

Combined reports for the Annual Parochial Church Meeting of The Parish of Clifton upon Dunsmore and Newton May 11th, 2025

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Priest in Charge's report

I find myself writing this report on Palm Sunday, trying to find the right words to encapsulate the past year. I'm sure there's a deeper connection to be made, but as I reflect on Jesus' triumphal entry into Jerusalem, I'm reminded that life is often a mixture of joy and sorrow.

This past year has brought much joy.

Firstly, I'd like to personally thank every volunteer who gives their time and energy to the life of the church. A special thanks to Lynne and Sue—who, I'm convinced, must have bunk beds hidden somewhere in the church!

It's been a joy to welcome new faces into our church community. Our continued engagement with Clifton Primary School has been a real encouragement—particularly as one young lady, inspired by what she learnt about Jesus, felt compelled to be baptised. What a beautiful testament to the impact of our presence there.

St Mary's has also had the privilege of walking alongside many during significant life events, with a steady flow of baptisms, funerals, and weddings. Christmas was also a special and joyful time with full services. We're in the early stages of mastering our new PA system (which I keep forgetting to mute!), and we're already seeing the benefits.

We've been blessed by the addition of Adrian, who has joined us as a curate. He is flourishing in all that he does, and we're truly grateful for his presence among us.

There's a real sense that God is stirring hearts, evident of fresh ideas expressed for future ministries; it's an exciting thing to witness.

The Good Shepherd also remains in good spirits, with joyful singing still echoing through the village—and even a fresh coat of paint helping to brighten things up!

But while there has been much to celebrate, this year has also brought its difficulties. The recent loss of Lynne Bone has been deeply felt. This is why I find myself writing this report in place of Rev. Pete. Lynne was an extraordinary woman, and her faith has inspired so many.

I know Rev. Pete is proud to be your Priest-in-Charge and of everything that has taken place over the past year. I know he is also moved by all the love, generosity, and support this church has shown him and his family in difficult times.

Personally, I consider this love to be what I am most proud of. This year I have witnessed St Mary's come alongside the rest of the benefice *and be the church*, a family journeying together through both joy and sorrow, in love and support. What a foundation to build upon as we look to where God may be leading us in the year ahead.

Thank you all.
God Bless.

Rev. Ian

Electoral roll summary

Electoral Roll report

There are 38 members as of 27th April 2025, 26 resident in the parish and 12 non-resident.

Cath Hammond

Churchwardens' Report

Churchwarden's report January 2024-December 2024, for the APCM St.Mary the Virgin, Clifton, with The Good Shepherd, Newton.

This past year has been a series of preparation for the up-coming Quinquennial, 2025, and of getting quotes for some of the major works required by both St.Mary's and The Good Shepherd.

PCC meetings at the Good Shepherd have been well attended, and decisions taken on various matters which relate to the management of the buildings. Thanks to David McLean who has taken up the position of Clerk of Works. Thanks also to David Smith, who despite retiring, has kept us aware of the areas of work which sometimes get overlooked when concentrating on the bigger jobs. We have ensured that the Asbestos in the Organ box will be safely removed as soon as possible. On our 'to-do' list for the upcoming year is the re-caulking of the windows, a new sound system, and, of course, the heating system; all of which will need planning for. The Fire Extinguishers have been serviced in both churches.

During the year we have held all the listed services, and have been so fortunate to have Rev. Pete, Rev. Ian, and, after his Ordination, Rev. Adrian to officiate at each service. We are also indebted to Dr.Peter Kent, who has led many of the Services of the Word up at Newton. All our services have been supported by our band of Volunteers, who have been sidespersons, Readers, Servers, and Intercessors; we are blessed to have people who open our churches in the mornings and close them in the evenings, making sure there is nothing amiss. Thank you to all who play a part in the running and upkeep of both St.Mary's and The Good Shepherd, including the cleaners, the flower arrangers and the bell ringers, who call the faithful to worship each Sunday morning. During this year, we have celebrated our oldest Bell in the tower, which is 400years old. We opened up a competition at school to name the bell, from a list of 'suitable' names, and the top vote was – St. Agatha. St. Agatha was the patron saint of Bell Founders, so very appropriate. We will arrange a service to formally bless the bell, alongside the other bells which have been named by various organisations in the village. We held an open day to celebrate our 400yr old bell and this generated lots of interest, particularly by our younger ringers.

We held an Ashing Service at The Good Shepherd this year, and held a weekly Lent Study, with an average attendance of 10 people from the Benefice.

Lynn and Sue were re- dedicated as Churchwardens at the Archdeacon's Visitation which took place at Harbury on the 12th May.

Christ Church was formally consecrated as a Church of England on 16th May.

Rev. Adrian Thacker was Ordained on 30th June.

Rev.Pete led a Confirmation group in the Benefice and the Confirmation took place on November 23rd at Coventry Cathedral, with Acting Bishop Ruth celebrating.

We have held 2 weddings and 1 baptism during the year.

As a church we are very blessed to have been in receipt of some legacies, and these will be used to improve facilities and structures at both St.Mary's and The Good Shepherd, to keep them both in good order.

Thank you to our PCC who have been our guide during the year, and who have given their support to all of the decisions made; we are confident for the future, in that we are growing the church within the Benefice, and have some younger families joining us. We continue to work well with the school, and try to support their projects when we can.

The Churchwardens look forward to working on behalf of the churches for another year.

Sue McKenzie and Lynn Cattell

Report on the proceedings of the Deanery Synod

Deanery Synod

Lynn and I are both Deanery Synod Representatives and have attended the 1/4ly meetings throughout the Deanery whenever possible. These 'get togethers', provide a platform for information on what is happening in the Deanery, and the Diocese. There is an opportunity to discuss issues which face many of our churches today, and to exchange ideas and best practice between our churches in the Deanery.

Sue McKenzie and Lynn Cattell

Financial Report to December 31st, 2024

The PCC of St Mary's and The Good Shepherd Finance Report 2024

Executive Summary

This report presents the financial performance and position of the Parish for the year ending 31 December 2024. Despite a mid-year treasurer transition and subsequent challenges in accessing accounts, which impaired treasury functions for approximately three months during the summer, the Parish maintained operational continuity. Total funds declined by £8,518 to £237,484, though this figure adjusts to a £3,734 increase when accounting for a significant post-year-end debtor. Projections for 2025 incorporate inflationary pressures, planned capital expenditure, and potential income from an inheritance, alongside strategic actions to optimize resources.

Financial Position

Opening Position (1 January 2024)

At the beginning of 2024, the Parish held total funds of £246,002, comprising:

- CCLA Investment Account: £213,737 (interest-bearing).
- Lloyds Current Account: £32,048 (non-interest-bearing).

Closing Position (31 December 2024)

By year-end, total funds stood at £237,484, reflecting a net decrease of £8,518. The balances were:

- CCLA Investment Account: £225,082 (inclusive of reinvested income).
- Lloyds Current Account: £12,252.

The financial performance for 2024 included:

- Total Income: £50,453.
- Total Outgoings: £48,522.

Adjusting for a £12,402 debtor (a Town Lands Charity cheque received in January 2025 but owed in December 2024), the adjusted year-end total would be £249,736, representing a net increase of £3,734 over the opening balance.

Income Analysis

Total income for 2024 amounted to £50,453, derived from two primary sources:

Lloyds Bank Deposits

- Planned Giving: £12,286.00
- Loose Collections: £3,373.00
- Weddings & Funerals: £827.00
- Donations: £4,390.00

- Irregular Income: £6,175.00
- Town Lands Charity: £12,402.00

Total Lloyds Deposits: £39,708.00

CCLA Investment Income

- Reinvested Income: £11,190 (full-year return at an average rate of approximately 4.75%).
-

Expenditure Analysis

Total outgoings for 2024 were £48,522, categorized into running costs (£15,854) and church activities (£32,668). Running costs increased by £1,814 (12.6%) compared to 2023, primarily driven by maintenance expenses at St Mary's.

Running Costs Breakdown

- St Mary's: Insurance:
 - £3,747.00
 - Utilities: £3,954.00
 - Maintenance: £4,629.00
- The Good Shepherd:
 - Insurance: £623.00
 - Utilities: £2,473.00
 - Maintenance: £428.00

Total Running Costs: £15,854.00

Church Activities

- Diocese Parish Share: £26,134 (bulk of activities expenditure).
 - Other Activities: £6,534 (e.g., organ playing, miscellaneous expenses).
-

Restricted and Unrestricted Funds

The Parish manages several restricted funds, which include apportioned investment returns:

- Bell Fund: £2,846.
- North Wall Fund: £229.
- Newton Fund: £1,418 (established in 2024, restricted for Newton-specific use).

Total restricted funds: £4,493.

Unrestricted funds totalled £245,243, allocated as:

- Clifton Reordering Fund: £6,356.
- Newton Reordering Fund: £3,344.
- General Unrestricted Funds: £222,873.

Financial Projections for 2025

Economic Context

The UK Consumer Price Index (CPI) rose by 3.5% in 2024, exceeding the Bank of England's 2% target. Forecasts suggest a decline toward 2% in 2025; however, a prudent 3% inflation rate is assumed for planning purposes.

Outgoings Forecast

- 2024 Base Outgoings: £48,522.
- Inflation Adjustment (3%): £1,456.
- Subtotal: £49,978.
- Capital Expenditure: £11,231 (new audio system installation).
- Total Projected Outgoings: £61,209.

Mitigating Factors: One utility contract is fixed for three years at a 15% reduction, and the treasurer aims to secure a similar rate for the remaining utility, potentially offsetting inflationary pressures.

Income Forecast

- CCLA Investment Income: At 4.75%, the current £225,082 balance yields £10,691 annually. A potential £50,000 inheritance, if deposited, increases the total to £275,082, yielding £13,066.
- Lloyds Deposits: Applying a 3% inflationary increase to £39,708.

Summary Projections

- Base Scenario (No Inheritance): Net increase of £843, resulting in c. £238,000.

Inflation and Investment Dynamics

Interest rates reflect nominal economic growth (real growth plus inflation). The CCLA's 4.75% return currently exceeds the 3% inflation projection, but outgoings growth outpaces investment income at present asset levels. Lower inflation benefits the Parish by moderating cost increases more than it reduces returns. A tipping point exists where higher inflation becomes advantageous if CCLA holdings reach £400,000–£1,000,000 (depending on donation levels), at which point investment returns offset rising costs. Current CCLA assets (£225,082, or £275,082 with inheritance) remain below this threshold.

Treasurer's Strategic Actions for 2025

1. Gift Aid Reclamation: Maximize recovery of Gift Aid for 2024 and prior years to enhance unrestricted funds.

2. VAT Reclamation: Pursue claims under the Listed Places of Worship Grant Scheme (LPWGS) for eligible maintenance costs at St Mary's and The Good Shepherd. The LPWGS, administered by the DCMS, expires on 31 March 2026.
3. Utility Cost Management: Secure favourable fixed-rate contracts for remaining utilities to mitigate energy price volatility.

Independent Audited accounts in appendix. This is a scanned copy of the independently audited reports.

Fabric Report

Covered in churchwardens report.

The Good Shepherd

Covered in churchwardens report.

School Report

School report

With open minds and loving hearts, we will achieve.



During 2024, the relationship that St Mary's church has with Clifton Upon Dunsmore Primary School has continued to develop with plenty of opportunities for interaction between church and school.

All the children come to church for whole school seasonal services as well as the classes in turn attending Collective Worship in church on Thursday mornings. Services have included Easter, Harvest Festival, Advent and a Carol Service led by children from Y5 and 6 in which the Belle Plates group performed. Some of the services have been led in school by Rev Pete such as the outdoor service on Remembrance Day and we were able to attend the Nativity performance that Reception stage annually, this year with Sue McKenzie narrating.

At the beginning of the year, some of the children in the choir were attending church on the third Sunday of the month to participate in the services. Unfortunately, although this was appreciated by the congregation, this has fizzled out. However, some children did participate in the church candlelit carol service which included a soloist starting the event.

This year the RE curriculum has changed. The RE teacher at Clifton school has been part of the development group so the transition has been smooth. It is now known as 'Religion and Worldviews'. The learning section of the school website has been updated, including the policy and curriculum statement. There are documents for parents to explain the curriculum and Understanding Christianity. It is well worth taking a look. <https://www.cliftonupondunsmoreprimaryschool.uk/RE/>

School holds RE days, usually once a term and it is a joy to go into school to see what the children are learning. Topics for the days have included how Easter and Christmas are celebrated around the world. On the day centred on 'Holy Words', Reception produced some artwork which was a winner in the national [NATRE Spirited Arts Competition](#).

There have been several opportunities for the foundation governors to attend diocese online training, mainly around SIAMS (Statutory Inspection of Anglican and Methodist Schools) monitoring and the new framework introduced after our last inspection but also the new curriculum. We will be supporting the school as they develop, implement and monitor a new Spirituality Policy. Sue was able to attend the annual Headteachers and Parish Partners conference. and the annual governors' conference.

A major change to school has been the introduction of a Pre-School in September which is going very well. The children attended the Remembrance Day Service, and although the intention had been for them to stay for a short while, they were so well behaved they remained until the end. They were also eager participants in the Reception Nativity.

Other visitors to the Remembrance Day service were some residents of the Elms. They also regularly attend the weekly hymn practice and look perfectly at home.

The school supports the Charity Asha which enables children in the slums to receive a good education. Each year some of the Clifton staff visit New Delhi, and we had a presentation from them in one of our Sunday services. A founder of the organisation visited school in the autumn term together with two ex-students who have now graduated and will be undertaking Masters degrees which would not have been possible without Asha. The girls visited each class in turn, explaining differences between their state school and Clifton and how Asha had helped them. They also contrasted their homes with those of the Clifton children. As governors we are always told to assess the impact of what the children are taught, and one of the girls in Y6 wrote about the Asha visit in the school newsletter, and invited parents to give to the charity, explaining that although times may be hard for us, they are harder in the slums. The Head Teacher will be visiting Asha again during February half term.

We also had the opportunity to attend the leavers service at the end of the school year and other end of year activities and it is wonderful to see how the children progress during their time at Clifton and how confident they become, ready to move on to the next stage of their lives.

Whenever we are with the children. we can observe that not only are they eloquent in talking about Christian values, but they also demonstrate them. On school visits, outsiders have observed how well the children behave and how knowledgeable they are. We can see that the ethos of the school is to encourage every child to achieve their full potential, whatever their capability. The staff work well as a team and support each other. It is a real privilege to be part of such a wonderful school.

Foundation Governors: Rev Captain Pete Bone, Sue McKenzie, Ruth David

February 2025

Safeguarding report

Safeguarding

I am pleased to say there have been no safeguarding issues during this year. The Safeguarding of Adults and Children is the concern of everyone, and this Church follows the Safeguarding Policy issued by the Diocese of Coventry. There have been issues with the administration and access on my part, but I am currently on track to complete the requirements as Parish Safeguarding Officer.

Sue McKenzie

Bell ringing report

Bellringing report for the PCC (Jan 2024 to Dec 2024)

2024 was a busy year for the bellringers at St. Marys.

In July 2024 we celebrated the Church's oldest bell, that was installed 400 years ago in 1624. We coordinated this with the church and other village groups on Saturday 13th July 2024. It was a very busy and enjoyable day and we took many visitors up the tower, most of whom made it all the way up to see the bells. The church asked the Clifton school children to name the oldest bell and the winning name was "St. Agatha" the patron saint of bell founders.

A number of people were very interested in learning to ring with us following this open day and two younger ringers, George and Alexis have been ringing with us regularly since then. We have also seen several other younger ringers interested in ringing over the past 12 months.

We held the district striking competition at Clifton on Saturday 16th March 2024. 12 teams entered from across the Coventry & Warwickshire area, and we placed a very respectable 4th place.

Some of our younger ringers were once again representing Coventry & Warwickshire and were selected to be in the "Coventry Spires" youth team. They entered the national youth ringing contest, held in London on Saturday 6th July 2024. They rang at several of the London churches including St Mary-le-Bow and enjoyed the day, and got to meet young ringers from across the country.

We currently have 6 adults and 5 junior ringers at St Marys. The adult ringers are currently progressing with the on-line safeguarding training that is required. Most adults also have the required DBS checks in place.

On Saturday 11th January 2025 we were asked to host an open ringing event for the Coventry guild and a number of ringers from around the area came to Clifton. There was general ringing followed by a pub lunch and quiz over at the Bull pub.

There are already a number of events planned for the year ahead,

- Looking to continue the remedial works planned for the bells and we will approach Taylors at Loughborough for a revised quote and advise the church what these costs will be
- Ringing to commemorate the 80th anniversary of VE day on 8th May 2025
- Hosting the Rugby District Annual Meeting on Saturday 14th Feb 2026

We continue to ring the bells at St Mary's from 9am on Sunday mornings for half an hour before regular Sunday services. Our practice night is on Wednesday evening, with those learning to ring arriving at 7pm with the main practice starting around 7.30pm and continuing until 9pm.

We also ring at other times as requested, for weddings, funerals or other special occasions. We try to advise the village community via the village Facebook page when the bells might be rung at different times.

Report written by Alison Collins (Tower Captain) April 2025

Appendix

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Independently Examined Financial Statements

for the Year Ended 31st December 2024

for

The PCC of St Mary's Church, Clifton-upon-Dunsmore
and The Church of the Good Shepherd, Newton

The PCC of St Mary's Church, Clifton-upon-Dunsmore
and The Church of the Good Shepherd, Newton

Contents of the Financial Statements
for the Year Ended 31st December 2024

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THE PAROCHIAL CHURCH COUNCIL OF
St. Mary's Church, Clifton-upon-Dunsmore and The Church of the Good Shepherd, Newton

Financial Statements for the year ended 31 December 2024

	Note	Unrestricted £	Restricted £	Total £	Prior year £
Incoming Resources					
Receipts from Donors					
Voluntary Income	2a	39,453	1,418	40,871	247,903
Activities for generating funds	2b	255	-	255	565
Investment income	2c	11,190	155	11,345	2,460
Gift Aid		-	-	-	-
Total incoming resources		50,898	1,573	52,471	250,928
Resources Used					
Church activities					
Diocesan parish share		26,134	-	26,134	25,250
Organist fees		2,659	-	2,659	3,045
Clerk & Vergers Fees		-	-	-	-
Magazine costs		188	-	188	204
Insurance	3	4,370	-	4,370	4,487
Utilities	3	6,427	-	6,427	6,786
Maintenance	3	5,057	-	5,057	2,798
Other running costs		3,020	-	3,020	1,608
Accountancy		882	-	882	890
Total resources used		48,737	-	48,737	45,068
Net Incoming/(outgoing) resources before transfers		2,161	1,573	3,734	205,860
Fund Balances brought forward		243,082	2,920	246,002	40,142
Fund Balances carried forward		245,243	4,493	249,736	246,002

Balance Sheet as at 31 December 2024

		2024 £	<i>Prior year</i> £
Current Assets			
Debtors & Prepayments	4	12,402	-
Deposit Account - CBF		225,082	213,737
Current Account - Lloyds Bank		12,252	32,265
		249,736	246,002
Current Liabilities			
Creditors	5	-	-
NET ASSETS		249,736	246,002
Represented by:			
Unrestricted Funds			
Clifton & Newton General Fund		235,543	233,870
Clifton Reordering Fund		6,356	6,036
Newton Reordering Fund		3,344	3,176
		245,243	243,082
Restricted Funds			
Bell Fund		2,846	2,703
North Wall		229	217
Newton		1,418	
		4,493	2,920
		249,736	246,002

These accounts were approved by the Parochial Church Council on 28/12/2024 2025 ✓
and signed on their behalf by :-

Rev. P Bone, Chair of the PCC

THE PAROCHIAL CHURCH COUNCIL OF
St. Mary's Church, Clifton-upon-Dunsmore and The Church of the Good Shepherd, Newton

Notes to the Financial Statements for the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	<i>Total Funds Prior Year £</i>
2a Voluntary Income				
Planned Giving	12,286	-	12,286	<i>12,510</i>
Loose collections	3,373	-	3,373	<i>7,211</i>
Wedding & Funeral Coll'ns	827	-	827	<i>1,452</i>
Donations	4,390	1,418	5,808	-
Irregular Income	6,175	-	6,175	-
Bequest - Clifton	-	-	-	<i>215,861</i>
Town Lands charity	12,402	-	12,402	<i>10,870</i>
	39,453	1,418	40,871	<i>247,903</i>
2b Activities for generating funds				
Fundraising	-	-	-	<i>349</i>
Bike Ride	255	-	255	<i>217</i>
	255	-	255	<i>565</i>
2c Investment income				
Interest	11,190	155	11,345	<i>2,460</i>
	11,190	155	11,345	<i>2,460</i>

Notes to the Financial Statements for the year ended 31 December 2024 (Continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	<i>Total Funds Prior Year £</i>
3 Church Running Costs				
St Mary's, Clifton				
Insurance	3,747	-	3,747	3,884
Utilities	3,954	-	3,954	3,239
Maintenance	4,629	-	4,629	2,212
		-		
The Good Shepherd, Newton				
Insurance	623	-	623	603
Utilities	2,473	-	2,473	3,547
Maintenance	428	-	428	585
	15,854	-	15,854	14,070

4 Debtors & Prepayments

Amounts due within one year (Unrestricted)				
Other Debtors (Town Lands charity)			12,402	-
Prepayments			-	-
			12,402	-

	Unrestricted Funds	Restricted Funds	Total Funds 2024	<i>Total Funds Prior Year</i>
5 Liabilities				
Amounts due within one year (Unrestricted)				
Trade Creditors			-	-
Accruals			-	-
Amounts due within one year (Restricted)			-	-

6 Fund Balances	Balance B/F 01/01/24	Transfer between Funds	Surplus for the year	Balance C/F 31/12/24
Unrestricted funds				
Clifton & Newton General	233,870	-	1,673	235,543
Clifton Re-ordering	6,037	-	320	6,357
Newton Re-ordering	3,175	-	168	3,343
Total Unrestricted funds	243,082	-	2,161	245,243
Restricted Funds				
Bell	2,703	-	143	2,846
North Wall	217	-	12	229
Newton	-	-	1,418	1,418
Total Restricted funds	2,920	-	1,573	4,493
Total	246,002	-	3,734	249,736

Independent Examiner's Report to the PCC of St. Mary's Church, Clifton-upon-Dunsmore and The Church of the Good Shepherd, Newton

This Report on the financial statements of the PCC for the year ended 31st December 2024, which are set out on pages 1 to 4, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and Section 132 of the Charities 2011 ("the Act").

Respective responsibilities of the PCC and the Examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirements of the Regulations and Section 144(2) of the Act do not apply. It is my responsibility to issue this Report on those financial statements in accordance with the terms of Regulations.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

- (1) which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with Section 130 of the Act; and
 - to prepare financial statements, which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.



Caroline Dexter BSc (Hons), FCA
For And On Behalf of
Barkers Accountants Limited
Chartered Accountants and Statutory Auditors
Watling Offices,
Smockington Lane,
Wolvey,
Hinckley
Leics
LE10 3AY

27th February 2025