

All Saints' Church Breadsall



**Report and Financial Statements
Year ended 31st December 2024**

Contents	Page
Administrative Information	3
Structure and governance	4
Aims and Objectives	4
Rector's Report	5
Church Wardens Report	5
Financial Review	7
Reserves	8
Investments	8
Report of the Independent Examiner	9
Analysis of Income and Expenditure	10
Statement of Assets and Liabilities	12

All Saints' Church Breadsall

Administrative Information

All Saints' Church is located on Moor Road, Breadsall, Derby DE21 5LA. It is part of the Diocese of Derby within the Church of England. The Parochial Church Council of Breadsall (PCC) can be contacted via the secretary, Mrs E Paish (see below).

Members who have served on the PCC during 2024 are:

<i>Licensed Clergy</i>	Rev Kate Plant	
<i>Church Wardens</i>	Adrian Lunn Phil Patrick	(from May 2024)
<i>Deanery Synod</i>	Jane Williams Dorreen Milner	
<i>Elected Members</i>	Chris Prior Eileen Robinson Jane Cargill Rosie Patrick Fran Monahan Sue Massie Adrian Miller Pat Lunn Oliver Paish Phil Patrick	(from May 2024) (until May 2024) (from May 2024) (from May 2024) (until May 2024)
<i>PCC Secretary</i>	Lizzie Paish	
<i>Vice Chair</i>	tba	
<i>Safeguarding Officer</i>	Vacancy	

All Saints' Church Breadsall

Structure and governance

The PCC has the responsibility, in co-operation with the Clergy licenced to the Parish, for the mission of All Saints' Church. The PCC also has the responsibility for the maintenance of the Church buildings, the Church Yard and the Church Car Park.

The PCC is a corporate body established by the Church of England, operating under the Parochial Church Council Powers Measure. The PCC is currently exempted by order from registering with the Charity Commission.

The method of appointment of PCC members is set out in the Church Representation Rules. All those attending church services are encouraged to register on the Electoral Roll and welcomed if they wish to stand for election to the PCC.

The PCC has the right to appoint two Trustees to the Breadsall Church Heritage Trust. This is an independent Charity established by an initiative of the PCC in October 1996.

Aims and Objectives

The principle aim of the PCC is to co-operate in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

This is achieved by a number of important on-going objectives:

- Providing a varied range of services of worship suitable for all ages
- Developing a knowledge and understanding of our faith
- Providing pastoral care for those in difficulties within the parish
- Providing the occasional services of marriage and funerals
- Maintaining contacts with those within reach of the church who are not church members
- Helping young people to develop in our faith
- Ensuring the church buildings and their environs are maintained in an appropriate condition
- Keeping all those involved in church activities, safe and secure
- Supporting mission and ministry, and the alleviation of hardship both locally and abroad

The PCC is aware of the guidance of the Charity Commission on public benefit and have regard for it in its deliberations. The PCC believes that public benefit is provided by:

- ❖ Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers.
- ❖ Promoting Christian values, and service by members of the Church in and to the community, to the benefit of individuals and society as a whole.

Deanery Synod

From 2020, only 2 members of the PCC sit on the deanery synod. This enable the church to engage with the wider church in the area and to share matters of concern. Breadsall is in Derby City Deanery.

All Saints, Breadsall - Rector's Report 2024

2024 saw the unexpected placement of Becky Reeves as curate for I think 4 months from Ash Wednesday to well into the Summer. It was a joy to have her vision and creative love of Christ as part of our family in Breadsall. We believe that Hartlepool will be very blessed to have her. The news at the end of the year was good!

The life of All Saints continues, richly endowed with music and with a diversity of opportunities for worship and general welcome. (I was particularly pleased with the Taize/book of common prayer gathered service. I believe that when all Gods people praise in their different ways – somewhere a harmony is heard).

We are finally at the stage of asking for detailed plans from the architects with which we can apply for a faculty for our kitchen, loos and reordered tower space. Our church warden, supported by a little subgroup of the PCC, has progressed this splendidly.

The bell tower saw the arrival of two new bells and we celebrated in style! We are all enjoying the fuller peal – and a highlight for me was the school coming to learn to ring over a period of weeks - a sowing for the future, I hope.

We are blessed as ever by a high standard of provision for children although this is potentially vulnerable. We were sad that the Church's input into Minnows has come to an end (other than providing space for them). The Mums who have taken over have done very well. But it has flagged up for us that whilst the need to consider succession planning in all that we do is important, we also have to accept that most things have a season. In addition whilst the congregations overall have become younger, we do have a gap between the very busy parents of young families and those who have volunteered for a long time and, for example in the Sunday school, wish or need to step down. Some thing I ask you to pray about. Also the PCC continues to be concerned that our expenditure is way above our regular giving. Something else to be praying about.

A Church aims to feed its members so that they are better able to go out, follow Jesus and live to the Glory of Jesus; the Gospel spreading like yeast, the kingdom of God, like a growing mustard seed.

Yet, in today's world, much is required for the smooth running of a church, for compliance, for governance, for week by week functioning. I want to thank you all, for all that you do.

Church Warden Report

Re-ordering

The provision of a new disabled toilet and small kitchen is progressing. The faculty for the three-phase electrical input has been approved by the DAC. Ongoing investigations into various alternative forms of heating have been carried out. My thanks go to Adrian Miller, Chris Prior, and Ollie Paish, the team working on these projects.

All Saints' Church Breadsall

Church Maintenance

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

- After contacting our insurers a new lock has been fitted on the Vestry door and strengthened to enable the church to be open and the silver kept safe. New keys were given out and the old ones collected.
- Monthly check on emergency lighting.
- Meeting with glass company to repair glass door, still awaiting new part.
- Ease off the badly fitting south door on numerous occasions and this is still problematic.
- Repairing swing gate at the top of the churchyard.
- Cleaning out of all gutters, downpipes, drains and gulleys.
- Work on the stairway and handrail to the ringing chamber after installation of the new bells.
- Fitting key safe to the boiler house for use by the payback team because of constant lost keys.
- Taking harvest gifts to the Padley Centre.
- Annual wash of the war memorial.
- Ordered new signs for the churchyard.
- Organised repair of keys on the Clavinova.
- Organise repairs to the Allan Organ.
- Spoke to the DCA with regard to changing our Quinquennial report to be moved from Smith and Roper to Lathams. Quinquennial due in 2026.

Churchyard

The main problem in the churchyard currently is the Pay Back Team. They last came on a regular basis in September since then after numerous phone calls they have only attended once when they had promised every two weeks. The sticking point seems to be that the service is short of leaders and more people requiring their services. With the mowing of the grass becoming an urgent problem, I will continue to try and resolve this issue. Some trees in the churchyard need attention this coming year. A survey has been done, and work is due to commence during the first week in May. Gravestones are inspected on a regular basis.

Breadsall School continue to use the church for seasonal events. Two ladies run Minnows during term time and Jane and her team run two after school activities. The church has had many special services and events throughout the year. Shared services on fifth Sunday's and events with our sister churches continue to flourish. Holy week, Maundy Thursday, the Good Friday Walk of Witness and the Sunrise Service on Easter morning are now firmly established. A commemoration service was held in October to mark the installation of our new bells. There was a memorable Christmas concert organised by Dana at Marlpool Church on a very cold and windy evening and a special emotional sung service composed by Dana on Palm Sunday evening. We had a church trip up to Hartlepool to share in Becky's licensing service.

My thanks go to our incumbent, readers, treasurer, secretary, verger, sacristan, Dana and the choir, bellringers and everyone from cleaners, flower arrangers to welcomers for all their valuable work during the year. I would also like to thank Phil. Killar for assisting me with the maintenance of the church and to Fred Pearson for opening and closing the church for visitors three days a week.

Adrian Lunn, Churchwarden

Financial review

Total receipts on unrestricted funds were £61856, of which £22653 was unrestricted planned voluntary donations (almost identical with 2023); and a further £3528 was from Gift Aid. More donors have switched to using the Parish Giving Scheme which is being promoted across the Diocese. A legacy of £20000 was also received during the year. A delayed gift of £10000 was received from the Gilbert Hinckley trust which was promised for the work to the South Door, completed some years ago now. Additionally, the loan of £14000 was received from the Diocese Bell Ringers Fund for the bell tower project. £8130 was recovered from HMRC for VAT paid on the tower project. Gifts totalling £22369 were received for the Bell Tower project, £12091 for the Give to Go Green initiative and £720 for Desks for Uganda. Gift aid was claimed on these gifts, resulting in a further £3047 being available for them.

Fees received from weddings and funerals was a little higher than the previous year. The DBF investments had a similar yield to the previous year. Interest on the deposit account increased due to the investment of monies held for the bell tower project pending completion of the work.

The amount of money paid to the Diocese for the provision of clergy (previously known as Parish Share, now designated 'Common Fund) was reassessed a couple of years ago. The amount was based on the average attendance at the time, and was increased slightly in 2021. The requested amount was slightly higher than the previous year. However, in view of the continued shortfall in income compared with this expenditure, the PCC determined to reduce the amount paid to the Diocese with a view to make a further donation if the funds permitted. The revised amount was £21600 compared with a requested £30035, about 72% of the total. At the end of the year, the receipt of the legacy enable the PCC to make a further payment of £5000, making a total of £26600.

Expenditure on running of the church has had to be kept under control. The community payback team provided services for most of the year. No fee was paid for this due to changes in their method of operation. We continue to benefit from this provision but may find ourselves having to contribute to the work at some time in the future.

The church has continued to use the energy basket negotiated by the Parish Buying Group on behalf of many hundreds of churches. The rates were reduced significantly in September 2023 but still remain well above previous levels. Total gas bills were £4476 and electric £1051.

Delayed payment of £2601 was made for the floodlight replacement undertaken in a previous year. The associated provision in the accounts has been released. Problems with the gas boiler and heating system in the vestry have resulted in additional costs of £1500. Bell ropes were replaced at a cost of £1734, paid from the bell ringers fund. The bell tower project paid out £55120 for the works carried out in the year.

In total, income for the church (excluding the bell tower project) was £70242 and expenditure £55027, resulting in a surplus. If the legacy and late receipt of the south porch donation are excluded, then a deficit of £18500 would have accrued, which represents the underlying difference between income and expenditure.

The investments revalued last year have appreciated marginally in value during the year. The increase is £2537. The investment noted above has been considered as providing for a source of income for the PCC. As such, it has not been included in the calculation regarding reserves. This will continue to be the case unless some of the funds will be needed to carry out some of the work being evaluated for the building (provision of disabled toilets).

Reserves

The Organ Fund and Flower Funds have not changed during the year. The sum of £4200 was reserved for the floodlight replacement. This has now been released.

The PCC has an established policy of maintaining a reserve of unrestricted funds of no more than 'ten months' of total receipts.

The current reserves are above this level, but additional costs are foreseen for churchyard maintenance and the next quinquennial which suggest a need for prudence in this area.

As at the year end, the PCC was carrying £13496 for the Give to Go Green project and £9151 for the Bell Tower project.

Bell Tower

During the year, the bellringers felt it necessary to change the arrangements for their funds. It was agreed that the monies should now be held as a restricted fund within the accounts of the PCC. Accordingly, their funds are now included within these accounts.

Investments

The PCC continues to invest reserves to maximise both income and capital growth from these resources. However, the PCC attempts to minimise the risk to the funds by investing in low risk funds. Accordingly, excess funds have been invested with the Central Board of Finance (CBF) Church of England Funds. The rates offered by the CBF Church of England Deposit Fund are slowly increasing, but to find more competitive rates which are totally secure is difficult. The Church of England Investment Fund has an encouraging long-term performance record and has maintained dividends. The balance between current, deposit and investment account is regularly reviewed.

Rev K Plant

On behalf of the PCC of Breadsall

Independent examiner's report to the Parochial Church Council of Breadsall

I report on the accounts of the PCC for the year ended 31st December 2024 which are set out on pages 10 to 12.

Respective responsibilities of Trustees and Independent Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission Section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

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

Dr Rosamund Graves
32 Station Road
Denby
DE5 8ND

PCC of BREADSALL

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
0101 - Gift Aid - Bank	5,548.00	—	737.50	—	6,285.50	6,091.00
0110 - Gift Aid - Envelopes	2,144.00	—	—	—	2,144.00	2,424.50
0120 - Giving via Parish Giving Scheme	14,111.63	—	—	—	14,111.63	13,216.01
0201 - Other planned giving	849.00	—	—	—	849.00	818.50
0301 - Loose plate collections	2,334.78	—	—	—	2,334.78	2,072.57
0310 - Donations Goodbox	517.00	—	—	—	517.00	660.00
0501 - One-off Gift Aid gifts	755.00	—	2,570.00	—	3,325.00	1,100.00
0502 - Yellow Envelopes Gift Aided	1,297.00	—	—	—	1,297.00	1,250.00
0550 - Donations appeals etc	541.00	55.00	35,181.84	—	35,777.84	16,266.06
0601 - Tax recoverable on Gift Aid	—	—	3,047.75	—	3,047.75	3,775.00
0611 - Parish Giving Scheme Tax Refund	3,528.08	—	—	—	3,528.08	3,304.29
0701 - Legacies	20,101.37	—	—	—	20,101.37	500.00
0801 - Recurring grants	—	—	—	—	—	9.00
08A1 - Non-recurring one-off grants	10,130.00	—	22,495.10	—	32,625.10	7,950.00
<i>Donations and legacies Totals</i>	61,856.86	55.00	64,032.19	—	125,944.05	59,436.93
<i>Income from charitable activities</i>						
1101 - Fees for weddings and funerals	3,486.00	—	—	—	3,486.00	2,404.00
<i>Income from charitable activities Totals</i>	3,486.00	—	—	—	3,486.00	2,404.00
<i>Other trading activities</i>						
0901 - Other funds generated	511.49	—	253.77	—	765.26	511.51
0910 - Rummage sales etc	—	—	—	—	—	4.51
<i>Other trading activities Totals</i>	511.49	—	253.77	—	765.26	516.02
<i>Investments</i>						
1001 - Dividends	3,081.98	—	—	—	3,081.98	3,034.83
1020 - Bank and building society interest	975.87	—	931.68	—	1,907.55	272.49
1030 - Rent from lands or buildings	330.00	—	—	—	330.00	260.00
<i>Investments Totals</i>	4,387.85	—	931.68	—	5,319.53	3,567.32
Income and endowments Grand totals	70,242.20	55.00	65,217.64	—	135,514.84	65,924.27

Expenditure

Raising funds

1720 - Costs of stewardship campaign	79.10	—	—	—	79.10	—
1750 - Credit Card fees	15.94	—	126.34	—	142.28	23.91
<i>Raising funds Totals</i>	95.04	—	126.34	—	221.38	23.91

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<i>Expenditure on charitable activities</i>						
1730 - Costs of fetes & other events	20.00	—	—	—	20.00	20.00
1801 - Giving to missionary societies	400.00	—	720.60	—	1,120.60	400.00
1830 - Giving - relief and development agencies	684.00	—	—	—	684.00	652.00
1850 - Home mission	500.00	—	—	—	500.00	500.00
1910 - Ministry parish share etc	26,600.00	—	—	—	26,600.00	21,600.00
2001 - Assistant staff costs	2,654.40	—	—	—	2,654.40	1,440.00
2101 - Working expenses of incumbent	571.80	—	—	—	571.80	—
2170 - Education	59.48	102.00	—	—	161.48	68.00
2201 - Parish training and mission	140.00	34.00	—	—	174.00	220.00
2301 - Church running - insurance	2,947.63	—	—	—	2,947.63	2,819.65
2320 - Organ / piano tuning	530.00	—	—	—	530.00	515.00
2330 - Church maintenance	6,889.98	—	—	—	6,889.98	2,251.42
2331 - Cleaning	19.18	—	—	—	19.18	80.70
2340 - Upkeep of services	1,213.47	55.88	1,734.00	—	3,003.35	1,144.09
2350 - Upkeep of churchyard	3,338.35	—	—	—	3,338.35	7,521.45
2360 - Administration	130.53	—	—	—	130.53	42.79
2370 - Visiting speakers / locums	241.50	—	—	—	241.50	153.00
2401 - Church running - electric	1,051.48	—	—	—	1,051.48	1,085.18
2410 - Church running - gas	4,476.51	—	—	—	4,476.51	7,318.18
2420 - Church running - water	84.44	—	—	—	84.44	167.33
2501 - Magazine expenses	52.92	—	—	—	52.92	120.02
2502 - Newsletter printing	287.19	—	—	—	287.19	503.55
2601 - Governance costs examination/audit fee	—	—	—	—	—	100.00
2701 - Church major repairs - structure	1,020.00	—	—	—	1,020.00	780.00
2710 - Church major repairs - installation	1,020.00	—	55,120.70	—	56,140.70	7,200.95
<i>Expenditure on charitable activities Totals</i>	54,932.86	191.88	57,575.30	—	112,700.04	56,703.31
Expenditure Grand totals	55,027.90	191.88	57,701.64	—	112,921.42	56,727.22

PCC of BREADSALL

Balance sheet (Church of England)

As at: 31 December 2024

	As at 31/12/2024	As at 31/12/2023
	£	£
Fixed assets		
Investments	113,567.37	111,026.16
	<u>113,567.37</u>	<u>111,026.16</u>
Current assets		
Cash at bank and in hand	72,276.89	51,035.40
	<u>72,276.89</u>	<u>51,035.40</u>
Liabilities		
Creditors: Amounts falling due in one year	45.48	1,397.41
	<u>45.48</u>	<u>1,397.41</u>
Net current assets less current liabilities	<u>72,231.41</u>	<u>49,637.99</u>
Total assets less current liabilities	<u>185,798.78</u>	<u>160,664.15</u>
Total net assets less liabilities	<u>185,798.78</u>	<u>160,664.15</u>
Represented by		
Unrestricted		
Unrestricted - General fund	138,108.94	116,289.43
Designated		
Designated - Photocopier	200.00	200.00
Designated - Floodlight Replacement	—	4,200.00
Designated - Flower Fund	261.75	262.63
Designated - Minnows	318.21	318.21
Designated - Organ Fund	2,500.00	2,500.00
Designated - Young Peoples Work	—	—
Restricted		
Restricted - BELL Tower Project	9,151.84	16,027.95
Restricted - Revaluation reserves	15,026.77	15,026.77
Restricted - UGANDA DESK	—	—
Restricted - Memorial Garden Maintenance	1,000.00	1,000.00
Restricted - Give to go Green	13,496.61	—
Restricted - Quinquennial Costs	4,839.16	4,839.16
Restricted - Reordering	—	—
Restricted - TOWER restricted	895.50	—
Restricted - Memorial Wall	—	—
Restricted - Agency collection	—	—
Funds of the church	<u>185,798.78</u>	<u>160,664.15</u>