

## Aim and purposes

St. Swithun's Parochial Church Council (PCC) has the responsibility of cooperating with the Priest-in-Charge, the Reverend Sally Buddle, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for St Swithun's Church, Church Street, Bathford.

## Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our Church and to become part of our parish community at St. Swithun's. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus. (this is through provision of services, house groups and 'Powerhouse')
- Provision of pastoral care for people living in the parish. (by home visits and other activities)
- Missionary and outreach work. (by supporting both local and international groups financially and giving of parishioner's time)

To facilitate this work it is important that we maintain the fabric of the Church of St. Swithun's.

## Achievements and Performance Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. For example, BCP communion provides a quiet, intimate and reflective environment for worship on the first Sunday, whereas the other morning services enable a choral element to be enjoyed. Opportunities are provided for people to engage in more outgoing worship at the Sunday afternoon service which also accommodates the younger end of the congregation with 'kid's church' and 'little stars'.

As part of our steps to enable the Church to have a more flexible working space the PCC secured a temporary facility to have the front 3 rows of pews removed for a trial period. This project not only included the removal of the pews but also raising of the aisle floor levels and refitting of the carpet. This was undertaken during 2019 at a total cost of £3,396, which has been charged to the fabric fund. The PCC believes that the initiative has been successful enabling a much more creative use of the space both during services and for other activities in the Church.

This year we have been successful in welcoming more families into our church, especially through the 'Toddlers, Tea and Toast' group which meets in Church on a Friday morning. There are also regular informal 'themed' gatherings, typically on the last Friday each month. Whilst they are focussed on children's activities, all are welcome. The PCC wishes to thank all those involved in making this part of our activities most successful.

All are welcome to attend our regular services. At present there are 113 parishioners on the Church Electoral Roll, 30 of whom are not resident within the parish. 8 names were added during the year and 1 was removed. Our worshipping community, counted during October was 131.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We have celebrated 2 baptisms and held 12 funerals this year. Unfortunately there were no weddings.

## Deanery Synod

One member of the PCC sits on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

## The Parish Hall

Whilst the Vicar and the Church Wardens are trustees of the Parish Hall, the PCC plays no part in its management. That is undertaken by an independent committee. The hall is a facility used regularly by many organisations in the village including the 'kids church' activity.

As reported last year, the PCC agreed to support a major programme of refurbishment of the Parish Hall, including the replacement of the roof. £3,000 has been given to support this project.

## Pastoral Care

Some members of our parish are unable to attend church due to sickness or age. The Vicar has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital. A volunteers' rota is available to enable visits to all who are sick or unable to get out for any other reason to keep them in touch with church life.

## Mission and Evangelism

Helping those in need is a demonstration of our faith. The PCC aims to provide financial support to a range of organisations both at home and overseas totalling 10% of our recurring income (collections, planned giving, tax recovered, sundry giving and donations.) This is based on recommendations to the PCC. In 2019 we gave £7,800 (9%). A detailed list of those organisation which benefitted is set out in note 3 to the financial statements.

Our weekly newsletter is distributed to all parishioners on the Church Electoral Roll and available in the Church. The newsletter keeps our parishioners informed of the important matters affecting our Church, together with details of the service provision for the week. An article is included in the monthly Bathford Bulletin.

## Financial Review

The overall financial performance for the year shows that our total expenditure exceeded our income by £858. This shortfall is a much improved position over 2018 (deficit of £5,514) and also what was budgeted for 2019. (deficit £8,440). This has been achieved by good financial stewardship over costs and a successful 'generous giving' campaign.

Total receipts were £99,397 (2018 £92,315) of which general fund income was £96,518 (2018 £90,567). The major item was collections and planned giving of £70,880 (2018 £65,114) which comprises regular giving by standing order, stewardship envelopes and cash. A further £15,902 (2018 £15,717) was from Gift Aid. Restricted income of £406 was also received. Details are in the Financial Statements on page 5.

The increase in regular giving of some 9% was largely as a result of the 'generous giving' campaign, and it was good to see the increase in use of standing orders. Total income, including tax recovered increased by 8% although gift aid has yet to fully reflect the impact of the giving increase. As we know there have, unfortunately, been 12 funerals this year, but no weddings. This has kept the Parochial Fee income broadly static.

£93,113 (2018 £87,018) was spent from general funds to provide the Christian ministry from St. Swithun's, including the contribution to the diocesan parish share of £57,643, which is broadly in line with 2018. However, the PCC have been advised that it will increase in 2020 to £60,162, some 4.4%. The share largely provides the stipends and housing for the clergy but approximately 10% is allocated for diocesan mission activities.

Expenditure on Church general running costs has been kept under close control and the cost of provision of services, music, and administration has shown year on year savings of some £3,000. However, as we all know the heating is a topic of much conversation. Costs have increased from £3,268 in 2018 to £4,827 in 2019, which is an almost 50% increase but reflects the increase in use of the Church during the week. Further increases are likely for 2020. The PCC are mindful of this very significant cost and will be looking at ways to reduce this burden in the future.

The work of "Toddlers' group has benefitted from gifts and donations of some £435 and continues to stimulate a vibrant life into the Church

Spend on General Church Maintenance was £4,042 (2018 £2,377). The major items were in relation to the nave and north aisle lighting (£2,237) and also the removal of the iron grills on the windows (£1,000). The work associated with the pew removal cost £3,396.

The PCC continues to hold various investments which are managed by the Churches, Charities and Local Authorities Investment Management Ltd. In 2018 these investments, in line with market conditions, fell in value by some £3,352. However, in 2019 they have rallied, and the unrealised gain on the investments was £8,515. During the year the PCC took the opportunity to reallocate monies held across the investments which has partly contributed to the improvement in performance. As a result, total cash and investments have increased from £110,851 to £118,508. A detailed breakdown is given on page 6.

The PCC remains committed to secure a sound future for St. Swithun's. It will continue to manage expenditure prudently and explore ways to increase income. The budget for 2020, approved by the PCC on 27<sup>th</sup> January 2020, continues to meet the objectives previously set but an overall deficit of £2,950 is anticipated.

## Reserves policy

An explanation of the type of reserves held is in note B on page 6.. It is PCC policy to try to maintain a balance on designated funds, which equates to at least six months of general payments. This 'minimum' reserve is currently calculated at £47,532 which is within the total Designated funds held at the end of the year at £83,593 This reserve is held to smooth out fluctuations in cash flow when required and to meet emergencies. A note setting out how the cash and investment balances are allocated to the various funds is set out in the "Statement of Assets" on page 6.

## Volunteers

We would like to thank all the volunteers who work so hard to make our Church the lively and vibrant community it is. In particular we want to mention our churchwardens Mark Dixon and Liz Townsend who have worked so tirelessly on our behalf. Liz is stepping down as church warden at the forthcoming APCM.

## Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Swithun's the membership of the PCC consists of the incumbent, churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services members are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

The full PCC met six times during the year with an average level of attendance of 84%. In addition there was an 'awayday' which was attended by all members. Given its wide responsibilities the PCC has a number of committees each dealing with a particular aspect of parish life. These committees, which include standing, fabric, systems and HR, are all responsible to the PCC and report back to it regularly with minutes of their decisions being received by the full PCC and discussed as necessary.

#### Administrative information

St. Swithun's Church is situated in Church Street, Bathford. It is part of the Diocese of Bath and Wells within the Church of England. The correspondence address is St. Swithun's Church, Church Street, Bathford, BA1 7TE. Telephone 01225 920050. E-mail:- [administrator@stswithunsbathford.co.uk](mailto:administrator@stswithunsbathford.co.uk)

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity currently exempted from registration with the Charity Commission.

PCC members who have served at any time from 1st January 2019 (together with their attendance) until the date this report was approved are:

Incumbent (ex officio): The Reverend Sally Buddle (6/6)(Chair)

Wardens (ex officio): Mark Dixon(5/6), Elizabeth Townsend (4/6)

Elected: Retired at APCM 28 April 2019: John Smart (2/2), Denis Cowood (2/2) , Val Stone (2/2) ,Heather Gillard (2/2),Christine Colgate (1/2)


Elected: Continuing: Katherine Lush (5/6), Michael Gilbert (5/6), Martin Wright (6/6)

Elected at APCM 28 April 2019: Michelle Williams (3/4), Leslie MacKenzie (3/4), David Lenderyou (4/4), Robert Wolsey (2/4).

In addition, Kara Maylor is the Deanery Synod (ex officio) representative.

The PCC would like to thank all of the Church Family of St. Swithun's for their continued support which has enabled the PCC to plan with confidence in the future of our Parish

Approved by the PCC on 9th March 2020 and signed on their behalf by:



Reverend Sally Buddle

(PCC chairman and Priest-in-Charge)



Michael Gilbert

(Treasurer)

## St Swithun's Bathford Financial Statements for the year ended 31st December 2019

### Receipts and Payments Accounts

	notes	General Fund	Designated Fund	Restricted Fund	Endowment Fund	2019 £	2018 £
		£	£	£	£	£	£
<b>Receipts</b>							
Collections and planned giving		70830				70830	65114
Income Tax recovered		15902				15902	15717
Sundry giving and donations		2902				2902	2005
Dividends and Interest		1093	2473	263		3829	3682
Grants	1	300				300	300
Fund raising / Church letting		521		143		664	463
Parochial Fees		4970				4970	5034
<b>Total Receipts</b>		<b>96518</b>	<b>2473</b>	<b>406</b>	<b>0</b>	<b>99397</b>	<b>92315</b>
<b>Payments</b>							
Parish Share		57643				57643	55559
Clergy Expenses		1000				1000	1079
Provision of Services		1326				1326	2396
Heating and Lighting		4827				4827	3268
Administration(inc staff costs)		8156				8156	9528
Music costs (inc organist fee)		1382				1382	1801
"Toddlers"(inc staff costs)	2	7964				7964	8778
Insurance		1889				1889	1853
Donations/mission/evangelism	3	7800				7800	8155
Sundries		321	412	200		933	615
Churchyard Maintenance				-103		-103	122
General Church Maintenance		805	2492	745		4042	2377
Church Fabric			3396			3396	2298
<b>Total Resources Expended</b>		<b>93113</b>	<b>6300</b>	<b>842</b>	<b>0</b>	<b>100255</b>	<b>97829</b>
<b>Surplus / (Deficit) for year</b>		<b>3405</b>	<b>-3827</b>	<b>-436</b>	<b>0</b>	<b>-858</b>	<b>-5514</b>
<b>Movement in Funds</b>							
<b>Opening balances at 1st Jan</b>		<b>29746</b>	<b>66449</b>	<b>7063</b>	<b>7593</b>	<b>110851</b>	<b>119717</b>
Transfers between funds		-14259	15000	-741	0	0	0
Movement in market value		779	5971	343	1422	8515	-3352
Surplus/(Deficit) for year		3405	-3827	-436	0	-858	-5514
<b>Closing balances at 31st Dec</b>	4	<b>19671</b>	<b>83593</b>	<b>6229</b>	<b>9015</b>	<b>118508</b>	<b>110851</b>

## St Swithun's Bathford Financial Statements for the year ended 31st December 2019

Statement of Assets	General	Designated	Restricted	Endowment	2019	2018
	Fund	Fund	Fund	Fund		
	£	£	£	£		
Nat West Current A/C	11653				11653	15978
Petty Cash	102				102	93
<b>Total Cash Resources</b>	<b>11755</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11755</b>	<b>16071</b>
CCLA Fixed Interest A/C		39850			39850	59042
CCLA Investment A/C	7916	43743	6229		57888	28145
CCLA Miss Pittman A/C				2792	2792	2352
CCLA North Aisle A/C				6223	6223	5241
<b>Total Assets by Fund</b>	<b>19671</b>	<b>83593</b>	<b>6229</b>	<b>9015</b>	<b>118508</b>	<b>110851</b>

### Basis of preparation

- A. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
- B. General reserves are unrestricted and freely available for use by the PCC. Designated reserves are freely available but are set aside by the PCC for a specific purpose. Restricted funds are not freely available and can only be used for the purposes specified by the benefactor. Endowment funds are not freely available where the use of both capital and income can only be applied in accordance with the terms of the endowment.
- C. The PCC has decided to include dividend income received from the investments held with the CCLA in Receipts and any movement in market values of those investments shown separately rather than shown combined after the Surplus (Deficit) for the year. The 2018 comparatives have therefore been adjusted to reflect this presentation.

St Swithun's Bathford Financial Statements for the year ended 31<sup>st</sup> December 2019

Notes

- Grant from Bathford Parish Council towards providing functions which involve the whole village (eg "Toddlers" and Film Club.)
- "Toddlers" includes the staff costs of the Children's and Family worker and is stated net of donations of £435.
- The outward giving in 2019 was:

Overseas	£	UK	£	Total
CMS Freda Carey	1400	Bathford Parish Hall	3000	
SASA Project	900	Genesis Bath	400	
Tear Fund	700	Bath Street Pastors	250	
Barnabus Fund	300	Dorothy House	200	
		Bath Youth for Christ	150	
		Martin Gilmore(Nomads)	250	
		BYFC Mexico	100	
		Children's Society	150	
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	3300		4500	£7800
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- The movement on Funds was:

Fund	Opening Balance.	Receipts. Payments	Transfers.	Movement in Market Value.	Closing Balance
	£	£	£	£	£
General.	29746	3405	(14259)	779	19671
Designated:					
Fabric	36449	(3827)	0	3439	36061
Reserve	30000	0	15000	2532	47532
Restricted:					
Family	741	0	(741)	0	0
Music&Memories		143	0	0	143
Bell	434	0	0	24	458
Vicars Discretionary	1250	(200)	0	68	1118
Churchyard/Pittman.	3,394	184	0	184	3762
NWAF	1244	(563)	0	67	748
Endowment:					
Pittman	2352	0	0	440	2792
NWAF	5241	0	0	982	6223
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	110851	(858)	0	8515	118508
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