

St John-in-Bedwardine

The Parochial Church Council of
St John-in-Bedwardine Parish Church,
Worcester

Annual Report and Accounts 2022



Incumbent: Rev Phillip Bradford
Registered Charity No. 1152583
St Johns Parish Office
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1. Introduction

The Annual Report and Accounts for the Parish of St John-in-Bedwardine is written equally for church members and those outside of the church looking in. As a charity we have to be publicly accountable to everyone. Therefore, it is produced in accordance with the requirements of the Charities Act 2011 and any regulations made there under and the Charities SORP; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102 effective 1 January 2019) (Section 7, page 7). For further information please contact the Churchwardens or the PCC Treasurer (please see Parish Office contact details on the front cover).

2. Administrative information

The Parish of St. John-in-Bedwardine, Worcester is part of the Worcester Area Deanery within the Diocese of Worcester; part of the Church of England.

St John-in-Bedwardine PCC is a registered charity (No. 1152583).

The PCC elects members (for a three year term of office) each year at the Annual Parochial Church Meeting (APCM). PCC members who served from 1st January 2022 until the date of this report was approved are:

Church Wardens: Gordon Templeton, Joy Job

Clergy: Priest-in-Charge: Rev Phil Bradford; Associate vicar: Rev Sarah Cottrill

Lay Vice Chair: Colin Nash

Secretary: Liz Edwards, non-member, remunerated as Parish Administrator

Treasurer: Chris Rees, Philip Evans from St Michael PCC as deputy treasurer

Other PCC Lay Representatives: Margaret Rutter, Graham Evans, Roger Job, Sue Bale, Luise Horrocks, Barbara Willis, Graham Willis, Amy Rees, John Wedgwood Pound.

The Parish Administrator is Liz Edwards.

The PCC has appointed Alan Simcox of Nick Joyce Architects Ltd, Worcester as Inspecting Architect.

The PCC uses Lloyds Bank, The Cross Worcester.

Signatories to the church bank accounts are Chris Rees, John English, Joy Job, Gordon Templeton, Philip Evans, Graham Evans, Phil Bradford and Sarah Cottrill. As per the constitution of the Charities Committee the clergy may sign cheques alone up to £100 from the Discretionary Fund. Two signatories may not be immediate relations.

3. Reserves policy

It is PCC policy to maintain a balance on general funds of approximately 25% of gross expenditure (if possible); as a contingency to cover for urgent and emergency situations that may arise from time to time. The PCC policy requires the balance on General and Designated funds to be at least £30k. The balance on these funds was £54,167 at 31st December 2022. The PCC is operating within its reserves policy.

A number of restricted and designated funds are held for specific purposes. These are set out on the balance sheet of the Accounts.

It is our policy to invest funds in CBF Church of England Deposit Fund, after taking account of the need for cash in the bank current account to meet day to day expenses and cash flow. Some small investments arising from other charities and trusts are held in other investment funds. These will be reviewed on a regular basis.

4. Structure, governance and management

The PCC is a corporate body established by the Church of England. It operates under the Parochial Church Council Powers Measure. PCC members are appointed in accordance with the Church Representation Rules. All committed members of the congregation are encouraged to register on the Electoral Roll and consider standing for election to the PCC.

The Parish of St John-in-Bedwardine is a parish in the Benefice of St John-in-Bedwardine, Worcester.

The PCC is responsible for health and safety, disability discrimination and safeguarding. The PCC has nominated people for the Diocesan Child Protection training.

The PCC is responsible for working with the clergy in promoting in the parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC delegates some business to other groups:

Standing Committee: comprising PCC Lay Vice Chair, Churchwardens, PCC Treasurer, PCC Secretary, and stipendiary clergy, and one further PCC member as liaison. Responsible for day-to-day business decisions on behalf of the wider PCC, or any decisions that are required urgently but have been agreed in principle by the PCC, who have duly authorised the Standing Committee to make a final decision.

St Johns Bell Ringers: comprising representatives from the bell ringing team, this is responsible for running the bell tower of the church building.

A PCC member is the wife of the Church Organist. During 2022 the PCC paid £6,804 for the services of John Brierley, Church Organist, including his services for weddings and funerals. The PCC member concerned took no part in any discussions or decision making relating to these payments and contracts, as these are delegated to the Standing Committee of which neither is a member.

Strategic Risks and Management Action Plans

The PCC is aware of its responsibility for risk management and has put in place arrangements to manage and reduce those risks which it regards as most significant as follows:

Risk title:	Impact / likelihood:	Management action:
Loss of use of key buildings e.g. Boiler failure	Disruption to ministry momentum and risk of reduced congregations and loss of income. Medium likelihood	Flexibility with more than one building—in the short term if necessary could relocate to St Clements. Asset Management plan in place for covering predictable maintenance costs.

5. Achievements and performance

The past year of mission and ministry of the church is reviewed in the reports from the various areas of church life. These are published in the first part of the APCM booklet. They include reports on the electoral roll, proceedings of the PCC, the fabric, goods and ornaments of the church, and the proceedings of the Deanery Synod.

6. Financial review

Financial standing: highlights

Total funds	£594k	Unchanged from last year
Income	£96k	Down from £101k last year, but still up from £91.6k in 2020
Expenditure	£79k	Down from £98k last year
Net Surplus (deficit)	£17542	

The diocese reported that our Team (the parishes of St John's, St Michael's and St Clement's) has paid 97% of the requested Ministry Share in 2022.

The 'Net surplus' shown above may look very healthy, but the position is somewhat clouded by the unwinding of 'accruals' for Ministry Share. The real position is much nearer breakeven.

Actions taken during the year

There are several dedicated volunteers who perform many functions of the treasurer job; processing and tracking magazine income (John English), payroll (Graham Evans and John English), service collections (John English and Ruth Reeves), as well as long term rental income (Gordon Templeton) and gift aid management (John English) which provide the bulk of our income, and this is greatly appreciated. These are always tasks that are open to further division of labour, so please do contact the treasurer if you feel that you would like to help in any way. There is a new finance committee for 2023, as the current treasurer is very much struggling with keeping on top of everything and several others have put in great amounts of support, especially Philip Evans.

Achievements in 2022:

- We continue to have tenants who are stable in the flat and the house at Heron Close
- Weddings and funerals income is increasing (almost doubled since last year)

This year has continued to be difficult although there is sign of recovery. There have been several people who generously increased their regular giving, and this is evident in the figures. The contactless card reader is being used at events as well, which brings in a small extra amount each time. It would be worth thinking carefully about its placement, offsetting security against it being more available for use.

We have had a couple of events which has helped to boost our fundraising figures, and it seems appropriate this year to consider whether we can restart the events that we ran previously.

We must still monitor the general fund carefully, as this could greatly restrict the activities that we can pursue as a church. We would be able to do a lot more if our costs were matched in addition to any further activity, and we would be in a better position to be confident should the need for major building repairs or maintenance arise, as they have and will.

We received grants from the Feoffees towards maintenance and the estate manager's salary, which has been most helpful in going towards balancing the budget.

The notified legacy has not yet come in, but it will appear at some point in 2023/2024. It is always worth noting that these are free from inheritance tax, and we are always incredibly grateful for consideration.

Future commitments and budget for 2023:

The PCC continues to face challenges. The immediate financial challenges include:

Seeking to increase our income to match the longer term ambitions of St Johns.

Regular maintenance costs of our historic church building.

Anticipating the costs of reordering and redecoration of the church to improve our church buildings.

Funding of new projects coming out of our plans for the future.

Raising the contributions towards our asset management plan.

The Annual Statement of Accounts for 2022

Set out in the following pages. and will be subject to Independent Examination (see the Examiner's report at the end of this document).

Funds movements

The PCC has a loan outstanding from the Meeting Room Trust, which is repaid annually from general funds.

7. Accounting Policies - for the year ended 31 December 2022

The financial statements have been prepared in accordance with the requirements of the Charities Act 2011 and any regulations made there under and the Charities SORP; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102 - effective 1 January 2019). The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

Funds

General funds: represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

Designated Funds: are held for a particular purpose by the PCC, but still remain legally unrestricted.

Restricted funds: these are funds raised by the church or given to the church for specific purposes and must be spent on that purpose.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital resources
Collections: accounted for when received by or on behalf of the PCC
Planned giving: under Gift Aid is accounted for only when received
Income tax: recoverable on Gift Aid donations is accounted for when the donation is received
Grants and legacies: to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due
Fund raising: special events (e.g. concerts) accounted for gross
Sales of books and magazines: accounted for gross
Other ordinary income
Rental income: from the letting of church premises and car parking is accounted for when the rental is due
Income from investments
Dividends and interest: accounted for when receivable. Tax on such income is accounted for in the same accounting year
Gains and losses on investments
Realised gains or losses: accounted for when investments are sold
Unrealised gains or losses: accounted for on revaluation of investments at 31 December

Resources used

Grants and donations to missions etc: accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

Parish share: accounted for when payable. Any agreed payment remaining unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor¹ in the Balance Sheet.

Fixed assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the vicar/rector and churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers these to be inalienable (i.e. cannot be transferred to another person). They are listed in the Church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired before 2015 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Items acquired since 2015 (had there been any) would have been capitalised and depreciated in the financial statements over their anticipated useful economic life on a straight line basis.

All expenditure incurred during the year on consecrated or benefice buildings, individual items under £2,500, on repair, or movable church furnishings, is shown as expenditure for the year in the financial statements.

Other fixtures, fittings and office equipment

Individual items of equipment with a purchase price of £2,500 or less are shown as expenditure in the year when the asset is acquired. There are no items of greater value.

Investments

Investments are valued at market value at 31 December.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.

Gifts in kind

Volunteers: the time given by volunteers is not accounted for in the accounts. The PCC's gratitude for these gifts is reflected in the reports contained within the APCM booklet.

¹ Creditor: goods or services which we have received in the year but for which payment is to be made in the following year.

8. Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	59,269	619	-	59,888	77,360
Income from charitable activities	4,727	(285)	-	4,443	2,589
Other trading activities	16,505	(2,859)	-	13,646	10,333
Investments	15,915	-	449	16,364	11,209
Other income	-	-	-	-	-
Total income	96,416	(2,525)	449	94,341	101,492
Expenditure on:					
Raising funds	1,928	-	-	1,928	270
Expenditure on charitable activities	-	200	-	200	470
Other expenditure	76,946	-	-	76,946	97,013
Total expenditure	78,874	200	-	79,074	97,753
Net income / (expenditure) resources before transfer	17,542	(2,725)	449	15,267	3,739
Transfers					
Gross transfers between funds - in	6,190	-	1,920	8,110	1,913
Gross transfers between funds - out	(8,110)	-	-	(8,110)	(1,913)
Other recognised gains / losses					
Gains/losses on investment assets	(2,046)	(2,063)	(11,054)	(15,163)	13,186
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	131
Net movement in funds	13,577	(4,788)	(8,685)	104	17,056
Total funds brought forward	412,450	37,657	144,032	594,138	577,083
Total funds carried forward	426,027	32,869	135,347	594,242	594,138
Represented by					
Unrestricted					
General fund	54,167	-	-	54,167	34,199
Designated					
Asset Management Fund	-	-	-	-	-
Church Expenses Funds	1,860	-	-	1,860	2,061

Curates House Fund	270,000	-	-	270,000	270,000
Kingdom Mission Fund	-	-	-	-	6,190
Parish Office and Flat	100,000	-	-	100,000	100,000

Restricted

Agency collection	-	(3,244)	-	(3,244)	-
Bell Ringers Account	-	-	-	-	-
Bell Ringers Fund	-	37	-	37	(63)
Door Replacement Fund	-	620	-	620	620
Fabric Fund	-	-	-	-	-
Film Club	-	511	-	511	511
Friends of St Johns	-	5,938	-	5,938	5,319
Henry Smith Charity	-	3,488	-	3,488	3,688
Monuments Maintenance Fund	-	250	-	250	250
North Aisle Lighting Improvements Fund	-	-	-	-	-
Nourse Fund	-	1,348	-	1,348	1,348
Organ repair fund	-	-	-	-	-
Poor Fund	-	2,751	-	2,751	2,751
Sick and Poor Fund	-	1,251	-	1,251	1,251
Sick Poor and Gen Fund	-	3,202	-	3,202	3,202
St Johns Blakefield Hall Trust	-	16,668	-	16,668	18,731
St Johns Meeting Room Trust	-	-	-	-	-
Tower Fund	-	49	-	49	49

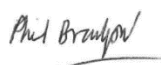
Endowment

St Johns Ecclesiastical Purposes	-	-	82,852	82,852	93,907
St Johns Meeting Room Trust	-	-	52,494	52,494	50,125

Total funds	426,027	32,869	135,347	594,242	594,138
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NB Section 9 below sets out the comparative statement of Financial Activities for the prior year as required by the Financial Reporting Standard 102.

Signed



Trustee and chair of the Council

Balance Sheet (Summary)

	As at 31/12/2022	As at 31/12/2021
Fixed assets		
Tangible Assets	370,000	370,000
	370,000	370,000
Current assets		
Debtors	8,611	10,204
Investments	196,264	210,354
Cash At Bank And In Hand	25,920	15,889
	230,795	236,447
Liabilities		
Creditors: Amounts Falling Due In One Year	6,552	12,309
	6,552	12,309
Net current assets less current liabilities	224,242	224,138
Total assets less current liabilities	594,242	594,138
Liabilities		
	-	-
Total net assets less liabilities	594,242	594,138
Represented by		
Unrestricted		
Unrestricted - General Funds	54,167	34,199
Designated		
Designated - Church Expenses Funds	1,860	2,061
Designated - Curates House Fund	270,000	270,000
Designated - Kingdom Mission Fund	-	6,190
Designated - Parish Office and Flat	100,000	100,000
Restricted		
Restricted - Agency collection	(3,244)	-
Restricted - Bell Ringers Fund	37	(63)
Restricted - Door Replacement Fund	620	620
Restricted - Film Club	511	511
Restricted - Friends of St Johns	5,938	5,319
Restricted - Henry Smith Charity	3,488	3,688
Restricted - Monuments Maintenance Fund	250	250

Restricted - Nourse Fund	1,348	1,348
Restricted - Poor Fund	2,751	2,751
Restricted - Sick and Poor Fund	1,251	1,251
Restricted - Sick Poor and Gen Fund	3,202	3,202
Restricted - St Johns Blakefield Hall Trust	16,668	18,731
Restricted - Tower Fund	49	49
Endowment		
Endowment - St Johns Ecclesiastical Purposes	82,852	93,907
Endowment - St Johns Meeting Room Trust	52,494	50,125
Fund Totals	594,242	594,138

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
CBF1006F: CBF 1006F Blakefield Hall T	-	-	16,668	-	16,668	18,731
CBF1252S: CBF 1252S C/EXP Acton L	-	310	-	-	310	351
CBF1253S: CBF 1253S C/Exp Anon	(41)	351	-	-	310	351
CBF1254S: CBF 1254S C/Exp Hemsworths	-	1,198	-	-	1,198	1,358
CBF1400S: CBF 1400S	-	-	-	82,852	82,852	93,907
CBF1401S: CBF 1401S(2)	(1,803)	-	-	15,318	13,515	15,318
Total	(1,845)	1,860	16,668	98,170	114,853	130,016
Fixed Asset - Investments						
CBF2262S: CBF 2262S Sick Poor Gen	216	-	(216)	-	-	-
Total	216	-	(216)	-	-	-
Fixed Asset - Tangible Assets						
PBROMY1A: Parish Office and Flat	-	100,000	-	-	100,000	100,000
PHERON16: 16 Heron Close	-	270,000	-	-	270,000	270,000
Total	-	370,000	-	-	370,000	370,000
Current Asset - Cash At Bank And In Hand						
ACC1: Lloyds Bank Account 1	(6,625)	-	18,158	3,833	15,366	2,443
ACC2: Lloyds Bank Account 2	7,780	-	(5,757)	-	2,023	729
ACCAM: Lloyds Bank Account Asset Management	(1,119)	-	(1,198)	-	(2,317)	1,428
ACCFOC: Lloyds Bank Account Friends of St Johns	80	-	5,938	-	6,018	5,359
ACCHSMTH: Henry Smith Account	(1,000)	-	5,829	-	4,829	5,829
CASHCHILDR: Children's Church petty cash	-	-	-	-	-	50
CASHOFFICE: Office Petty Cash	-	-	-	-	-	50
Total	(884)	-	22,970	3,833	25,920	15,889
Current Asset - Debtors						
Z05: Accounts Receivable	8,611	-	-	-	8,611	10,204
Total	8,611	-	-	-	8,611	10,204
Current Asset - Investments						
DEPOSITACC: Deposit 642180001D	48,068	-	-	-	48,068	47,444
STJ1212D: St Johns Meeting Room Trust 1212D	-	-	-	33,343	33,343	32,894
Total	48,068	-	-	33,343	81,411	80,337
Liability - Agency Accounts						
6699: Agency collections	(1)	-	6,553	-	6,552	3,309

	Total	(1)	-	6,553	-	6,552	3,309
Liability - Creditors: Amounts Falling Due In One Year							
Z04: Accounts Payable	-	-	-	-	-	-	9,000
Total	-	-	-	-	-	-	9,000

Net total assets	54,167	371,860	32,869	135,347	594,242	594,138	
Represented by							
General (Unrestricted)	54,167	-	-	-	54,167	34,199	
Designated - CExpenses	-	1,860	-	-	1,860	2,061	
Designated - CurHouse	-	270,000	-	-	270,000	270,000	
Designated - KNGMISSION	-	-	-	-	-	6,190	
Designated - POffFlat	-	100,000	-	-	100,000	100,000	
Restricted - BellRinger	-	-	37	-	37	(63)	
Restricted - BlakFidHIT	-	-	16,668	-	16,668	18,731	
Restricted - Door	-	-	620	-	620	620	
Restricted - FilmClub	-	-	511	-	511	511	
Restricted - Friends	-	-	5,938	-	5,938	5,319	
Restricted - HSMITH	-	-	3,488	-	3,488	3,688	
Restricted - Monument	-	-	250	-	250	250	
Restricted - None	-	-	(3,244)	-	(3,244)	-	
Restricted - NOURSE	-	-	1,348	-	1,348	1,348	
Restricted - Poor	-	-	2,751	-	2,751	2,751	
Restricted - SickPoor	-	-	1,251	-	1,251	1,251	
Restricted - SickPoorGn	-	-	3,202	-	3,202	3,202	
Restricted - Tower	-	-	49	-	49	49	
Endowment - EcclPurpos	-	-	-	82,852	82,852	93,907	
Endowment - MtngRoom	-	-	-	52,494	52,494	50,125	
Total	54,167	371,860	32,869	135,347	594,242	594,138	

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
BellRinger							
Restricted	(63)	100	-	-	-	-	37
Sub-totals	(63)	100	-	-	-	-	37
BlakFidHIT							
Restricted	18,731	-	-	-	(2,063)	-	16,668
Sub-totals	18,731	-	-	-	(2,063)	-	16,668
CExpenses							

Designated	2,061	-	-	-	(201)	-	1,860
Sub-totals	2,061	-	-	-	(201)	-	1,860
CurHouse							
Designated	270,000	-	-	-	-	-	270,000
Sub-totals	270,000	-	-	-	-	-	270,000
Door							
Restricted	620	-	-	-	-	-	620
Sub-totals	620	-	-	-	-	-	620
EccIPurpos							
Endowment	93,907	-	-	-	(11,054)	-	82,852
Sub-totals	93,907	-	-	-	(11,054)	-	82,852
FilmClub							
Restricted	511	-	-	-	-	-	511
Sub-totals	511	-	-	-	-	-	511
Friends							
Restricted	5,319	619	-	-	-	-	5,938
Sub-totals	5,319	619	-	-	-	-	5,938
HSMITH							
Restricted	3,688	-	200	-	-	-	3,488
Sub-totals	3,688	-	200	-	-	-	3,488
KNGMISSION							
Designated	6,190	-	-	(6,190)	-	-	-
Sub-totals	6,190	-	-	(6,190)	-	-	-
Monument							
Restricted	250	-	-	-	-	-	250
Sub-totals	250	-	-	-	-	-	250
MtngRoom							
Endowment	50,125	449	-	1,920	-	-	52,494
Sub-totals	50,125	449	-	1,920	-	-	52,494
NOURSE							
Restricted	1,348	-	-	-	-	-	1,348
Sub-totals	1,348	-	-	-	-	-	1,348
POffFlat							
Designated	100,000	-	-	-	-	-	100,000
Sub-totals	100,000	-	-	-	-	-	100,000
Poor							
Restricted	2,751	-	-	-	-	-	2,751
Sub-totals	2,751	-	-	-	-	-	2,751
SickPoor							

Restricted	1,251	-	-	-	-	-	1,251
Sub-totals	1,251	-	-	-	-	-	1,251
SickPoorGn							
Restricted	3,202	-	-	-	-	-	3,202
Sub-totals	3,202	-	-	-	-	-	3,202
Tower							
Restricted	49	-	-	-	-	-	49
Sub-totals	49	-	-	-	-	-	49
General							
Unrestricted	34,199	96,416	78,874	4,270	(1,845)	-	54,167
Sub-totals	34,199	96,416	78,874	4,270	(1,845)	-	54,167
None							
Restricted	-	(3,244)	-	-	-	-	(3,244)
Sub-totals	-	(3,244)	-	-	-	-	(3,244)
Totals	594,138	94,341	79,074	-	(15,163)	-	594,242

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
101 - Planned Gift Aid donation	36,114	-	-	-	36,114	32,467
102 - Tax recovered	6,671	-	-	-	6,671	7,111
104 - Plate collections	2,164	-	-	-	2,164	1,474
105 - Wall safe collections	363	-	-	-	363	200
106 - Unspecified/sundry donations	4,291	-	-	-	4,291	2,104
107 - Gift Aid donation (not regular)	55	-	-	-	55	125
201 - Grants to general fund	9,612	-	-	-	9,612	33,379
F1 - Friends donation	-	-	619	-	619	500
Donations and legacies Totals	59,269	-	619	-	59,888	77,360
Income from charitable activities						
203 - Fund raising and other sources	3,995	-	(285)	-	3,711	2,589
203F - Fund raising "Fun Day"	732	-	-	-	732	-
Income from charitable activities Totals	4,727	-	(285)	-	4,443	2,589
Other trading activities						
203P - Fund raising printing	584	-	-	-	584	330
2500 - Bellringers visiting bands	-	-	100	-	100	-
402 - Rental income from church rooms/parking	5,680	-	-	-	5,680	5,154
403 - Magazine	3,056	-	-	-	3,056	2,580
404 - Wedding and funeral fees	7,186	-	(2,959)	-	4,227	2,270
Other trading activities Totals	16,505	-	(2,859)	-	13,646	10,333
Investments						
301 - Interest and dividends	3,544	-	-	449	3,994	2,903
302F - Rental from 1a Bromyard Road	5,519	-	-	-	5,519	812
302H - Rental from Heron Close	6,851	-	-	-	6,851	7,494
Investments Totals	15,915	-	-	449	16,364	11,209
Income and endowments Grand totals	96,416	-	(2,525)	449	94,341	101,492
EXPENDITURE ON:						
Raising funds						
3000 - Costs of fundraising	1,928	-	-	-	1,928	270
Raising funds Totals	1,928	-	-	-	1,928	270

Expenditure on charitable activities

1001 - Mission Overseas	-	-	-	-	-	50
1004 - Mission local/christian/secular charitie	-	-	200	-	200	310
HSOUT - Henry Smith donation	-	-	-	-	-	110
Expenditure on charitable activities Totals	-	-	200	-	200	470

Other expenditure

2001 - Parish Share to WDBF Ltd	34,500	-	-	-	34,500	32,917
2002 - Clergy expenses	1,334	-	-	-	1,334	1,008
2005 - Heating/Lighting/Water/Cleaning	9,542	-	-	-	9,542	8,112
2006 - Routine/minor maintenance	10,229	-	-	-	10,229	7,150
2007 - Upkeep of services	7,521	-	-	-	7,521	7,287
2008 - Upkeep of churchyard	750	-	-	-	750	94
2009 - Costs of Parish Magazine and bookstall	48	-	-	-	48	47
2011 - Maintenance/management/repair flat/house	146	-	-	-	146	22,689
2015 - Security System/Major Church maintenance	288	-	-	-	288	1,226
2016 - Verger/Organist/Choir/Bell ringers weddi	1,194	-	-	-	1,194	1,215
207 - Maintenance/repair bells	-	-	-	-	-	224
4000 - Administration	11,395	-	-	-	11,395	11,185
4000I - Ecclesiastical insurance	-	-	-	-	-	3,860
Other expenditure Totals	76,946	-	-	-	76,946	97,013
Expenditure Grand totals	78,874	-	200	-	79,074	97,753

9. Statement of Financial Activities for the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	74,860	2,500	—	77,360	61,397
Income from charitable activities	2,589	—	—	2,589	2,118
Other trading activities	10,333	—	—	10,333	11,967
Total income	98,992	2,500	—	101,492	91,640
Expenditure on:					
Raising funds	270	—	—	270	914
Expenditure on charitable activities	260	210	—	470	1,980
Other expenditure	96,975	38	—	97,013	101,795
Total expenditure	97,506	248	—	97,753	104,689
Gains / losses on investment assets	258	(741)	13,670	13,186	—
Net income / (expenditure) resources before transfer	1,744	1,511	13,670	16,925	(13,049)
Transfers					
Gross transfers between funds - in	—	—	1,913	1,913	2,507
Gross transfers between funds - out	(1,913)	—	—	(1,913)	(2,507)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	131	—	131	7,967
Net movement in funds	(169)	1,642	15,583	17,055	(5,082)
Total funds brought forward	412,619	36,015	128,449	577,083	582,165
Total funds carried forward	412,450	37,657	144,032	594,138	577,083
Represented by					
Unrestricted					
General fund	34,199	—	—	34,199	34,626
Designated					
Church Expenses Funds	2,061	—	—	2,061	1,803
Curates House Fund	270,000	—	—	270,000	270,000
Kingdom Mission Fund	6,190	—	—	6,190	6,190
Parish Office and Flat	100,000	—	—	100,000	100,000
Restricted					
Bell Ringers Fund	—	(63)	—	(63)	(26)
Door Replacement Fund	—	620	—	620	620
Film Club	—	511	—	511	511
Friends of St Johns	—	5,319	—	5,319	4,819
Henry Smith Charity	—	3,688	—	3,688	1,898
Monuments Maintenance Fund	—	250	—	250	246
Nurse Fund	—	1,348	—	1,348	1,348
Poor Fund	—	2,751	—	2,751	2,704
Sick Poor and Gen Fund	—	3,202	—	3,202	3,144
Sick and Poor Fund	—	1,251	—	1,251	1,229
St Johns Blakefield Hall Trust	—	18,731	—	18,731	19,472
Tower Fund	—	49	—	49	49
Endowment					
St Johns Ecclesiastical Purposes	—	—	93,907	93,907	82,154
St Johns Meeting Room Trust	—	—	50,125	50,125	46,295

10. Report of the Independent Examiner

Independent Examiner's Report to the members/trustees of St John In Bedwardine Church, Worcester, Parochial Church Council.

I report on the accounts for the year ended 31st December 2022 which are set out on pages 9 to 19.

Respective responsibilities of the Trustees and Independent Examiner

The charity'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;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

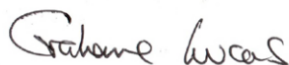
Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records 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.



Grahame Lucas
120, Laugherne Road,
St Johns
Worcester.
WR2 5LT
28th August 2023