

**All Saints, Malvern Wells & Wyche Annual Parochial Church Meeting**  
Sunday 6th April 2025 All Saints Church at 10am

**Present:** Sarah Yeadon, Jean Williams, Ken Beecroft, Andy Green, Janet Finch, Revd. Geoff Vevers, June Vevers, Joan Westbury, Revd. Dave Bruce, Bea Magowan, Paul Southern, Les Hammond, Carol Wilson, Martyn Wilson, Kathleen Horwood, Andrew Crumpler, Susan Crumpler, Keith Jones, Lois Jones, Ruth Garth, Richard Garth, Karen Enwright, Patience Broad, Robin Broad, Janet Simmonds, Diane Southall, Angela Gibson, Bob Gibson, Mark Giles, Kay Thompson, Neil Goodwin, Kathleen Midwinter, Brian Rhodes

**Apologies:** Derek Sheldon, Shirley Sheldon, Angela Davison, Peter Buchanan, Margaret Buchanan, Diana Hunt, Paul Hunt, Joanne Spencer, Helen Wilkinson

**Meeting of the Parishioners**

*For those on the electoral roll or who are resident in the Parish of All Saints. Others may be present as observers.*

**1. Apologies for absence** as above

**2. Election of Churchwardens**

Dave Bruce expressed huge thanks to Peter Buchanan and Sarah Yeadon for all that have done in the last year and is delighted that they are happy to carry on for another year.

**Peter Buchanan**

Proposed by Kathleen Horwood, seconded by Derek Sheldon and all in favour.

**Sarah Yeadon**

Proposed by Kathleen Horwood, seconded by Derek Sheldon and all in favour.

*Dave said how grateful he was to Geoff Vevers for all that he does: for his ministry, his organisation, his willingness to serve and his grace-filled generous support and loyalty.*

*Dave also thanked others who speak, lead or serve.*

**Annual Parochial Church Meeting**

*For those on the electoral roll. Others may be present as observers.*

**1. Apologies for absence** as above.

**2. Minutes of the APCM held 28<sup>th</sup> April 2024:** These were approved as a correct record.

**3. Matters Arising.** There were none.

**4. Rector's Report: Brief reflections on the ministry and mission across the parish in 2024 and looking ahead.**

Dave started by saying that our APCM is a time for celebration of all that God has been and is doing amongst us, working deeply in people's lives. Song of Songs chapter 2 verses 10 – 13: *'My beloved speaks and says to me: "Arise, my love, my fair one, and come away; for now, the winter is past, the rain is over and gone. The flowers appear on the earth; the time of singing has come, and the voice of the turtledove is heard in our land.'*

Dave believes that the winter is over and spring is here and the flowers on the vine will bring fruit. Whereas a year ago we were meeting in the village hall, we now have Megan's kitchen and

following on from a formal opening on 29<sup>th</sup> June it has been used by the church for shared lunches and retreat evens and is now opening up to the community and blessing a wide variety of people of all ages. There have been new initiatives in the last year including the 'Christmas carol sing-along' in the Railway Inn and Lent Community Lunches with 40 attending each week and which we are planning to develop into monthly lunches. Conversations are being opened up and connections are being built through such events. The Christingle Service and Messy Christmas saw the church packed with around 100 adults and children attending. Across the Chase Team we have made new appointments. We have welcomed Emily Spencer as the new team vicar and as well as being the clergy lead for St Mary's, across the Chase Team she is leading on discipleship and life groups and following up Alpha courses. Nathan Shipton the youth minister now leads a youth life group, 'Further', using the church and the kitchen on Wednesday evenings and Chaos on a Friday evening. Neil Attewell, our new operations manager, is already a great asset with much to offer. Our existing family and children's workers, Ruth Warton and Helen Attree now reach around 500 children in the town through their work in schools and with families. Dave thanked the congregation for investing in the work of these staff team members with prayer and financial support thus enabling the huge impact that the church is having on our schools and communities.

Looking ahead, Dave sees 2025 as a year for courageously sowing seeds. Using the reading from Matthew 13 verses 1 – 9, the parable of the sower, he encouraged us to sow 'generously' as well as 'courageously' as we serve God and then we can look forward to hearing new stories at the next APCM in 2026.

**5. Electoral Roll Report:** Sarah Yeadon explained that this year there is a new electoral role as every six years the it has to be renewed. At the last APCM in 2024 there were 54 people registered on the Electoral Roll; we have since lost 11 members, but gained 9 so the current role is 52. The new Electoral Roll is available to be viewed at the back of the church and is open to new applicants. Please see Sarah if you wish to apply.

**6. Financial report:** (Please see the headlines in the Annual Review 2024 and a detailed Treasurer's report supporting the financial statement signed off by the Independent Examiner, in the appendix.) Paul Southern reported that we started the year with a deficit budget of just under £9000. However, our income was some £7000 higher than the budget overall, and we finished the year with a deficit of just £600. We are now in a position of having a full complement of staffing across the Chase Team. Despite having higher fabric costs than expected, a combination of new giving and increased giving meant that we were blessed to witness God's provision at work once again!

Paul Southern proposed that the annual accounts for 2024 are approved; this was seconded by Sarah Yeadon and all were in favour.

Paul Southern proposed that once again, Paul Lythgoe be appointed for a further year as Independent Examiner; Keith Jones seconded and all were in favour.

*Paul Southern thanked Patience Broad and Sarah Yeadon for all the help that they have given him over the year and Dave Bruce thanked Paul for all that he does and for his efficiency.*

**7. Receiving the Annual Report, which lays out the ministry and mission across the parish and benefice:** Dave reported that this is the first Annual Report that includes all three churches in the Chase Team and thanks are due to Neil Attewell for his hard work in compiling it; around 40 people have contributed to it. It is given to visitors and used in recruitment. He encouraged the congregation to use it as a prompt to prayer in the year ahead. The report was received unanimously.

**8. Safeguarding update:** (Please see the report in the Annual review 2024.) Sarah Yeadon thanked all those who have played a part in helping to ensure that All Saints is a safe place for us all, especially children and vulnerable adults. During 2024, 4 DBS checks have been processed. Safeguarding continues to be under significant scrutiny in the Church of England and it is essential that we all continue to be vigilant. Sarah encouraged us all to feel able to discuss any potential safeguarding concerns with herself as our named person, or with Val Fane, Chase team Safe Guarding Officer.

### **9. Elections and appointments:**

- Deanery Synod representatives – Angela Davison has agreed to continue for another year, but there is a vacancy and if anybody would like to stand, please let Dave know.
- PCC Members - Carol Wilson had to be re-elected as she had been on the PCC for three years. She was nominated by Kathleen Horwood and seconded by Sarah Yeadon. Derek Sheldon had to be re-elected as he had been on the PCC for three years. He was nominated by Kathleen Horwood and seconded by Sarah Yeadon. Both were unanimously approved.
- There remains one place on the PCC.
- Deputy Wardens: Andrew Crumpler and Paul Southern remain as deputy church wardens. *Dave thanked the members of the PCC for all that they do.*

**10. Prayer:** Dave closed in prayer.

## Appendix

# All Saints Church, Parish of Malvern Wells & Wyche Treasurer's Report for 2024

### Introduction

This report should be read in conjunction with the 2024 Annual Review booklet and the 2024 detailed financial statement, as signed off by the Independent Examiner.

2024 began with continuing uncertainties about staffing and the forthcoming disruption at All Saints for the construction of Megan's Kitchen and the building improvements. However, with the team pulling together as ever and some careful planning, most of our church family will have seen life carry on pretty much as usual. Some services and meetings had to be cancelled while the church was out of action but Sunday worship moved to the Malvern Wells Village Hall where attendances remained strong as did the singing! Following our return to church in April, the usual mix of services re-started including The Waiting Room and the mid-week groups of Toddlers and Messy Church. Attendances slowly picked up again and Sunday services averaged in the mid 30s with more new faces joining us. New to All Saints perhaps but not to the Chase Team which is great to see as our three churches begin to operate much more as a team. We also welcomed Nathan and Emily to the team during the year, plugging two gaping holes in the squad. With Neil joining us in early 2025, the jigsaw was at last complete and we had a full staff complement. In the following sections, I have commented on the financial performance of the church in more detail.

### Overall

We began the year with a deficit budget of just under £9k for unrestricted funds. We still had significant uncertainties about staffing levels so this budget covered only those costs we knew about and also excluded any grants we might receive from the Diocese towards our Ministry Share request. It was a cautious budget!

The permanent post vacancies of Youth Ministry Leader and Team Vicar were filled during the year, but we lost Liz, our Operations Manager, and took on Beth part time to support Dave. This meant that some of the forecast staff costs were less than expected. The Chase Team received a small Low Income Communities grant from the Diocese which reduced All Saint's contribution to the Chase Team Ministry Share by ~£3k and brought the budgeted deficit down to just over £5k.

Fabric costs were a lot higher than expected primarily due to dealing with the damp issues revealed by the Megan's Kitchen work. This resulted in total expenditure for the year being £2.5k higher than budget. However, our income was some £7k higher than budget so overall, we finished the year with a deficit of just £600. Once again, we were blessed to witness God's provision at work!

### General Income

Income from regular giving i.e. via the Parish Giving Scheme (PGS) and standing orders was much higher than in 2023. This was unexpected and arose from a combination of new giving and increased giving. Few people use the envelope scheme these days so income from that stream was minimal. Plate collections are always a bit of an unknown. Weekly plate collections are usually modest but every so often, we receive a large donation. This makes it difficult to forecast plate collections accurately and in 2024, they were a lot higher than budget.

Many of our regular givers Gift Aid their donations and their increased giving resulted in an increased Gift Aid claim for the year. Those who give through the Parish Giving Scheme – and if you have not joined it yet please give it serious consideration as it works so well for us – also have

the opportunity to increase their giving each year in line with inflation. About half our PGS members do this so it helps us cope with the inevitable increase in our costs each year.

At the end of 2023, we borrowed a card payment machine from the Diocese. Quite a few people found this useful and it seems to be the way of the world that cashless payments are becoming the norm. Consequently, we purchased a machine of our own in December and besides being used on Sunday mornings, it has proven invaluable on many other occasions.

So, we finished the year with unrestricted income some £7k higher than budget which is quite humbling. Whichever way you give, we are extremely grateful for the generosity of the parishioners of All Saints. Faithful giving is a key part of Christian stewardship and it is great to see God at work in our church family.

### **Investment Income**

All Saints has a deposit fund and two small investment funds all of which are managed by CCLA. In 2024, the deposit fund showed a small increase whereas the investment funds remained fairly static over the course of the year. Late in the year, we opened an interest paying deposit account with our bank as we had a significant amount of money in our current account that was no longer earning any interest.

As reported last year, we took advantage of a change in the rules on withdrawing capital from endowed funds to close what I referred to as the Christmas Gifts Fund. This fund arose from a £500 legacy left by Mr Peace in 1946 and had reached a value of nearly £20,000! Mr Peace stated that his legacy should be used half for church expenses and half for the benefit of the deserving people of the Wyche at Christmas. By closing the endowed fund, we have been able to gain access to the half for church expenses and that has been added to one of our CCLA investment funds. The other half, shown as the Peace Fund in the accounts, has been paid into a new CCLA investment fund where the income goes into a restricted fund to be used for the deserving people of the Wyche at Christmas.

### **Away Giving**

Each year, it is our practice to give away at least 10% of our income from the previous year following the biblical teaching of tithing. At the start of the year, we allocated sums to our mission partners leaving some unallocated money for us to use when particular needs arose. In 2024, we were humbled to hear first hand about the work the Fletcher family and the Bryant family are doing in Thailand and Liberia respectively. Their powerful testimonies and commitment to showing God's love to those in need caused us to increase the amounts we gave to them. We also made a small donation to Lifepath and to Guy Crumpler for his work with the Mission to Seamen in Kobe, Japan. This brought our total away giving to £600 more than budget.

### **Ministry Share (formerly known as Parish Share)**

Ministry Share is now based on benefices rather than individual churches and is a contribution towards the costs of the stipendiary ministry received by the benefice through the Diocese. Each benefice determines what proportion of the total request is paid by each member church.

The Diocese also offers Ministry Support grants and these are deducted from the requested Ministry Share. Grants are intended to be a bridge to enable churches to reach a point where they are able to pay their requested Ministry Share in full. It is a sad fact that Worcester Diocese only receives about 70% of its requested Ministry Share and the majority of churches in the Diocese don't pay their full request. The churches in the Chase Team have all paid their full request in recent years so on the face of it, we wouldn't qualify for a grant. However, grants can also be awarded for churches

working in low income communities (LInC) and both St Andrew's and St Mary's qualify. In 2024, the Chase Team received a LInC grant of ~ £11k compared to nearly £30k in 2023. Nevertheless, although less than we had hoped, we hadn't made any assumption about grants in our planning so it still helped reduce the amount our three churches had been asked to contribute.

### **Staffing Costs**

In 2024, we had unfilled vacancies in the Chase Team but assumed these posts would be filled at some point in the year so had budgeted for supporting Youth and Children's ministry and the administration team. Nathan joined the team partway through the year but then Liz left the Operations Manager's role so our staff costs were less than expected. The only person employed solely by All Saints is our cleaner Karen.

### **Fabric Repairs**

We budgeted £7k for fabric repairs and maintenance, much of which stemmed from the Quinquennial inspection of 2022. However, the damp problems revealed by Megan's Kitchen coupled with the decision to sand and seal the church floor more than doubled our planned fabric expenditure. It is the first time in at least 30 years that we have sanded the church floor and it showed in the time it took the workmen to complete the task and the number of buckets of sawdust they collected! I think we all agree that the finished job is stunning and was money well spent. Many people entering the church for the first time after the Megan's Kitchen work was completed commented initially on the floor, not the kitchen!!

### **Utility Costs**

Extracting us from our previous deal for gas with Parish Buying produced the expected dividend of lower gas bills. Overall, our utility bills were much lower than in 2023 but it is likely that utility costs will continue to rise in future. We are locked into a fixed three year deal for gas but our electricity deal is up for renewal in 2025. Broadband costs also rose during the year. The anticipated increased in church use will only cause utility cost to rise in future years.

Our other expenditure ran pretty much to budget in 2024.

### **Megan's Kitchen**

There is a small amount of income still to come in for Megan's Kitchen arising from a Gift Aid claim on the last few donations. Donations for Megan's Kitchen met nearly all the costs and only £3.6k was needed from general funds to bridge the gap. Amazing, considering the hike in costs from the initial budgeting! Sadly, Trish Beecroft did not see the completion of Megan's Kitchen despite being involved in the planning. To mark Trish's involvement in catering at All Saints, Ken very generously asked that the collection from Trish's funeral be used to buy the ovens in Megan's Kitchen and then topped up that donation with one of his own to fully cover the cost.

### **Restricted Funds**

Restricted Funds are those where money is given to the church for a specific purpose. We are not able to spend the money on other things unless the donors agree. For All Saints, we have two Restricted Funds in our current account - Holiday at Home (balance £594) and the income from the Peace Fund/Christmas Fund (balance £540). Megan's Kitchen was a Restricted Fund but that will be closed once the outstanding Gift Aid is received.

### **Assets and Liabilities**

At the end of 2024, we had reserves of ~£34.7k in deposit and investment accounts, ~£35k in a bank savings account and a current account balance of ~£3.3k of which ~£1.2k is in Restricted Funds. We have no outstanding liabilities.

## **Looking ahead**

Looking forward, we have now filled all our staffing posts, both ministry and administration so for the first time, we will face full costs. We have been awarded a similar Ministry Support grant to 2024 and our Ministry Share request has only increased by 1%. We will be tackling the next set of Quinquennial repairs, the repairs to the roof timbers and rainwater goods which will be extraordinarily expensive at over £35k. We have been awarded substantial grants towards the work but have committed at least £10,000 from reserves to cover any shortfall.

A deficit budget of nearly £3.4k has been set for 2025 but this excludes the roof fabric works. Deficit budgets are unsustainable in the long term. Moreover, both St Andrew's and St Mary's have also set deficit budgets so across the Chase Team, we have committed to spend more than we receive in income to deliver the ministry to our communities we believe Gods is calling us to provide. We can draw on reserves for a couple of years but our income will need to increase if we are to maintain the current level of commitment. We have been consistently blessed by God's provision and we rejoice that we are able to concentrate our thoughts not on balance sheets but on seeking God's will and helping God build his Kingdom here in our parishes and the wider town. Not all churches are in the same fortunate position!

Paul Southern, April 2025