

**St Thomas' Church  
Bradwell-on-Sea**

**Annual Financial Statement and Report of  
St Thomas' Church Parochial Church Council**

**Year ending  
31<sup>st</sup> December 2020**

**Incumbent:**

The Revd. Steven Poss  
6 Bakery Close  
Tillingham  
Southminster  
Essex CM0 7TT

**Bankers:**

Barclays Bank  
18 High Street  
Burnham-on-Crouch  
Essex CM0 8AB

**Independent Examiner:**

Lorraine Holliday  
The Old Stores  
North Street  
Tillingham  
Essex CM0 7TR

**Independent examiner's report  
to the members of St Thomas' church  
Bradwell-on-Sea, Parochial Church Council**

I report on the accounts for the year ended 31<sup>st</sup> December 2020, which are set out on the following pages.

**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 Examiners 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - a. to keep accounting records in accordance with s.130 of the 2011 Act; or
  - b. 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.

(Signed) .....

Mrs. L Holliday Independent Examiner  
The Old Stores  
North Street  
Tillingham  
Essex CM0 7TR

(Signed) .....

Mr. L Main Treasurer  
White Lyons Cottage  
High Street  
Bradwell-on-Sea  
Essex CM0 7QL

Date .....

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## **Financial Review**

At the close of the year reserves decreased by £4,683. Of this decrease, £11,165 was due to expenditure on the organ restoration, offset by income from Gift Aid Tax Refunds. Even though the church has been closed for much of the year due to the Covid-19 pandemic, thanks to the support of our regular donors, church funds have remained in balance.

The PCC does not have a reserves policy but aims to maintain a balance between income and expenditure for the general fund.

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## Balance sheet as at 31<sup>st</sup> December 2020

	31-12-2020	31-12-2019
<b>Current assets</b>		
Barclays current account	4,044.45	8,869.75
Barclays deposit account	0.14	0.14
CBF Deposit account	14,967.81	14,967.81
CBF Fabric account	16,311.81	16,242.84
CBF Fabric 2 account	13,833.96	13,775.47
Cash in hand	110.28	95.37
<b>Total Current assets</b>	<b>49,268.45</b>	<b>53,951.38</b>
<b>Liabilities</b>		
<b>Total Liabilities</b>	—	—
<b>Net Asset surplus(deficit)</b>	<b>49,268.45</b>	<b>53,951.38</b>
<b>Represented by funds</b>		
Unrestricted		
General fund	8,774.49	6,044.24
<b>Total Unrestricted Funds</b>	<b>8,774.49</b>	<b>6,044.24</b>
Designated		
Bell Ringers	314.77	41.02
Bookstall	1,919.58	1,919.58
Charity Giving	(29.01)	312.64
Children's Work	132.61	132.61
Flowers	1,534.38	1,305.65
Magazine and Print	5,145.63	4,815.63
Thursday Club	378.10	78.10
<b>Total Designated Funds</b>	<b>9,396.06</b>	<b>8,605.23</b>
Restricted		
Aylett Charity	1,503.91	1,401.91
Cemetery & Gale	852.78	(745.45)
Fabric	10,714.50	10,468.66
Lighting	(152.25)	242.75
Organ	11,565.54	21,320.62
Porch	613.42	613.42
Roof	6,000.00	6,000.00
<b>Total Restricted Funds</b>	<b>31,097.90</b>	<b>39,301.91</b>
<b>Total Funds</b>	<b>49,268.45</b>	<b>53,951.38</b>
<b>Funds held in trust</b>		
CBF Gale Bequest	15,017.19	14,050.95
CBF Gale Bequest reinvestment 1980	6,945.19	6,498.32
<b>Total Funds held in trust</b>	<b>21,962.38</b>	<b>20,549.27</b>

These funds are not treated as assets of the church being bequest monies held by the church on trust. All interest from these funds goes toward the upkeep and maintenance of the cemetery.

## Receipts and Payments Account

31-12-2020

31-12-2019

### General fund (Unrestricted)

#### Income and endowments

##### Donations and legacies

Gift Aid donations	8,810.40	9,995.21
Gift Aid reclaimed	4,330.32	—
Loose plate collections	600.18	2,147.71
Giving through church boxes	—	12.70
Donations appeals etc.	314.00	487.40
Donation from St Peter's Chapel	1,500.00	1,200.00
Donation for refreshments	21.51	25.85

<i>Total Donations and legacies</i>	<i>15,576.41</i>	<i>13,868.87</i>
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##### Income from charitable activities

##### Fees for weddings and funerals

PCC Fees	637.00	1,380.50
Heating	—	240.00
Organist	—	420.00
Choir	—	100.00
Verger	80.00	240.00

##### Other fees

Wedding deposits	—	1,100.00
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<i>Total Income from charitable activities</i>	<i>717.00</i>	<i>3,480.50</i>
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##### Other trading activities

General fundraising	—	278.00
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<i>Total Other trading activities</i>	<i>—</i>	<i>278.00</i>
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##### Investments

Interest received	83.31	109.25
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<i>Total Investments</i>	<i>83.31</i>	<i>109.25</i>
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##### Other income

Christmas Fayre	—	165.00
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<i>Total Other income</i>	<i>—</i>	<i>165.00</i>
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#### **Total Income and endowments**

<b>16,376.72</b>	<b>17,901.62</b>
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**General fund (Unrestricted)****Expenditure**

Raising funds		
Costs of fetes & other events	8.79	393.99
<i>Total Raising funds</i>	<u>8.79</u>	<u>393.99</u>
Expenditure on charitable activities		
Parish share	7,863.60	7,567.56
Rector's expenses and travel	312.03	812.56
Church insurance	2,101.91	2,156.98
Organ / piano tuning	110.00	170.00
CCLI Licence	154.00	155.46
Organist fees	50.00	340.00
Organist fees - occasional services	—	290.00
Choir fees	—	96.00
Church maintenance	55.28	68.92
Church cleaner	600.00	980.00
Cleaning materials	8.58	49.92
Upkeep of services	251.92	348.79
Refreshments and Church coffee	19.47	218.66
Administration	97.59	335.60
Visiting clergy	—	45.00
Church electric	1,020.00	1,028.00
Church water	65.02	71.54
Church oil	—	1,085.70
Church boiler maintenance & repair	—	187.80
Church expenses	188.10	1,114.58
Christmas cards	140.18	143.34
Christmas tree and decorations	—	98.00
Alpha course	—	20.40
Churchyard – mower service and spares	—	87.50
<i>Total Expenditure on charitable activities</i>	<u>13,037.68</u>	<u>17,472.31</u>
<b>Total Expenditure</b>	<b>13,046.47</b>	<b>17,866.30</b>
Excess/(Deficit) of Income over Expenditure	3,330.25	35.32
Brought forward balance	6,044.24	6,008.92
Transfer to Cemetery Fund	(600.00)	—
<b>Carried forward balance</b>	<u><b>8,774.49</b></u>	<u><b>6,044.24</b></u>

**Aylett Charity (Restricted)****Income and endowments**

Donations and legacies  
Aylett Charity

	102.00	82.00
<i>Total Donations and legacies</i>	<u>102.00</u>	<u>82.00</u>

**Expenditure**

Expenditure on charitable activities  
Charitable giving

	—	—
<i>Total Expenditure on charitable activities</i>	<u>—</u>	<u>—</u>

Excess/(Deficit) of Income over Expenditure  
Brought forward balance

	102.00	82.00
	1,401.91	1,319.91
<b>Carried forward balance</b>	<b><u>1,503.91</u></b>	<b><u>1,401.91</u></b>

**Bell Ringers (Designated)****Income and endowments**

Donations and legacies  
Gift Aid donations  
Gift Aid reclaimed  
Donations appeals etc

	120.00	225.00
	148.75	—
	34.00	61.50
<i>Total Donations and legacies</i>	<u>302.75</u>	<u>286.50</u>

Income from charitable activities  
Bells Fees for weddings and funerals  
Ringing subscriptions

	—	120.00
	132.00	96.00
<i>Total Income from charitable activities</i>	<u>132.00</u>	<u>216.00</u>

**Total Income and endowments**

**434.75**                      **502.50**

**Expenditure**

Expenditure on charitable activities

Donations  
Charitable giving  
Bell ringers fees  
Church maintenance  
Refreshments and Church coffee  
Administration  
Essex Association of Change Ringers  
Bell ringing outing

	25.00	56.50
	—	159.99
	—	120.00
	—	243.17
	—	25.20
	—	5.00
	136.00	96.00
	—	64.30
<i>Total Expenditure on charitable activities</i>	<u>161.00</u>	<u>770.16</u>

Excess/(Deficit) of Income over Expenditure  
Brought forward balance  
Transfer from Bell Restoration

	273.75	(267.66)
	41.02	292.26
	—	16.42
<b>Carried forward balance</b>	<b><u>314.77</u></b>	<b><u>41.02</u></b>

**Bookstall (Designated)****Income and endowments**

Donations and legacies		
Giving through church boxes		18.01
		<hr/>
<i>Total Donations and legacies</i>	—	18.01

**Expenditure**

Expenditure on charitable activities		
Bookstall costs		—
		<hr/>
<i>Total Expenditure on charitable activities</i>	—	—

Excess/(Deficit) of Income over Expenditure	—	18.01
Brought forward balance	1,919.58	1,901.57
	<hr/>	<hr/>
<b>Carried forward balance</b>	<b>1,919.58</b>	<b>1,919.58</b>

**Cemetery & Gale (Restricted)****Income and endowments**

Donations and legacies		
Gift Aid donations	905.00	30.00
Gale bequest interest	615.23	597.33
	<hr/>	<hr/>
<i>Total Donations and legacies</i>	1,520.23	627.33

Income from charitable activities		
PCC Fees for weddings and funerals	603.50	1,200.00
Headstone fees	387.00	127.00
	<hr/>	<hr/>
<i>Total Income from charitable activities</i>	990.50	1,327.00

<b>Total Income and endowments</b>	<b>2,510.73</b>	<b>1,954.33</b>
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**Expenditure**

Expenditure on charitable activities		
Grass cutting	1,512.50	1,995.00
	<hr/>	<hr/>
<i>Total Expenditure on charitable activities</i>	1,512.50	1,995.00

Excess/(Deficit) of Income over Expenditure	998.23	(40.67)
Brought forward balance	(745.45)	(704.78)
Transfer from General Fund	600.00	—
	<hr/>	<hr/>
<b>Carried forward balance</b>	<b>852.78</b>	<b>(745.45)</b>

**Charity Giving (Designated)****Income and endowments**

Donations and legacies		
Gift Aid donations	—	20.00
Gift Aid reclaimed	163.25	—
10:30am Loose plate collections	—	105.53
Christmas Loose plate collections	21.10	425.47
Occasional Loose plate collections	—	82.00
Charitable giving	20.00	138.39
Donations appeals etc.	68.33	130.00
	<hr/>	<hr/>
<i>Total Donations and legacies</i>	272.68	901.39

**Expenditure**

Expenditure on charitable activities		
Donations	50.00	50.00
Charitable giving	564.33	1,383.43
	<hr/>	<hr/>
<i>Total Expenditure on charitable activities</i>	614.33	1,433.43

Excess/(Deficit) of Income over Expenditure	(341.65)	(532.04)
Brought forward balance	312.64	844.68
	<hr/>	<hr/>
<b>Carried forward balance</b>	<b>(29.01)</b>	<b>312.64</b>



	31-12-2020	31-12-2019
<b>Children's Work (Designated)</b>		
<b>Income and endowments</b>		
Donations and legacies		
Donations appeals etc	—	23.00
<i>Total Donations and legacies</i>	—	23.00
<b>Expenditure</b>		
Expenditure on charitable activities		
Messy Church	—	38.99
<i>Total Expenditure on charitable activities</i>	—	38.99
Excess/(Deficit) of Income over Expenditure	—	(15.99)
Brought forward balance	132.61	148.60
<b>Carried forward balance</b>	<b>132.61</b>	<b>132.61</b>
<b>Flowers (Designated)</b>		
<b>Income and endowments</b>		
Donations and legacies		
Gift Aid reclaimed	12.50	6.25
Donation for flowers	382.00	307.50
<i>Total Donations and legacies</i>	394.50	313.75
Income from charitable activities		
Donation for flower festival	—	914.50
<i>Total Income from charitable activities</i>	—	914.50
<b>Total income and endowments</b>	<b>394.50</b>	<b>1,228.25</b>
<b>Expenditure</b>		
Raising funds		
Costs of fetes and other events	—	684.20
<i>Total Raising funds</i>	—	684.20
Expenditure on charitable activities		
Upkeep of services	165.77	286.00
Refreshments and Church coffee	—	19.54
<i>Total Expenditure on charitable activities</i>	165.77	305.54
Excess of Income and endowments over Expenditure	228.73	238.51
Brought forward balance	1,305.65	1,067.14
<b>Carried forward balance</b>	<b>1,534.38</b>	<b>1,305.65</b>
<b>Magazine and Print (Designated)</b>		
<b>Income and endowments</b>		
Other trading activities		
Parish magazine sales	—	22.00
Parish magazine advertisements	330.00	390.00
<i>Total Other trading activities</i>	330.00	412.00
<b>Expenditure</b>		
Expenditure on charitable activities		
Magazine expenses	—	—
<i>Total Expenditure on charitable activities</i>	—	—
Excess/(Deficit) of Income over Expenditure	330.00	412.00
Brought forward balance	4,815.63	4,403.63
<b>Carried forward balance</b>	<b>5,145.63</b>	<b>4,815.63</b>

**Fabric (Restricted)****Income and endowments**

## Donations and legacies

Gift Aid envelopes	—	15.00
Gift Aid reclaimed	42.60	5,146.95
Occasional Loose plate collections	—	72.30
Giving through church boxes	17.27	112.40
Donations appeals etc.	237.00	39.60

<i>Total Donations and legacies</i>	<i>296.87</i>	<i>5,386.25</i>
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## Income from charitable activities

Verger Fees for weddings and funerals

— 40.00

<i>Total Income from charitable activities</i>	<i>—</i>	<i>40.00</i>
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## Other trading activities

General fundraising

— 529.00

<i>Total Other trading activities</i>	<i>—</i>	<i>529.00</i>
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## Investments

Interest received

68.97 181.12

<i>Total Investments</i>	<i>68.97</i>	<i>181.12</i>
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**Total Income and endowments****365.84 6,136.37****Expenditure**

## Raising funds

Costs of fetes &amp; other events

— 18.30

<i>Total Raising funds</i>	<i>—</i>	<i>18.30</i>
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## Expenditure on charitable activities

Church maintenance

120.00 492.06

Church running - expenses

— 7.00

Church major repairs - installation

— 510.00

<i>Total Expenditure on charitable activities</i>	<i>120.00</i>	<i>1,027.36</i>
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Excess/(Deficit) of Income over Expenditure

245.84 5,109.01

Brought forward balance

10,468.66 5,359.65

<b>Carried forward balance</b>	<b>10,714.50</b>	<b>10,468.66</b>
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**Lighting (Restricted)****Income and endowments**

## Donations and legacies

Donations appeals etc.

50.00 —

<i>Total Donations and legacies</i>	<i>50.00</i>	<i>—</i>
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**Expenditure**

## Expenditure on charitable activities

Church maintenance

445.00 590.00

	<i>445.00</i>	<i>590.00</i>
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Excess of Income and endowments over Expenditure

(395.00) (590.00)

Brought forward balance

242.75 832.75

<b>Carried forward balance</b>	<b>(152.25)</b>	<b>242.75</b>
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**Organ (Restricted)****Income and endowments**

## Donations and legacies

Gift Aid - envelopes	—	30.00
Gift Aid - donations	—	1,005.72
Gift Aid reclaimed	1,181.43	587.50
Donations appeals etc.	170.00	7,700.59
Non-recurring one-off grants	—	10,000.00

<i>Total Donations and legacies</i>	<u>1,351.43</u>	<u>19,323.81</u>
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## Other trading activities

General fundraising	—	668.55
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<i>Total Income from charitable activities</i>	<u>—</u>	<u>668.55</u>
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## Investments

Interest received	58.49	20.57
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<i>Total investments</i>	<u>58.49</u>	<u>20.57</u>
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## Other income

Harvest Supper	—	138.40
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<i>Total Other income</i>	<u>—</u>	<u>138.40</u>
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**Total Income and endowments**

<b>1,409.92</b>	<b>20,151.33</b>
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**Expenditure**

## Raising funds

Costs of fetes & other events	—	40.54
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<i>Total Raising funds</i>	<u>—</u>	<u>40.54</u>
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## Expenditure on charitable activities

Church major repairs - installation	11,165.00	5,400.00
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<u>11,165.00</u>	<u>5,400.00</u>
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Excess of Income and endowments over Expenditure	(9,755.08)	14,710.79
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Brought forward balance	21,320.62	6,609.83
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<b>Carried forward balance</b>	<b>11,565.54</b>	<b>21,320.62</b>
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**Porch (Restricted)**

Brought forward balance	613.42	613.42
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<b>Carried forward balance</b>	<b>613.42</b>	<b>613.42</b>
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**Roof (Restricted)**

Brought forward balance	6,000.00	6,000.00
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<b>Carried forward balance</b>	<b>6,000.00</b>	<b>6,000.00</b>
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**Thursday Club (Designated) Fund****Income and endowments**

## Donations and legacies

Thursday Club donation	300.00	—
Non-recurring one-off grants	—	360.00

<i>Total Donations and legacies</i>	<u>300.00</u>	<u>360.00</u>
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**Expenditure**

## Raising funds

Costs of fetes & other events	—	281.90
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<i>Total Raising funds</i>	<u>—</u>	<u>281.90</u>
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Excess of Income and endowments over Expenditure	300.00	78.10
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Brought forward balance	78.10	—
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<b>Carried forward balance</b>	<b>378.10</b>	<b>78.10</b>
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## Fund movement by type for the year ended 31<sup>st</sup> December 2020

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>General fund</b>						
Unrestricted	6,044.24	16,376.72	13,046.47	(600.00)	—	8,774.49
<b>Aylett Charity</b>						
Restricted	1,401.91	102.00	—	—	—	1,503.91
<b>Bell Ringers</b>						
Designated	41.02	434.75	161.00	—	—	314.77
<b>Bookstall</b>						
Designated	1,919.58	—	—	—	—	1,919.58
<b>Cemetery &amp; Gale</b>						
Restricted	(745.45)	2,510.73	1,512.50	600.00	—	852.78
<b>Charity Giving</b>						
Designated	312.64	272.68	614.33	—	—	(29.01)
<b>Children's Work</b>						
Designated	132.61	—	—	—	—	132.61
<b>Flowers</b>						
Designated	1,305.65	394.50	165.77	—	—	1,534.38
<b>Magazine and Print</b>						
Designated	4,815.63	330.00	—	—	—	5,145.63
<b>Fabric</b>						
Restricted	10,468.66	365.84	120.00	—	—	10,714.50
<b>Lighting</b>						
Restricted	242.75	50.00	445.00	—	—	(152.25)
<b>Organ</b>						
Restricted	21,320.62	1,409.92	11,165.00	—	—	11,565.54
<b>Porch</b>						
Restricted	613.42	—	—	—	—	613.42
<b>Roof</b>						
Restricted	6,000.00	—	—	—	—	6,000.00
<b>Thursday Club</b>						
Designated	78.10	300.00	—	—	—	378.10
<b>Grand total</b>	<b>53,951.38</b>	<b>22,547.14</b>	<b>27,230.07</b>	<b>—</b>	<b>—</b>	<b>49,268.45</b>