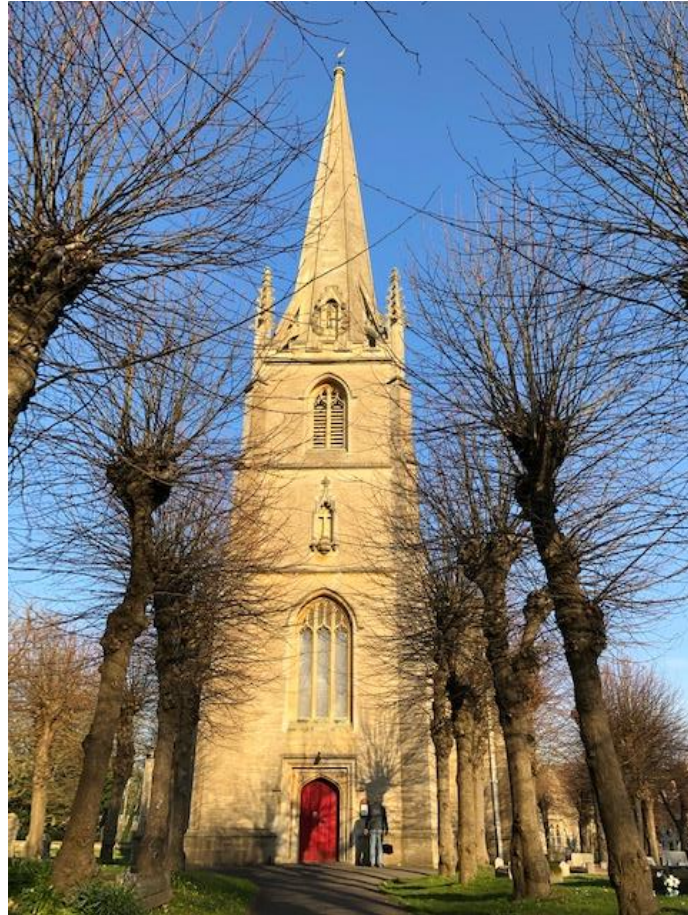


CHRIST CHURCH
BRADFORD-ON-AVON



ANNUAL REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023

Christ Church, Bradford-on-Avon

Annual Report and Financial Statements

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Christ Church, Bradford-on-Avon

Annual Report

Administrative information

Christ Church is part of the Benefice of North Bradford on Avon and Villages. The Benefice is situated in Wiltshire and is part of the Diocese of Salisbury within the Church of England. The Benefice offices are at Office 2, 1a The Mount Pleasant Centre, Bradford on Avon, Wiltshire BA15 1SJ.

The Parochial Church Council ("PCC") is a charity and prior to 2023 was exempted from registration with the Charity Commission. In 2023 the gross income of the PCC exceeded £100,000 for the first time and the PCC is in the process of registering with the Charity Commission.

Membership of PCC

The trustees, members of the PCC, who have served from 1 January 2022 (unless shown otherwise) until the date of this report, are as follows:

<i>Incumbent</i>	Reverend Ann Keating (up to 31 st May 2023) Reverend Katie Jackson (from 26 th February 2024)
<i>Wardens</i>	Stephen Pike and Hilary Pike (from 26 April 2023)
<i>Deanery Synod representative</i>	None at present
<i>Elected Members</i>	Ann Chapman (from 12 May 2022) Verity Andriopoulou (from 26 April 2023) Wendy Brown (from 26 April 2023) Margaret Thompson (from 26 April 2023) Vacancies - five
<i>Treasurer</i>	Diane Aderyn (co-opted)

Structure and governance

The PCC is a corporate body established by the Church of England. Its governing documents are the Parochial Church Council (Powers) Measure 1956, as amended, and the Church Representation Rules.

PCC members are recruited in a number of ways. The clergy, church wardens and the treasurer are members by virtue of their office. The Deanery Synod representatives are elected by the annual parochial church meeting (APCM). Other members of the PCC are elected annually at the APCM or co-opted.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including all parish finance and its management and control.

Aims and purposes

Christ Church PCC has the responsibility for co-operating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Objectives and activities

The PCC is committed to enabling as many people as possible to worship at Christ Church and to become part of the parish community. The PCC maintains an overview of worship in the parish and makes suggestions on how services can involve all groups within the community.

When planning activities, the PCC has considered guidance from the Charity Commissioners on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

The main activities of the PCC seek to enable ordinary people to live out their faith in the parish through:

- the provision of regular public worship that is open to all;
- the provision of pastoral work including the visiting of the sick, the elderly and the bereaved;
- the teaching of the Christian faith through sermons, home groups, events for families and children and links with the local primary school;
- the promotion of the Christian faith through various events organised by the PCC; and
- the support of other charities involved in Christian outreach and development.

To facilitate these activities, it is important that the PCC maintains the fabric of the church building.

Safeguarding

The PCC takes seriously the need to ensure that children and vulnerable adults are kept safe whilst involved in the church's activities and services.

The PCC has adopted the Benefice policy on safeguarding and copies of this are displayed in the church or can be obtained from the Rector.

The PCC has appointed a Parish Safeguarding Representative who follows up any concerns and works with the clergy to ensure safer recruitment of volunteers and paid roles within the church.

CHRIST CHURCH ELECTORAL ROLL REPORT 2024

The revision of the Electoral Roll commenced on March 15 2024 and was completed on March 30th 2024.

Sadly 2 much loved members of our congregation died in the last year and 4 moved away but we are pleased to say that 2 new members have joined so the total on the Electoral Roll is now 58.

Enrolment forms for new members are always available at the back of the church and can be posted or given to the under named.

Hilary Pike (*Christ Church Electoral Roll Officer*) 73e Gound Corner, Holt, Trowbridge BA14 6RT

Review of the year

Rector Ann Keating retired at the end of May after 10 years of faithful service. The monthly pattern of services now includes monthly benefice services held on rotation in the benefice churches, which has helped us get to know people from the other benefice parishes. The use of Morning Service led by churchwardens enabled services to continue every Sunday throughout the vacancy, and two family friendly open-air services have been held in the churchyard. Thanks are due to the Rev. Tessa Mann, Rev. Paul Batson, Rev. Tim Hawkins and Rev. Bernard Hughes for their work during the interregnum, including regular services at Wiltshire Heights care home. The Bishop of Ramsbury Andrew Rumsey led the benefice Harvest Thanksgiving service and Archdeacon Sue Groom led the Advent Sunday service.

We are also grateful for the work of our Benefice Administrator, Bridge Duncombe, whose work includes creating the fortnightly benefice newsletter, Newslink – a real challenge fitting it all in and looking so professional. And once again Christ Church delivered the benefice Christmas services card to every house in the parish; thanks to all our “posties”.

The weekly Benefice Forum in Winsley Church Hall, which anyone from all of the parishes is welcome to attend, begins with morning prayer followed by discussion of benefice and parish matters and has further enabled parishioners to know what is going on. A benefice prayer for the interregnum was written by the Thrive team and used at Sunday and other services. A benefice weekend at Lee Abbey is planned for May 2024, organised by Daphne Cox.

The process of appointing a new Rector for the benefice has also been a positive endeavour. Ann Chapman and Margaret Thompson were appointed by the PCC as the Christ Church representatives for the ‘Profile Group’. Their task was to create the Profile, describing each of the four churches, our church life, and what we were looking for in a new incumbent. Ann Chapman was the editor of the Profile, and Margaret Thompson the Christ Church representative on the interviewing panel.

The Children’s and Families Worker Zoe Yeomans now works across the benefice, instead of only in Winsley parish, and is a great asset. A contribution of 50% of the collections at two services at Christ Church was made towards her salary (which was previously met solely by St Nicholas Winsley) until Christ Church is able to commit to a regular payment. Additionally, some members of Christ Church congregation have generously set up regular individual payments for this purpose.

Thanks are due to our churchwardens Stephen and Hilary Pike, as in addition to these roles Stephen is also chair of the Future for Christ Church project, and Hilary is our Sacristan and Electoral Roll Officer and helps with both The Ark and the churchyard Friday gardeners.

Thanks are also due to the following: Our welcome and refreshments teams. Richard Thompson (organ) and Paul Venn (keyboard) and the Christ Church music group for using their talents to support our services. The churchyard Friday gardening team. The bellringers.

Mount Pleasant Centre Board of Trustees. Christ Church has three trustee places on this body, which meets once a month on Wednesday evenings. Derek Robins was re-appointed as a trustee at the 2023 APCM, and Bridge Duncombe was appointed during 2023. The third trustee place is currently vacant following the retirement of Rev. Ann Keating.

Each year Christ Church chooses a different charity to support, alternating between local and national or international charities, choosing The Bible Society as the year's charity. Church members also donated food items for the local foodbank The Hub at Harvest Festival and new toys in November for the Salvation Army Christmas collection. Special collections were also made for the Al Ahli Hospital, Gaza.

The Christmas tree in the churchyard and the Nativity display in the south porch were much enjoyed by children walking through the churchyard. The south porch has a prayer tree which is well used, plus themed displays that follow the church seasons, created by Anne Hilton. Anne also faithfully makes the drinks for Wednesday morning Coffee and Chat in church.

The Bradford-on-Avon bellringers successfully rang a full peal of Grandsire Triples on 13th Jan. 2024 as a centenary celebration of the installation of the ring of bells.

One of the aims of the PCC is to encourage the teaching of the Christian faith in local schools. Christ Church has one Foundation Governor position on the board of governors of Christ Church Primary School and a team of volunteers regularly run Open the Book sessions for all year groups. During the past year, each of the year groups have visited the church for Experience Church sessions, culminating in a whole school worship in church, with a patchwork altar frontal sewn by the children. The school regularly holds end of term worship in church and this year held a Christmas concert in church. The Rector or benefice Children's Worker also lead regular communal worship in the school. Children from the school have also been involved in the Discover Christ Church! project. Resources for children, including books and themed colouring and puzzle sheets are available at the red-carpet area of the west end of the church.

'The Ark' carer and toddler group continues to meet weekly during term time, when an average of 20 children and their carers gather for free play and craft activities followed by a bible story, music time and a snack. Whilst the children play the adults have time for coffee and chat to each other and the helpers. The families are keen to support the Future for Christ Church project and over the year their generosity and fund-raising activities have raised in excess of £600.

As a closed churchyard, the grass is mown and any tree work required is carried out by the Bradford-on-Avon Town Council Green Spaces team. They plan for a tree surgeon to carry out a survey of all the trees in the churchyard in April 2024. On Friday mornings, a small team of church volunteers work on the Garden of Remembrance and tidy up generally in the churchyard.

Running Christ Church would not be possible without the large number of volunteers who perform many tasks including flower arranging, cleaning, gardening, fundraising and unlocking and locking the church and not forgetting our Verger Tony Green.

The churchwardens also wish to record "Our thanks to our very efficient PCC Secretary, without whom we couldn't function, and who also organises the Green team of churchyard gardeners".

Discover Christ Church! and Future for Christ Church

During the year, DCC! funded the restoration of the ringing chamber floor, and parts of the tower, including the replacement of one of the pinnacles. Before the newly carved pinnacle was put in place, it was displayed in the church and the stone carvers gave a talk on their work. The project also funded the restoration and re-gilding of the church clock faces and a new clock mechanism, and many local people came to watch the newly re-gilded clock faces returned to the tower. Craft and Chat sessions bring together children from Christ Church school and older citizens in care in the community homes and retirement homes. Replacing the nave lighting and planting native daffodils, snowdrops and bluebells will take place during 2024.

Financial review

As forewarned in the 2022 Financial Review, there was a deficit of £4,330 in the **Unrestricted Fund** in 2023. Income was almost £7,900 lower than in 2022, when we received one-off legacy and grant income, and this was not offset by a fall in expenditure.

Total income was £39,500. The church is very grateful for the generosity of regular donors, through the Parish Giving Scheme and standing orders, who provided 50% of this income (£19,800) and over 60% of income when including the associated Gift Aid. The PCC also receives generous support from the congregation and other donors who together contributed over £5,250 to church income.

The PCC benefits from the dividends from the investment of the proceeds of the sale of the Lambert Centre rooms in 2018, receiving £6,040 in 2023, an amount that is reducing year on year as the investment is realised to fund major repair work in the church.

Expenditure was £43,900, an increase of £2,500 over 2022. Over 50% of the annual expenditure (£23,600) is for the Parish Share contribution which pays for the stipends and housing for clergy.

The PCC is pleased that despite limited financial resources Christ Church has once again been able to pay its Parish Share to the Diocese in full and on time. Payment of the Parish Share continues to place a considerable burden on resources, but every effort will be made to ensure that Christ Church continues to pay its full contribution to the Diocese.

Church running expenses are the second highest element of expenditure at £11,900 (27%). The major component is insurance, heating, lighting and water costs of £9,900.

Benefice costs of £7,900 are the contribution paid by Christ Church towards clergy expenses, the running costs of the Benefice office and the salary of the Benefice administrator.

Bank and deposit balances of £14,500 were carried forward at the end of year for the Unrestricted Fund together with shares in the CCLA investment fund with a market value of £3,600.

The PCC also has a **Fabric Fund** which funded £9,500 of routine maintenance and major repairs in 2023. Major repairs totalling £7,100 related to electrical work in the bell tower and repairs to the stonework in the church and the tower pinnacle and were funded by drawdowns from the proceeds of the sale of the Lambert Centre.

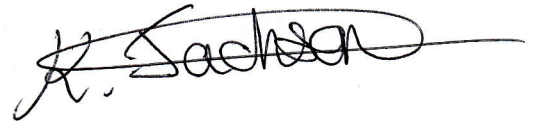
the £62,000 expenditure by the Friends was almost entirely related to this project, including £33,900 spent on the restoration work described at page 6. The National Lottery Heritage Fund have provided a grant of £239,761 towards the DCC! project.

Reserves Policy

Informally, the PCC aims to maintain Unrestricted Funds at such a level that available cash balances are equivalent to approximately six months' general fund expenditure. This is equivalent to £20,000 and is held to smooth out fluctuations in cash flow and to meet unexpected costs. The cash balance held of £14,500 was below this level and so this objective was not achieved.

Looking forward, the PCC is facing the same cost pressures as all organisations, particularly from the continuing high level of energy prices. It is anticipated that there will be a deficit in future years until the re-ordering element of the Future for Christ Church project is completed and the church is used more widely by the community. The PCC continues to monitor the financial situation closely and to explore opportunities to generate increased income.

Approved by the PCC on 19 March 2024 and signed on its behalf by Rev Katie Jackson

A handwritten signature in black ink, appearing to read 'K. Jackson', with a long horizontal flourish extending to the right.

INDEPENDENT EXAMINER'S REPORT - 2024
to the PCC of Christ Church, Bradford-on-Avon

I report on the financial statements of the church for the year ended 31 December 2023 which are set out on pages 9 to 12.

Respective Responsibilities of Trustees and the Examiner:

As the members of the PCC, you are responsible for the preparation of the financial statements. The members of PCC consider that an audit is not required for the 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 Commissioners (under 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 PCC and a comparison of the financial statements with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning such matters.

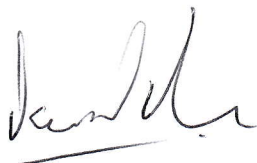
The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a "true and fair view" and the report is limited to the matters set out in the statement below.

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
 - a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b) to prepare financial statements 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 financial statements to be reached.

Signed: Paul Venn
Bradford-on-Avon BA15 1HB



Dated: 21 March 2024

CHRIST CHURCH PAROCHIAL CHURCH COUNCIL
Financial Statements for the year ended 31 December 2023

Receipts and payments account

	Notes	Unrestricted Fund £	Restricted Funds £	Total 2023 £	Total 2022 £
Receipts					
Voluntary receipts:					
Planned giving		19,812	580	20,392	20,874
Gift Aid recovered	5a	5,253	1,692	6,945	5,595
Collections at services	5b	3,222	-	3,222	2,228
Donations		2,034	6,450	8,484	17,170
Lambert Centre funds released		-	27,500	27,500	10,000
Grants received	5c	-	64,220	64,220	2,407
Other receipts		88	-	88	-
		<u>30,409</u>	<u>100,442</u>	<u>130,851</u>	<u>58,274</u>
Church activities:					
Fees for weddings and funerals (net)		2,806	-	2,806	1,298
Activities for generating funds					
	5d	170	2,588	2,758	2,252
Investment income					
Bank deposit interest		1	58	59	1
Dividend income		6,140	-	6,140	6,778
		<u>6,141</u>	<u>58</u>	<u>6,199</u>	<u>6,779</u>
Total receipts		<u>39,526</u>	<u>103,088</u>	<u>142,614</u>	<u>68,603</u>
Payments					
Church activities					
Parish share		23,592	-	23,592	22,905
Benefice Office expenses		7,946	-	7,946	7,369
Clergy and staffing expenses		-	18,573	18,573	-
Church running expenses	5e	11,891	2,594	14,485	10,962
Major repairs		-	40,972	40,972	6,701
Architects' and other fees		-	2,592	2,592	2,761
Community engagement		-	6,748	6,748	-
Donations to charity		427	-	427	688
		<u>43,856</u>	<u>71,479</u>	<u>115,335</u>	<u>51,386</u>
Fundraising expenses		-	179	179	-
Total payments		<u>43,856</u>	<u>71,658</u>	<u>115,514</u>	<u>51,386</u>
Excess of receipts over payments		(4,330)	31,430	27,100	17,217
Transfers between funds					
		-	-	-	-
Cash at bank and on deposit at 1 January		18,872	15,956	34,828	17,611
Cash at bank and on deposit at 31 December		<u>14,542</u>	<u>47,386</u>	<u>61,928</u>	<u>34,828</u>

CHRIST CHURCH PAROCHIAL CHURCH COUNCIL
Financial Statements for the year ended 31 December 2023

Statement of Assets and Liabilities

	Notes	Unrestricted Fund £	Restricted Funds £	Total 2023 £	Total 2022 £
Cash Funds at 31 December 2023					
Lloyds Bank current account		8,541	12,328	20,869	34,828
Lloyds Bank savings account		5,001	35,058	40,059	-
CCLA deposit account		1,000	-	1,000	-
Total Cash Funds at 31 December 2023		14,542	47,386	61,928	34,828
Investment assets at 31 December 2023					
CCLA investment fund at market value	2	3,648	-	3,648	3,332
Other Monetary Assets at 31 December 2023					
Gift Aid recoverable		660	274	934	1,446
Funeral fees (net)		166	-	166	572
VAT recoverable		-	-	-	971
Benefice expenses paid in advance		37	-	37	-
Deposit paid for gas and electricity contract		389	-	389	389
		1,252	274	1,526	3,378
Liabilities at 31 December 2023					
Outstanding invoices		25	-	25	425
Gas and electricity charges		749	-	749	891
Donations		345	-	345	115
		1,119	-	1,119	1,431

The attached notes form part of these financial statements.

Approved by the PCC on 19 March 2024 and signed on their behalf by Rev. Katie Jackson.

Notes

1. Basis of preparation

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

2. Investment in the CCLA Church of England Investment Fund

Christ Church PCC has invested £3,000 of Reserves in Income Units of the CCLA Church of England Investment Fund. At 31 December 2023 this investment was worth £3,648 (2022: £3,332).

3. Funds from the sale of the Lambert Centre Memorial Rooms

The Lambert Memorial Rooms were sold in September 2018 for a net consideration of £208,947.30. In early 2019 the PCC invested £200,000 of this in Income Units of the CCLA Church of England Investment Fund; following Church of England practice, invested Units are held by Salisbury DBF on behalf of the PCC, separately from the PCC's direct holdings in this fund. Invested capital is reserved for "capital ecclesiastical projects", while dividends are available to the PCC as unrestricted funds. At 31 December 2023 this investment was worth £213,504 (2022: £222,025).

Since 2019, the withdrawals from the proceeds of sale of the Lambert Memorial rooms have totalled £58,447. In 2022, the PCC approved the withdrawal from the fund of up to £150,000 as a contribution to the costs of the the 'Future for Christ Church' project and in 2023, a further £20,000 for Quinquennial repairs, neither of which have yet been withdrawn.

CHRIST CHURCH PAROCHIAL CHURCH COUNCIL
Financial Statements for the year ended 31 December 2023

Notes (continued)

4. The movements in restricted funds during the year were:

	Christ Church Friends £	Fabric Fund £	Pearce and Merrick Charities £	Total 2023 £	Total 2022 £
Receipts					
Voluntary receipts					
Planned giving	580	-	-	580	580
Donations (inc. in memoriam)	6,120	330	-	6,450	7,443
Lambert Centre funds released	-	27,500	-	27,500	10,000
Grants received - HLF	56,885	-	-	56,885	-
-Listed Places of Worship Scheme for VAT	5,180	2,155	-	7,335	379
Gift Aid recovered	4a 1,692	-	-	1,692	538
	<u>70,457</u>	<u>29,985</u>	<u>-</u>	<u>100,442</u>	<u>18,940</u>
Activities for Generating Funds	2,588	-	-	2,588	2,252
Investment income					
Bank deposit interest	58	-	-	58	-
	<u>73,103</u>	<u>29,985</u>	<u>-</u>	<u>103,088</u>	<u>21,192</u>
Payments					
Church activities					
Staffing expenses	18,573	-	-	18,573	-
Church running expenses	164	2,430	-	2,594	527
Major repairs	33,865	7,107	-	40,972	6,701
Architects' and other fees	2,592	-	-	2,592	2,761
Community engagement	6,748	-	-	6,748	-
	<u>61,942</u>	<u>9,537</u>	<u>-</u>	<u>71,479</u>	<u>9,989</u>
Fundraising expenses	179	-	-	179	-
	<u>62,121</u>	<u>9,537</u>	<u>-</u>	<u>71,658</u>	<u>9,989</u>
Excess of payments over receipts	10,982	20,448	-	31,430	11,203
Transfer between funds	20,000	(20,000)	-	-	-
Balance at 1 January	14,190	1,499	267	15,956	4,753
Balance at 31 December	45,172	1,947	267	47,386	15,956
Held in:					
Lloyds Bank current account	10,114	1,947	267	12,328	15,956
Lloyds Bank savings account	35,058	-	-	35,058	-
	<u>45,172</u>	<u>1,947</u>	<u>267</u>	<u>47,386</u>	<u>15,956</u>

Christ Church Friends engages with the wider parish community of Christ Church with the objective of providing additional financial resources for the upkeep and maintenance of the church as a community resource. It operates under a committee that reports to the PCC and allocated funds in consultation with the PCC. From 1 January 2021, the Friends have focused on the 'Future for Christ Church' initiative.

The Fabric Fund represents accumulated donations and appeals for fabric maintenance and can only be spent for that purpose. In early 2023, £7,500 was released from the investments held by Salisbury DBF on behalf of the PCC from the proceeds of sale of the Lambert Memorial Rooms (see Note (3) to the Statement of Assets and Liabilities) in respect of expenditure incurred by the Fabric Fund in 2022 and anticipated in 2023.

The Pearce Charity was established in 1934 as a trust held by the Vicar and Churchwardens to provide income for the benefit of the aged poor of the parish.

The Merrick Charity was established in 1920 as a trust held by the Vicar and Churchwardens to provide income for the benefit of the deserving poor of the parish.

CHRIST CHURCH PAROCHIAL CHURCH COUNCIL
Financial statements for the Year Ended 31 December 2023

5. Further analysis of Receipts and Payments

	Unrestricted Fund	Restricted Funds	Total	2022
	£	£	£	£
Receipts				
a. Gift Aid recovered				
Planned giving	3,378	-	3,378	3,430
Collections	784	-	784	1,306
Donations and other	1,091	1,692	2,783	859
	5,253	1,692	6,945	5,595
b. Collections at Services				
Collections at services	3,032	-	3,032	2,137
Collections on behalf of other charities	190	-	190	91
	3,222	-	3,222	2,228
c. Grants received				
National Heritage Lottery Fund	-	56,885	56,885	-
Listed Places of Worship Scheme for VAT	-	7,335	7,335	379
Warm Spaces	-	-	-	2,028
	-	64,220	64,220	2,407
d. Activities for generating funds				
Refreshments, events etc	70	1,773	1,843	544
Sales of plants, books, etc	-	815	815	1,708
Hire of church	100	-	100	-
	170	2,588	2,758	2,252
Payments				
e. Church running expenses				
Upkeep of church				
Insurance	4,343	-	4,343	3,931
Electricity	753	-	753	964
Gas	4,664	-	4,664	4,448
Water	118	-	118	84
Maintenance of church	-	2,430	2,430	280
Upkeep of churchyard			-	
	9,878	2,430	12,308	9,707
Upkeep of services	232	-	232	131
Organ and organists	575	-	575	263
Children and youth	370	-	370	121
Fees and licences	183	-	183	170
Miscellaneous	653	164	817	570
	11,891	2,594	14,485	10,962