

St Saviours Church, Bath

Annual Report and Accounts 2025

The Parochial Church Council of St. Saviours, Bath

Prepared 17 April 2025

Contents

Section	Topic	Page
1	Introduction and overview	2
2	Aims and Purposes	2
3	Objectives and Activities	2
4	Achievements and Performance	3
5	Financial Review	6
6	Safeguarding	8
7	Structure, Governance and Management	8
8	Administrative	9

Version	Date of PCC Approval	Signed by Huw Thomas (PCC Vice Chair) on Behalf of St. Saviour's PCC	Reason for update
1			NA

1. Introduction and Incumbent's overview

This report is compiled in accordance with the guidance provided on the Church of England Parish Resource website : <https://www.parishresources.org.uk/resources-for-treasurers/accounting-and-reporting/the-annual-report/>.

The purpose of the report is to tell everyone the aims of the church and what is being done to make them happen. As trustees, the PCC is jointly responsible for writing this report, although often the PCC will delegate the drafting of it to the Incumbent, as Chair of Trustees, or to the PCC Secretary.

“2024 was a challenging and transitional year for St Saviours”

2024 was a challenging and transitional year for St Saviours, who were already 6 months into a vacancy period. Huw Thomas chaired the PCC in the absence of an incumbent. Early in the year, the PCC began work writing a parish profile and were able to advertise for a new

Priest in Charge for St Saviours with Swainswick and Woolley churches, in the early summer of 2024. Meanwhile, visiting priests came to lead Holy Communion services as required. I was one such priest. I spoke on liminal space, that wilderness space that God leads us into, where we have left one thing but not yet begun the next. I remain deeply grateful to be selected, appointed, and then licensed on 3rd September. In the final quarter of 2024 I began getting to know a hurting but resilient, loving and generous congregation who are humble and full of the Spirit, hungry for more of the things of God. It is an honour to lead this courageous, loving church into its next season. St Saviours continues to face many challenges in the year ahead, not least the need for major building work. But it is a church that has grown in confidence in its identity as a place of hospitality, healing and restoration, a church now bursting with creativity and taking its place once more in community life.

The PCC's heartfelt thanks to each and every member of the St Saviours Church family

The PCC's heartfelt thanks to each and every member of the St Saviours Church family who served and gave in so many different ways during 2024 to keep this parish church as a blessing to so many. Special thanks go to our Parish Administrator, Mandy Dance.

2. Aims and Purposes

St. Saviour's Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St. Saviour's Church, Holland Road, Larkhall, Bath, BA1 6QG.

3. Objectives and Activities

The objectives of St. Saviour's PCC are as follows:

- To 'act justly, love mercy, walk humbly' with our God, faithful to our vision, mission and calling.

- We aim to live and tell the good news of Jesus Christ to all 6,700 people in our parish
- To be open to all, serving the diverse needs of the people of the parish
- To be a 'well of healing' for all to come and know the healing and restoring love of Christ in different ways
- To be a centre for hospitality, where all find a welcome and feel accepted and cared for.

Activities of St Saviours PCC include: church services, toddler group, community meals, craft mornings, community food larder, prayer meetings, hiring out the building, maintenance of the church and its surroundings, and more.

... a centre for hospitality, where all find a welcome and feel accepted and cared for

4. Achievements and Performance

Sunday services There are currently two Sunday services: the 9am and the 10:45. The 9am is the more traditional, quiet, reflective, liturgical service, with traditional hymns. The 10:45 is a more informal, family service. Services during 2024 were led by lay members of St Saviours Church, two lay readers, Belinda Thomas and Ruth Hattersley, and, prior to September, visiting priests.

Belonging to St Saviours At present there are 55 parishioners on the Church Electoral Roll, 19 of whom are not resident within the parish.

The average weekly attendance was 17 for the 9.00 service and 37 for the 10.45 service, with 50 attending on Christmas and Easter Day. We welcomed 150 children from St Marks and 85 children from St Saviours at Christmas and Easter.

Sung Worship Eunja Palmer led St Saviours worship band, but stepped down in the autumn and was replaced by Steph Wynne-Davey. Her role includes managing rotas for both musicians and technicians. In the autumn we also welcomed several new members to the worship team: Chris Gibbs (keyboard), Angela Goldson (keyboard, guitar and vocal), Chris Goldson (guitar), John Candish (vis tech and sound) and a temporary return of the Howlett family: Chris (bass), Annabel (vocal) and Benji (Vis Tech and drums). Leavers: Stuart Palmer (guitar), Kian (vis tech).

Prayer ministry was offered on an ad hoc basis after services or as requested, with the formation of a prayer ministry team in the autumn. During the autumn of 2024 St Saviours also began hosting regular morning and evening short prayer meetings Monday – Thursday in the church.

Occasional Offices As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. There were no weddings or baptisms at St Saviours during 2024 although Banns were read for three couples.

Youth and Children's Work Children and young people have been encouraged to be part of the 10.45am service each week by sharing in the service, singing, playing in the band or dancing with ribbons, and were also offered activities by a team of volunteers.

Toddlers Group

The group, led by Anna Seal, meets in the church on Wednesday mornings with 5-7 volunteers, offering a wide range of play activities, ending with a singing time, snacks and a chance to zoom about on ride on toys. On average, 26 babies and toddlers attend each week, along with parents, grandparents and childcare providers.

"On average, 26 babies and toddlers attend each week, along with parents, grandparents and carers"

Schools St Saviours has links with three schools: St Saviours infants, juniors, and St Marks secondary and hosted them for services at key moments in the year.

Open the Book, led by Sue Burton, is an exciting story telling project where Bible stories are shared in a way that is fun interactive and memorable. As invited guests in the school, story telling teams use The Open The Book programme from the Bible Society to present a scripted Bible story to a school assembly, involving the children as much as possible. Here at St Saviours we have been privileged to go into St Saviours infant and Junior schools roughly every month with a team of 4 or 5 of us from the church. The children have been very receptive and look forward to us going in.

Pastoral Care In the autumn of 2024, St Saviours formed a pastoral care team, to ensure that the pastoral needs of the church family are met. Throughout the year, Ivor Vernalls continued to offer home communion to those who are housebound, and some have visited Larkhall Springs nursing home occasionally.

The Community Food Larder The Food larder, led by Sara Cooper, continues to offer a welcoming space on Tuesday mornings to anyone to come and have a chat and a hot drink as well as a bag of food if needed. We usually welcome between 8-12 people each week.

The Nationwide Building last July, however, we have to the generous donations give to those in need. We donation from Swainswick School families. We have several volunteers who are dedicated to this

" We always start the morning with prayer"

Society grant donated in 2023 finished been able to continue this mission due from parishioners, as we buy in food to also received a generous harvest

outreach mission, we always start the morning with prayer. Over the course of the year we gave away over 500 bags of food to vulnerable individuals or households.

Life Groups help Church attendees to grow in faith together and to take care of one another. There are currently six Life Groups, and each group is attended by 4-10 people on average. Five of the groups meet weekly at a variety of times and days and one meets fortnightly.

“Over the course of the year, we gave away over 500 bags of food to vulnerable individuals and households”

Deanery Synod via our rep, Belinda Thomas, provides PCC with an important link between the parish and the wider structures of the church. This year, Deanery Synod discussed partnership in ministry and mission, the changes to the parish share system, and celebrated various new city wide missional initiatives across our city Deanery.

The Church Building During the last 12 months regular maintenance and servicing of the building items has taken place, overseen by Huw Thomas and organised by our Parish Administrator, including servicing of boilers, lift, tower clock as well as fire and electrical equipment checks.

The **Quinquennial report** undertaken by our appointed church architect was received. This report recommends that urgent work is undertaken to the north aisle roof to replace the defective roof covering and lead gutters. It also recommends future work to the nave and chancel roof coverings within the quinquennial period. Finally, ongoing maintenance work is also to be undertaken, including these major items of work and expenditure:

Patch-pointing & conservation stone repair to the east and west parapets of both aisles.

Repairs and patch-pointing at plinth level to the north elevation of the north aisle and choir vestry, and on the south side of the organ chamber.

Redecorate ferramenta and opening sections of the high-level and low-level windows of the north and south aisles and repair damaged stonework

Overhaul and redecorate 18no.opening window sections.

Undertake stonework repairs to each face of the tower.

Continue a rolling programme for re-leading 2 no. high-level windows on the south aisle and 4 no. high-level windows on the north aisle.

The 2018 quinquennial survey identified £38,000 of building repairs required in the medium term. The 2024 report was more bruising, recommending urgent repairs to the tune of around 88,000 of immediate repairs, with a further 37,500 within 18 months.

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The church is preparing to attempt to raise funds from external grant funding to complete the immediate work required to the north aisle roof and to fund the maintenance work identified within the quinquennial period.

Lettings at St Saviours Currently, we have two regular weekly bookings from charitable organisations with nominal rents namely, AA and Brownies.

During the last year we have hired out the fellowship centre for a two day training workshop for people working with additional needs. There have been six children’s parties.

Other activities The fellowship centre has hosted St Saviours activities : monthly Craft Sessions ; weekly/ bi monthly Prayer Meetings; Life Groups; Toddler Group; Community Food Larder; “Come as you are “- coffee and chat afternoon; training courses and a Community Lunch to celebrate and give thanks for our new Cooker.

Ecumenical Relationships St. Saviour’s church is part of the St. Saviour’s benefice, along with St. Mary’s Swainswick and All Saints Woolley. St Saviours members were very active in organising Pray for Bath in both March and November, and in supporting a city wide youth Alpha hosted at St Matts Widcombe, as well as attending an interdenominational monthly leaders event, Upper Room. Along with other Bath churches we are seeking ways in which we can work closer together, as Bath CAN has now ended. Some St Saviours members are active City Centre Chaplains and the Chaplains met at St Saviours in November for some training on Mental Health First Aid. Two members of St. Saviour’s are founder members of the cross-church initiative Bath Apologetics. This is the study and defence of the Christian faith through reasoned arguments. A course was run in the autumn. They have recently invited all churches to attend an event in both St. Saviour’s and St Michael’s. This was supported by other volunteers from St Saviours.

5. Financial review by Cheryl Smith, PCC Treasurer

Introduction The accounting method for preparing the end of year accounts has been changed this year from accruals to a cash basis. This may lead to inaccurate year-on-year comparisons, because of the difference in timing when you record payments and receipts. (For cash accounting the payments and receipts are only recorded when the money changes hands, for accrual accounting it is recorded when an invoice is raised or when bill is received, even if you don’t pay it for 30 days).

The reason for the change is that the income has reduced, and it is easier to prepare and examine this type of accounts.

Page 6 of 9

GDPR: This document will be retained in Parish for 5 years + last action and then will be sent to the Diocesan Record office for Permanent deposit.

Income The PCC's total income for 2024 of £83,922 was 16% (£16,412) lower than the previous year. However, once a one- off grant from 2023 and refunded VAT are considered, the total income for the year has remained roughly the same.

A grant of £9,601 was received in 2023 for the food larder. The gift aid claim for the last quarter of 2024 and the tax reclaimed from the List Places of Worship scheme had not been received by the end of the year, which provide a further £6,700 of income.

Income into the unrestricted General Fund saw a decrease of 7.5% (£6,792). Income from planned giving and collections was down by £11,014 but if you consider the gift aid claim then this reduces to £5,248. Encouragingly, there was an increase in tax efficient planned giving of £6,009, which with tax provides £7,511 of income.

Income into restricted funds was £450, a decrease of 96% (£9,620) but as previously explained, this was due to not receiving any further grants.

Expenditure The total expenditure of £76,573 was a decrease of 30% (33,108) on the previous year. In July 2024, the bank balance became overdrawn by £258.60 for a day, demonstrating the serious lack of reserves. Therefore, the PCC made cost savings in outward giving, parish share, building maintenance, youth and children's work and utilities.

- Of the £8,800 of Outward Giving that the PCC had originally planned to give in 2023, £8,750 was never paid out. The cost of this giving had been accrued in the 2023 accounts and was therefore reversed in this year's accounts.
- A £10, 142 saving was made by requesting a 50% reduction in Parish Share from August 2024.
- £6,571 less was spent on building maintenance, £4,429 less was spent on Youth and children's work and £3,421 less was spent on utilities.

The cost savings resulted in an overall excess of income over expenditure in 2024 and led to an increase in the value of the PCC's total funds of £7,349. As a result of this, the church's total funds increased in value from £8,365 to £15,714. (The church no longer has any value in fixed assets as they are fully depreciated).

In-year movement in funds The General Fund increased in value by £13,460, with the balance carried forward from 2023 being -£4,419, leaving the balance at the end of the year as £9,041. Excluding the £5,752 figure of depreciation on the fixed assets, the underlying "cash" result was an increase of £19,212 compared to a deficit of £10,334 in 2023.

The Bell Fund increased slightly in value during the year due to a donation from bellringers and interest received.

The Altar Frontal Fund increased in value slightly from its share of interest received on the PCC bank account.

The new Food Larder Fund ended the year with a value of £316. The majority of the balance of the Food larder restricted fund was spent, in line with the requirement to spend the grant from

Nationwide Building Society within 12 months. The balance was the remainder of other donations and interest earned during the year.

There are no plans for significant spending from the Bell and Altar Frontal Funds.

Reserves The PCC adopted a policy to maintain reserves of £28,000 which is based upon two months of average general expenditure to cover variability in the timing of outgoings and a £12,500 lump sum to cover unforeseen short term building maintenance needs. This figure includes full payment of the Parish Share. As it has no investments or property assets, the PCC defines reserves as its total value of unrestricted funds, less fixed assets. Using this definition there were reserves of £9,041 on 31 December 2024, leaving a shortfall of £19,790 against the target level of reserves. In 2025 the PCC is considering reviewing the reserves target and formulating a plan to meet the target in the medium term.

Comment The 2024 quinquennial survey identified c.£100,000 of roof repairs required immediately and further repairs over the next 7 years totalling £259,000. Grant applications will be made to cover the cost of the repairs required immediately.

6. Safeguarding

The PCC has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults)

- During 2024, the Safeguarding Team at St Saviours was supported by Helen Roberts as Benefice Safeguarding officer. Louis Burton, who joined the congregation in 2023, became the Parish Safeguarding Officer for St. Saviour's. St Saviours joined the Parish Dashboard system and began working our way through the checks, in order to become a safer church.
- There have been 2 completed DBS applications to the Diocese this year, so we currently have 21 volunteers with DBSs.
- There are another 5 volunteers who have DBS checks that need renewing, or they may no longer hold positions that require a DBS.
- At St Saviours we are aware that safeguarding is everybody's responsibility. Everyone has been encouraged to take the Diocese online safeguarding training, as well as the Domestic Violence awareness training. Safeguarding posters are put up at key points around the building and on the website.

In November St Saviours celebrated national Safeguarding Sunday, with some teaching on safeguarding, and introducing the safeguarding team to the rest of the church.

7. Structure, Governance and Management

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

PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met 9 times during the year Jan -Dec 23 with an average level of attendance of 11.

8. Administrative Information

St. Saviour’s Church is situated in Holland Road, Larkhall, Bath BA1 6QG, which is also the address for correspondence. It is part of the Diocese of Bath and Wells within the Church of England. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2020) and a charity registered with the Charity Commission. PCC members who have served at any time from 1st Jan 2024 until the date this report was approved are:

Clergy			
Rev Cath Candish (from sept 24)			
Church Wardens			
Cathy Head	Sara Cooper		
Deanery Synod Reps (Elected until 2025)			
Belinda Thomas	Rosi Lewis		
Elected Members			
Huw Thomas Vice-Chair (until APCM 26)	Chris Dance (until APCM 26)	Rosi Lewis (until APCM 25)	Eunja Palmen (left nov 24)
Cheryl Smith (Secretary) (until APCM 24)	Kenneth Lamb (until APCM 27)	Kian Febrer (left oct 24)	Carol Balsh (until APCM 27)
Philip Cole (until 2027)	Anna Seal (until APCM 26)	Angela Goldson (until APCM 26)	