

**Parochial Church Council of
All Saints' Church, Terling**



Annual Report and Financial Statements

for the year ended 31st December 2021

There is no Incumbent.

**The Parish entered an Interregnum on 6 November 2019
The Diocese of Chelmsford has deleted the post of Vicar to
this Parish**

Bankers:

Barclays Bank PLC

59 Newland Street
Witham, CM8 2AJ

The CBF Church of England

Deposit Fund
Senator House
Victoria Street
London EC4V 4ET

Independent Examiner:

Mrs Kate Whittaker

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All Saints' Church is situated in the village of Terling, Essex [population 650] It is part of the Witham and Villages Team Ministry and the Pilgrim Rivers Ministry and Mission Unit in the Witham Deanery of the Diocese of Chelmsford.

During the interregnum the correspondence address is Copse Rise, The Street, Terling CM3 2PG.

COVID-19 Pandemic

As with the whole of the UK, our church has been deeply affected by the pandemic. Following Government no services were held until the beginning of March, although the church was open for private prayer.

Aims and Purposes

All Saints PCC has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the church. The PCC is also responsible for the maintenance of the fabric of the church.

Parochial Church Council Membership

It is with great sadness that we report that one of our long serving and greatly respected members, Rita Frankin, died in October 2021. We will miss her energy and fortitude and we send our deep condolences to Bob and the rest of her family.

Members of the PCC are elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules.

During COVID-19 restrictions the P.C.C. kept in touch through email.

Face to face meetings resumed in September.

During the year the following served as members of the PCC:

<i>Incumbent</i>	Post now deleted
<i>Chairman</i>	Reverend Will Abbott
<i>Churchwardens</i>	Mr R Eveleigh Mrs S McNamara
<i>Representatives on Deanery Synod</i>	Mrs S McNamara
<i>PCC Secretary</i>	Mrs S McNamara
<i>Treasurer</i>	Mr C Cutler
<i>Elected Members</i>	Mrs P Bird Mr M Clayden Mrs C Fance Mrs R Franklin (until October 2021) Mrs A Hurst Mrs J Ovenden
<i>Co-opted Members</i>	Mrs R Holden Mr C Cutler
<i>Standing Committee</i>	Mr C Cutler Mr R Eveleigh Mrs S McNamara

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<i>Sidesmen</i>	Mrs J Isted Mr R Isted
<i>Communion Assistants</i>	Mr R Eveleigh Mrs V Eveleigh Mr R Isted Mrs A Hurst
<i>Authorised Local Preacher</i>	Mrs S McNamara
<i>Safeguarding Officer</i>	Mrs S McNamara
<i>Electoral Roll Office</i>	Mr C Cutler
<i>Tree Warden</i>	Vacant

Church Attendance

There are 38 members on the Church Electoral Roll of which 4 are not resident in the Parish. A copy of the Electoral Roll Certificate is displayed in the church porch.

The usual Sunday attendance count was 18

Review of the Year

Rev'd Dr Jonathan Pritchard was installed as Witham and Villages Team Rector on 6th September. In October Rev'd Paulie Watkin left the Team to join the Tadcaster Benefice.

During the interregnum we have tried to maintain regular services. We are grateful to Rev Rob Cadman for taking a Holy Communion Service on the second Sunday of each month and he is happy to continue to do this for the foreseeable future. Earlier in the year Rev Will Abbott was able to take some Services. The Churchwardens have also led All Age Services. The Archdeacon has taken two services.

When we were able to hold services the monthly pattern of services was as follows:

- 1st Sunday 10.30am Family Service
- 2nd Sunday 9.30am Holy Communion
- 3rd Sunday 10.30am Holy Communion
- 4th Sunday 9.30am Holy Communion

During the year there were nine baptisms, three marriage services and five funerals held in church and one committal service in the Cemetery.

On Remembrance Sunday Rev Rob Cadman led our usual service beginning on the Church Green.

The Churchwardens led an All Age Harvest Festival Service and food donations were taken to the local food bank.

Our Christingle Service, Carol Service and Christmas Services were taken by Rev'd Will Abbott

Rev Will , supported by Jack Cubitt a newly appointed Outreach Worker, has supported the school during the year by taking weekly assemblies. The Explorers Club led by Sarah McNamara, assisted by Janice Ovenden, resumed in September with two sessions each week.

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The School held their Harvest Festival Service in the church.

During the year the Craft Club and the Historic Terling Group resumed their meetings in the Church. The Bellingers were able to ring, following COVID guidance, and the Handbell Band played at the Carol Service.

Distribution of our monthly Parish Magazine began in July with copies also available online. We would like to thank the Editor, Heather Cutler, Sue Gore, who organises the distribution, and all the distributors.

We were pleased to hold some social events. During lockdown we had a stall in the church for books, jigsaws and bric a brac. Events included a Coffee Morning, Harvest Lunch and the Bazaar and Bellingers Quiz. In September the Historic Terling Group hosted a talk about the Commonwealth War Graves Commission and we welcomed Friends of Essex Churches for a Gin and Gypsy Swing Evening.

Church Fabric

We continue to work to maintain and improve the church buildings.

We have obtained faculties to decorate the interior of the church and other small maintenance items and to erect plaques to commemorate Les Doe's 60 years service as Verger and to recognize the contributions to the spire repairs.

The Joseph Strutt painting is still with an Art Restorer in Oxford. The pandemic has stopped work on this project.

We would like to thank Derek Gore and Colin Cutler who carry out regular checks and maintenance.

Safeguarding

The PCC take Safeguarding of Children and Vulnerable Adults very seriously. We have implemented the policy issued by the Diocese of Chelmsford and we have a Safeguarding Officer on the PCC. One historic incident was reported to the Diocese Safeguarding Team who agreed that no action was needed.

Tree Warden's Report

The Tree Warden Post is vacant.

During the year there were no issues that would have been referred to the Tree Warden.

Thank you to everyone who helps the church

We would like to thank everyone who contributes to the life and work of the church; Keith Gamble-Beresford, our organist, the Bell Ringers, those who clean, arrange flowers, garden, maintain the building, the Events Committee and everyone for their generous donations.

On behalf of the PCC

Reverend Will Abbott, Chairman of the Parochial Church Council

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Financial Review

General Fund

We are deeply grateful to all those kind people who continued to donate with standing orders, Parish Giving Scheme, "milk bottle" donations, envelopes of cash in place of service collections and some significant cheques to aid the funds.

We lacked all the usual fund-raising events, which not only reduced our income, but also sadly reduced the fun and enjoyment we usually get from these events. We hope that 2022 will see the return of at least some of these cherished events.

Parish Share

The Parish Share for Terling was set at £21,585 for 2021. This equates to a contribution of £415 per week, before we pay insurance (£66 per week) and other running costs (electricity, water, heating). Needless to say we could not meet the request and contributed £7,000 for the year. The Parish also received a Prolonged Vacancy Credit from the Diocese because of the absence of a Team Rector for over a year, as did the other PCCs in the Witham Team. The monthly sum of £177.96 was added to our Parish Share contribution from June 2020 until Reverend Doctor Jonathan Pritchard joined as Team Rector.. Additionally Fairstead PCC overpaid their Parish Share in 2020 and requested the overpayment to be credited to Terling PCC. With this generous donation and the Vacancy Credit we contributed a real total of £8,806.72 (40.8%).

There is no allowance for the absence of a local Priest.

Reserve Fund

It is this PCC's policy to try and maintain a balance of unrestricted funds which equates to at least three months unrestricted payments. This is equivalent to £3,000. It is held to smooth out fluctuations in cash flow and to meet emergencies.

Parish News

Because of the restrictions brought by the pandemic the Parish News was issued in electronic form with a limited number of paper copies for parishioners who are unable to access the on-line version, until recommencement both formats in August 2021.

Subscriptions for the Parish News were rolled over from 2020 until August 2021, when the distribution of the paper version was resumed as Covid-19 restrictions were lessened.

Advertising income and accumulated funds have funded the cost of paper copies.

We would like to thank Heather Cutler for her tireless work as advertising manager, editor and publisher; Sue and Derek Gore for masterminding the magazine distribution and subscription collection, albeit restricted in 2021. We are also very grateful to Sarah McNamara and Jo Long for their work as proof checkers; Angus MacWillson for his artwork on the magazine covers.

Other Funds

We maintain a number of other funds which contain money which is earmarked for future bills.

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If money is donated to the PCC for a specific purpose, such as maintenance of the pipe organ, the money cannot be spent for any other purpose without the agreement of the contributors. Details of these funds can be found in the Financial Statement.

The Thurgood Fund

A bequest was made by Fred Thurgood to be used by the Churchwardens of All Saints' Church to be used for the good of the parishioners. As this fund is not intended for use by the PCC, it is detailed as separate item in the Financial Statement.

Love Where You Live Fund

Reverend Will Abbot started this fund to help people in the local area. The PCC act as "bankers" for the fund and it does not form part of our accounts. The fund is maintained by donations via Reverend Abbott.

Chancel Fund

This is a fund held by the Diocese of Chelmsford on our behalf. Should we need to draw on the funds they will be made available to us.

The Rectory

The Rectory has stood vacant since Reverend Graham Dowling moved away. This is the second instance of the rectory standing vacant since Reverend John Hall retired. Although it is the published policy of the Diocese of Chelmsford to rent out vacant properties they have declined, again, to do so and forfeited the rental fees. The PCC is responsible for inspecting The Rectory every week, paying the electricity bill and maintaining the garden. In 2021 the cost to the PCC was £210, plus the volunteers time for garden maintenance.

Gift Aid

Donating through Gift Aid we can claim an extra 25p from the Government for every £1 donated. Gift Aid does not cost the donor any additional money.

Gift Aid can be claimed only on monetary donations. **If you are contemplating buying something for the church, please contact the Treasurer (Colin Cutler) to discuss how Gift Aid may be applied to your gift.**

During the 2021 Financial Year we were able to claim £2,554 from the Government. The PCC wish to take this opportunity to thank all those who helped us claim this considerable amount of money.

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Parochial Church Council of All Saints', Terling Financial Statement for the year ended 31st December 2021

Receipts and Payments Account	Note	Unrestricted Fund	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2021	<i>Total 2020</i>
Receipts		£	£	£	£	£	£
Voluntary receipts							
Regular Giving							
Planned Giving		3,125	0			3,125	3,105
Collections at services		5,417	0			5,417	3,064
All other giving/voluntary receipts		2,495	4,022	857		7,374	12,343
Gift Aid tax recovered		2,422	0	131		2,554	2,264
		13,460	4,022	989	0	18,470	20,777
Activities for generating funds	3	1,074	4,201	396	0	5,671	4,891
Interest on Bank Accounts		0	15	5		19	131
Church Activities	4	3,772	0	0	0	3,772	2,798
Locum Minister Payment Refunds from CDBF		204				204	272
VAT Recovered		0	0	0	0	0	812
Total Receipts		18,509	8,237	1,390	0	28,136	29,682
Payments							
Parish Share		7,000				7,000	5,750
Church running expenses	5	7,368	2	0	0	7,370	7,721
Architects Fees		0	168	0	0	168	0
Spire Repairs		0		1,053		1,053	4,609
Painting Restoration Project		0				0	600
Mission giving and donations	6	50	0	0	0	50	100
Cost of Fund Raising Events and Parish News Printing		310	2,519	0	0	2,829	1,186
Total Payments		14,728	2,688	1,053	0	18,470	19,965
Excess of receipts over payments		3,781	5,549	336	0	9,666	9,718
Transfers between funds	2	(1,000)	750	(761)	0	(1,011)	0
Cash at bank and in hand at 1st January 2021		1,739	35,081	13,581	0	50,401	40,684
Cash at bank and in hand at 31st December 2021	1	4,520	41,380	13,156	0	59,055	50,401

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Statement of Assets and Liabilities	Note	Unrestricted Fund	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2021	<i>Total 2020</i>
Cash Funds							
Bank Current account		4,520	13,272	5,150	0	22,942	18,852
Deposit account		0	28,108	7,955	0	36,063	31,498
Cash in hand		0	0	50	0	50	50
		<u>4,520</u>	<u>41,380</u>	<u>13,155</u>	<u>0</u>	<u>59,055</u>	<u>50,400</u>
Other monetary assets							
Income tax recoverable		0	0	0	0	0	0
Investment Assets							
Investment fund shares		0	0	0	0	0	0
Liabilities							
		0	0	0	0	0	0
Total		<u>4,520</u>	<u>41,380</u>	<u>13,155</u>	<u>0</u>	<u>59,055</u>	<u>50,400</u>

Notes to accounts

Note 1 Funds Held

General Fund	4,520				4,520	1,739	
Reserve Fund		3,076			3,076	3,075	
Fabric Fund		25,032			25,032	20,188	
Parish News Fund		12,872			12,872	11,169	
Spire Fund				7,955	7,955	9,004	
Electrical Sockets Fund				1,505	1,505	835	
Window Cleaning Fund				626	626	576	
Flower Fund				309	309	247	
Clergy House Fund			400		400	400	
Organ Fund				1,907	1,907	1,907	
Painting Restoration Fund				852	852	250	
		<u>4,520</u>	<u>41,380</u>	<u>13,155</u>	<u>0</u>	<u>59,055</u>	<u>50,400</u>

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Notes to Accounts - continued

Note	Unrestricted Fund	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
Note 2 Transfers between funds						
General Fund to Designated Fabric Fund	(1,000)	1,000				
Designated to Restricted Painting Restoration Fund		(250)	250			
LWUL transferred to Separate Agency Account			(1,011)			
	<u>(1,000)</u>	<u>750</u>	<u>(761)</u>	<u>0</u>		

Love Where You Live Fund.

These funds have been moved out of the PCC funds and placed into a separate Agency Fund and are therefore not reported here.

Painting Restoration Fund

As some specific donations were received for this fund it has been converted from a Designated Fund to a Restricted Fund

Note 3 Activities for generating funds

Bazaar	938		130		1,068	0
Harvest Lunch	115				115	
Coffee Morning			266		266	0
Parish News - advertisements		2,152			2,152	2,839
Parish News - sales		2,049			2,049	2,034
Sale of Maps, Books, DVDs	21				21	19
	<u>1,074</u>	<u>4,201</u>	<u>396</u>	<u>0</u>	<u>5,671</u>	<u>4,891</u>

Note 4 Church Activities

Wedding Fees	852				852	546
Funeral Fees	2,645				2,645	2,226
Other Fees	275				275	26
	<u>3,772</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,772</u>	<u>2,798</u>

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Notes to Accounts - continued	Note	Unrestricted Fund	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
Note 2 Transfers between funds							
Note 5 Church running expenses							
Altar Equipment and Candles		0				0	43
Boiler Service and Maintenance		65				65	65
Graveyard Maintenance		200				200	200
Christmas Tree and Lights		0				0	69
Church Electricity		309				309	406
Church Heating Oil		1,045				1,045	1,078
Church Insurance		3,466				3,466	3,429
Church repairs and equipment maintenance		29				29	92
Belfry Maintenance		0				0	210
Church Water and Sewage		52				52	56
Churchyard Maintenance		298				298	50
Fire Extinguisher Testing		118				118	118
Flowers		0				0	30
Lightening Conductor maintenance and testing		185				185	0
Locum Minister's Fees		306				306	306
Travel Costs		61				61	84
Organ Service, Tuning and Repairs		260				260	315
Organist Fees		490				490	550
Piano Tuning and Repairs		50				50	0
Rectory Maintenance		210				210	248
Stationery, Printing and Postage		224	2			226	136
Cleaning Costs		0				0	5
Presentations		0				0	75
Witham Rural Deanery Fees		0				0	0
Resolve Bad Debt		0				0	157
		7,368	2	0	0	7,370	7,721

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Notes to Accounts - <i>continued</i>	Note	Unrestricted Fund	Unrestricted Designated Funds	Restricted Funds	Endowment Funds	Total 2021	Total 2020
Note 2 Transfers between funds							
Note 6 Mission Giving and donations							
Payments to other charities		50	0	0	0	50	100
		<u>50</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>50</u>	<u>100</u>
Note 7 Fees collected and paid on behalf of others							
Fee Payments to Diocese		1,443				1,443	1,180
Fee Payments to Choir		0				0	0
Fee Payments to Bellringers		750				750	125
Fee Payments to Organist		430				430	230
Fee Payments to Verger		0				0	0
Fee Payments to Locum Minister		201				201	0
Note 9 Fred Thurgood Fund							
As this fund is for the use of the Churwards, it does not form part of the PCC accounts and is therefore reported separately							
Interest on Bank Accounts		0	0	0	1	1	34
Payments		0	0	0	146	146	0
Excess of receipts over payments		<u>0</u>	<u>0</u>	<u>0</u>	<u>(146)</u>	<u>(146)</u>	<u>34</u>
Cash at bank and in hand at 1st January 2021		<u>0</u>	<u>0</u>	<u>0</u>	<u>3,963</u>	<u>3,963</u>	<u>3,929</u>
Cash at bank and in hand at 31st December 2021		<u>0</u>	<u>0</u>	<u>0</u>	<u>3,819</u>	<u>3,819</u>	<u>3,963</u>

Note 8 Chancel Fund

The Chelmsford Diocesan Board of Finance

The Chancel Fund is now being managed by CCLA Investment Management Limited

As these funds are not held by the PCC and the value varies with financial markets the value of the fund is an estimate of future resources.

As 31 December 2021 the value of the 49.02 shares held by the PCC were valued at £1,146.42

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Independent Examiner's Report

**Independent Examiner's Report to the members/trustees of
All Saints' Church Terling, Parochial Church Council.**

I report on the accounts for the year ended 31 December 2021, which are set out on pages 8 to 12 of the Annual Report and Financial Statement for the year ended 31st December 2021

Respective responsibilities of the Trustees and the 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 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 qualified 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 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.

Independent Examiner

Dated: _____

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Annual Report Approval

Annual Report and Financial Statement for the Year Ended 31 December 2021 was approved by the PCC on the 16 of March 2022 and signed on their behalf by:

Reverend Will Abbott
Chairman

Mrs Sarah McNamara
Churchwarden

Mrs Robert Eveleigh
Churchwarden
