



# **ST ANDREW'S** **CHURCH | HALSTEAD**

**Parish of St Andrew with Holy Trinity Halstead**

**Registered Charity No 1127357**

**Annual Report and Financial Statements**

**of the Parochial Church Council**

**for the year ended 31<sup>st</sup> December 2020**

**Incumbent and PCC Chairman**

**Revd Katie de Bourcier**

**The Rectory  
Parsonage Street  
Halstead Essex. CO9 2LD**

**Bankers:  
Barclays Bank PLC**

**Independent Examiner:  
Mrs Charlotte King  
Halstead Essex**



## Administrative Information

The Parish of St Andrew with Holy Trinity Church is part of  
The Halstead Area Team Ministry.

It is situated in the Deanery of Hinckford and is part of  
the Diocese of Chelmsford within the Church of England.

The correspondence address is

The Parish Office, Parsonage Street, Halstead Essex CO9 2LD.

Our Parish Administrator is Rachael Haylock.

Our Website: [www.standrewschurchhalstead.org.uk](http://www.standrewschurchhalstead.org.uk)

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PCC members who have served from 25th October 2020 until the date this report was approved are:

Priest-in-Charge: Revd Katie de Bourcier (Chair)

Associate Minister: Revd Rose Braisby

Curates: Revd Beverley Vincent (until 4th January 2021) and Revd Jo Parrott

Churchwardens: Claire Cannon      Angela Kerrison

Elected members: Tracy Bennett	Helena Gee
David Hume (Secretary)	Rachel Morris
Sue Paisley	Melanie Potter
Anne-Maree Robertson. (DS)	Jen Skingsley
Roger Smith	Pauline Tilsley
Malcolm Willis (Treasurer)	Canon Brian Vidler (Vice Chair) (DS)

DS- Ex-officio elected to serve on the Deanery Synod from 1<sup>st</sup> December 2020 for three years

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The PCC note with gratitude the ministries of

The Revd Canon David Ainge and The Revd Mary Cottee (both retired ) in the Parish.

## Rector's Introduction

2020 has been a year we could not have anticipated, and one of the strangest in church, public and private life for many decades, I imagine.

Like all churches, at St Andrew's clergy and lay officers together worked swiftly and imaginatively to adapt to the new environment. With safety coming above all, we carefully adhered to all the rules and guidance given; enjoying being able to worship together in our church buildings in September, October, and part of December, and otherwise embracing other forms of worship from our homes. The benefit of being part of a Team Ministry was more evident than ever, with the ministry team coming together to plan online worship on a Team basis, sharing resources and encouraging church members to worship with those from other parishes. As a result this year has strengthened bonds across the Team, and opened our minds to new possibilities for the future.

We know that this has been a hard year for so many people, in whatever way they have been affected by the pandemic, and other life events too of course. The caring nature of our church community has come to the fore, with many people offering friendship and support to each other, from a phone call to a card to a small gift left at the doorstep. It was notable that when we offered a more structured means of providing pastoral support through small Care and Share groups, there was minimal uptake, which I took as a reassuring sign that people felt well supported already through informal networks.

While so many people made a difference to the way we were able to navigate such a turbulent year, I feel I should give a particular mention to the churchwardens (Claire Cannon, Brian Vidler and Angela Kerrison, at different points in the year), to Rae Haylock in the church office, and to Revd Beverley Vincent, who provided particular support, leadership, and practical effort to keep the show on (a rather different) road. With I and Jo Parrott both being off sick for part of the year, these and others stepped up to the plate in a remarkable way, and I am so grateful for that.

We know that the pandemic has left us with challenges for the years ahead, but also with new possibilities. We have like almost all parishes been hit hard financially, as has our diocese as a whole; our reserves have been drawn on far more than planned, which makes us more vulnerable in future years. The diocese expects that over the next five years there may be a need for further reductions in stipendiary clergy. There are many uncertainties ahead. But we have also learnt how we can adapt and change; we have seen a flourishing of different sorts of ministry, by both lay and ordained people; we have learnt how to offer worship and fellowship online, and how to reach out to our community in new ways; and we have come closer to our sister churches across the team. That learning and growth stands us in good stead, and there will be some good and interesting conversations to come about what church life will look like in the new, post-pandemic, normal.

Finally, on a personal note, I want to extend my sincere thanks to all those who have supported and helped me personally during what has been a very difficult year, with extended sick absence and then a very gradual return to work. I am so grateful for the love, forbearance, and support that has been given to me by this and the other parishes. Thank you all.

Revd Katie

## Parochial Church Council



The PCC held two meetings at the start of the year and resumed with a further two meetings online in September and November. Earlier meetings focussed on routine preparations for future services and events, superseded of course by the restrictions introduced by the pandemic. At our September meeting, held via Zoom, we welcomed Revd Katie back as Chair and re-focused on how our community and church family had managed over the summer months. With an established service pattern in place

our November meeting allowed us to plan for Christmas, again unfortunately overtaken by restrictions. Reports from other committees have been limited although feedback from the Gateway project provided an excellent example of successful outreach despite the challenging circumstances.

## The Gateway Project

Our committed team of Gateway Project prayer warriors were meeting regularly at the start of 2020 and whilst not in person, they continued to pray for the project during

lockdown. Prayers centred around the people of Halstead who,

with or without a faith may be seeking God and for them to be open to God's word. As lockdown hit so did some time off for our team though God has continued to work and we have seen fruits of those prayers appearing.



At the end of the summer a group of young Mums known as 'Wine and Wipes' started meeting online with Revd Jo and this group continues. Revd Jo and Revd Parrot held an online Harvest Festival for the children and Revd Jo committed to a head shave in October in support of St Helena Hospice and the Braintree Food bank charities.

By the autumn, an advert was placed for a Community Outreach Worker which was filled in December by Rachael Simpson and she and Revd Jo have been actively working together since. Activities have included an Advent Bauble Hunt supported by online reflections and there have been other online reflections including Baby loss Awareness and various Christmas Facebook lives including hilarious Chris-tingle and Crib events.

Through prayer and discernment, the Gateway Project has been led to undertake much background research to ascertain the viability for a pilot takeaway food project. Meetings have been held with other similar projects, the Food Hygiene Officer and contacts made with Fareshare and the Trussell Trust and other stakeholders who are in support of the project and work is ongoing in readiness for a launch in 2021.

## **Electoral Roll and Church Attendance**

At our last annual meeting in October the Electoral Roll stood at 102. Average service attendance at our main services on a Sunday at the beginning of the year were about 45 per week. During the period September to December when we resumed services in church with social distancing the average tended to be about 40.



### **Hinckford Deanery Synod**

Synod met once during 2020, in February at St Giles Church in Great Maplestead. A formal presentation was made to the outgoing Area Dean, The Rev Canon Jonathan Lowe, in acknowledgement of a successful term of office. In addition to the usual receiving of reports and news, Mr Nick Ellis was appointed as Deanery Buildings Officer and The Rev Gay Ellis to Workplace Chaplaincy, both unpaid. Our current PCC representatives on the Deanery Synod are Anne-Maree Robertson and myself although we are entitled to have three.

Canon Brian Vidler

### **The Fabric, Goods and Ornaments of the Church**

With the church closed for much of the year some deterioration of the building may have occurred of which we are not aware due to non-use. (One hopes not.) Being able to open the clerestory windows and to air the church has helped.



The lead drainpipe which was stolen from the clerestory in December 2019 has still to be replaced. There is an intermittent leak in the roof above the Holy Trinity Chapel which has been present for some time, but we have not at present found the reason for it. There continues to be damp in the bell tower probably caused by downpipes not working as they should.

The bell frame has been sanded down, the rust removed, and repainted.

There are still some bees in the chancel at certain times of the year, but not in the numbers to be a problem. The bats have enjoyed the peace inside the church, but it seems that their numbers remain about the same.

Church cleaning has continued on a regular basis throughout the year.

Claire Cannon and Angela Kerrison

## St. Andrew's with Holy Trinity Guild of Bellringers



‘Sending the Holy Spirit into the Hearts of all’

A quinquennial inspection of the bells revealed that the metal frame needed attention and re-painted due to corrosion in places. This task was completed in May 2020.

The need for a good clean-up was required as a lot of dust was created in the ringing room.

Simon Carton helped me with this task which was much appreciated. The bell ropes have been re-hung and adjusted, so all we need is to get out of lockdown!

The bells have not been rung due to the pandemic, only the tenor and number 6 bell have been tolled to mark commemorative events.

The Ellacombe Chimes were played for Sunday Service when restrictions were downgraded, and to share with those who prayed for the NHS staff in respect of their endurance; this took place during November around 6 pm each evening.

I am concerned about the ringing band though, as we were struggling for numbers before Covid, borrowing ringers from other places to get enough to ring. So please, if anyone who is reading this report and fancies being part of a wonderful service to our church please contact me and make your reservation.

David Kerrison. 07421 729751



### League of Friends of St Andrew's Church

It has been a very frustrating year in which we have been unable to run any events to raise money for repairs to the church. We have run Zoom meetings to keep in touch and to decide if there was any chance of running our scheduled events, and to plan possible alternative events.

The latest event casualty has been the Annual Halstead Flower Festival. As the significant funding for this event is very precarious coupled and with the difficulty in planning for flower arrangers, stewards, and volunteers etc., it has been decided not to go ahead with this event, but we are hoping to continue this very popular event next year

Roger Smith Chair



## **FINANCIAL OVERVIEW (2020)**

### **General Fund.**

The Coronavirus pandemic had a major influence on the parish's finances in 2020 with generated receipts down by more than £22,000 when compared with the previous year, and although payments were reduced by more than £7,000 and grants of £12,100 were received, the parish recorded a shortfall of £13,000 which had to be met from dwindling historic reserves.

The PCC's General Fund for 2020 show total receipts of £82,659 (£91,821 in 2019) comprising of £53,571 of generated income excluding grants and third party fees (£75,450 in 2019), and £23,100 transferred in or donated from reserve or Trust Funds to help bridge the gap between receipts and payments (£12,338 in 2019). The reduction in generated income was due largely to receipts from St Andrews Centre being down £9,603, fund raising down £4,262, fees down £2,967 and voluntary receipts generally, down £4,584. Grants of £12,100 were received with the remaining shortfall met from V&CW restricted legacy funds.

The total day to day costs of running the parish amounted to £84,420 (£91,771 in 2019) with net spend after deduction of third party fees at £80,428 (£87,738) with the largest items being the Parish Share at £48,023 (£46,995) and the costs of running and maintaining SA Centre at £11,682 (£14,236). Overall payments, after adjusting for Diocesan and clergy fees, decreased by £7,310 (-8%) compared to 2019 with the 2% increase in the Parish Share being offset and more by reduced spending on St Andrews Centre and several other areas.

The net result for the year was an excess of payments over receipts on the current account of £1,761 leaving a balance of £3,057 to be carried over into 2021.

### **Fabric Fund (restricted fund)**

Receipts for the year totalled £2,640 including a £1,000 donation in memory of David Lorkin, a lifelong member of the church and ex churchwarden. The parish also received a welcome grant of £1,350 from the Diocese to cover part of the cost of a church building feasibility study (Mustard Tree Project).

The balance held in the Fabric Fund comprises of various legacies and is reserved for building works or special projects.

### **Other comments**

It is the PCC's policy to invest its cash reserves, in excess of those required to maintain a reasonable cash flow, with the CBF of the Church of England.

The PCC produces an annual financial budget and with the impact of the pandemic continuing into 2021 it is estimated that there will be a gap between generated receipts and payments of some £16,000.

Recovering from this situation and setting a financial plan for the next 5 years must be a key focus for the PCC and the parish during the coming year.

Malcolm R R Willis  
Parish Treasurer

## **Independent Examiner's report to the PCC of St Andrew with Holy Trinity Halstead**

I report on the accounts of the St Andrew Halstead PCC for the year ended 31 December 2020 and which are set out on the attached pages.

### **Respective responsibilities of the PCC and the 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 the 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 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 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:

- to keep accounting records in accordance with s 130 of the 2011 Act; or
- 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) Charlotte King  
Independent Examiner

February 2021



**Parish of St Andrew with Holy Trinity Halstead**  
**Financial Statement for the year ended 31st December 2020**

**General Fund (Unrestricted)    Current Account - Receipts and Payments**

	<u>2020</u>	<u>2020</u>	<u>2019</u>	<u>2019</u>
	£	£	£	£
<b>Receipts</b>				
<b>Voluntary receipts - regular giving</b>				
Planned Giving	30653		29087	
Income tax recovered	7823		8497	
Gift Aid envelopes	1519		2031	
Collections from normal services	<u>660</u>	40655	<u>3549</u>	43164
<b>Other voluntary receipts</b>				
Donations	1055		1367	
Collections from other services	58		628	
Restricted collections (note 7)	<u>44</u>	1157	<u>1237</u>	3232
<b>Receipts from activities for generating funds</b>				
Fund raising gross (see schedule 1 for 'net' detail)		1490		5752
<b>Receipts from Church activities</b>				
St Andrews Centre receipts	7806		17409	
Clergy fees	2381		1285	
Diocesan fees	1607		2748	
PCC fees	829		3396	
Energy fees	320		720	
Parish Magazine - sales and adverts	294		791	
Other receipts	<u>103</u>	13340	<u>182</u>	26531
<b>Receipts from investments</b>				
Income from Richmond Trust Investments		917		804
<b>Grants and transfers</b>				
Grant from V&CW Restricted Funds	13000		10000	
Grant from Sant Trust	10100		2000	
Grant from BDC	<u>2000</u>	25100	<u>0</u>	12000
Transfers of bequests from Fabric Fund		0		338
<b>Total receipts</b>		<u><u>82659</u></u>		<u><u>91821</u></u>
<b>Payments</b>				
<b>Church Activities</b>				
Parish Share	48023		46955	
St Andrews Centre (see schedule 2)	11682		14236	
Parish administration	6041		5967	
Church insurance	4656		4528	
Professional fees	4070		4130	
Clergy fees	2385		1285	
Utilities/rates	1835		3217	
Diocesan fees	1607		2748	
Maintenance of buildings/equipment	1344		2830	
Clergy expenses	1237		1861	
Fund raising costs (see schedule 1 for 'net' detail)	430		465	
Christian Education and outreach	379		220	
Cost of services	284		812	
Music and choral	277		500	
Charitable and other donations	115		1591	
One time and other costs	55		426	
<b>Total payments</b>		<u><u>84420</u></u>		<u><u>91771</u></u>
<b>Excess of Receipts over Payments</b>		-1761		50
<b>PCC Current account at 1st January</b>		4818		4768
<b>PCC Current account at 31st December</b>		3057		4818

(v2 3/3/21)

**Parish of St Andrew with Holy Trinity Halstead**  
**Financial Statement for the year ended 31st December 2020**

	<u>2020</u>	<u>2019</u>
	£	£
<b>PCC General Fund Deposit Account - Unrestricted Fund</b>		
<b>Receipts</b>		
Interest from CBF Deposit Fund	10	18
<b>Payments</b>	0	0
<b>Excess of Receipts over Payments</b>	10	18
CBF Deposit account at 1st January	2417	2399
CBF Deposit account at 31st December	<u>2427</u>	<u>2417</u>

**Fabric Fund Receipts and Payments Account - Restricted Fund**

	<u>2020</u>	<u>2019</u>
	£	£
<b>Receipts</b>		
Grant from CDBF for feasibility study	1350	1650
Donation in memory of David Lorkin	1000	0
Interest from CBF Deposit Fund	290	502
Grants from Friends of St Andrews (Clerestorey Repairs)	0	13543
Grants from Friends of St Andrews (Tower downpipe repairs)	0	1080
Barclays Bank credits	<u>0</u>	<u>14</u>
	2640	16789
<b>Payments</b>		
Refurbishment of bell frame	7400	0
Sound system upgrade	1440	0
Feasibility study	1400	1650
Car park signage	372	0
Bank charges	56	76
Clerestorey repairs	0	1883
Repairs to the church tower downpipe	0	1080
Tx of bequest to purchase projector	<u>0</u>	<u>338</u>
	10668	5027
<b>Excess of Receipts over Payments</b>	-8028	11761
Barclays Current a/c at 1st January	1536	2276
CBF Deposit account at 1st January	72917	60415
Current and Deposit accounts at 1st January	<u>74453</u>	<u>62691</u>
Barclays Current a/c at 31st December	718	1536
CBF Deposit account at 31st December	65707	72917
Current and Deposit accounts at 31st December	<u>66425</u>	<u>74453</u>

**John Hill Organ/Music Fund - Receipts and Payments Account - Restricted Fund**

	<u>2020</u>	<u>2019</u>
	£	£
<b>Receipts</b>		
Interest from CBF Deposit Fund	39	70
<b>Payments</b>	0	0
<b>Excess of Receipts over Payments</b>	39	70
CBF Deposit account at 1st January	9281	9211
CBF Deposit account at 31st December	<u>9320</u>	<u>9281</u>

(v2 3/3/21)

**Parish of St Andrew with Holy Trinity Halstead**  
**Financial Statement for the year ended 31st December 2020**

Registered Charity No 1127357

**Statement of Assets and Liabilities at 31st December 2020**

		<u>2020</u>	<u>2019</u>
		£	£
<b>Cash funds</b>			
	PCC Current account - unrestricted	3057	4819
	PCC Deposit Fund at CBF - unrestricted	2427	2417
	PCC Fabric Fund current account - restricted	718	1536
	PCC Fabric Fund at CBF - restricted	65707	72917
	John Hill Fund - restricted	<u>9320</u>	<u>9281</u>
	Total bank current and deposit accounts	81229	90969
<b>Investment assets</b>			
		p/share	
	3646 CBF FIS Fund Income Shares	0	5974
	1010.25 CBF Investment Fund Income Shares	2048.73 20697	19366
	305.44 CBF Investment Fund Income Shares	2048.73 <u>6258</u>	<u>0</u>
		26955	25340

These investments represent the Ernest Richmond Trust Fund - the use of income is unrestricted  
(The valuation is based on mid market value at year end)

**Notes**

- 1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
- 2 The following assets are recognised but not valued in the Statement of Assets and Liabilities: Moveable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal.
- 3 The expenses paid to clergy may include a small immaterial proportion, which relates to their function as PCC members. No expenses were paid to other PCC members.
- 4 The 'Friends of St Andrews' is an independent registered charity (no 1019270) which raises funds to assist the parish in maintaining the fabric of St Andrews Church.
- 5 The Vicar and Churchwardens are Trustees of the Sant Residuary Trust Fund which is registered with the Charity Commissioners (no 269570) and provides grants to further the teaching of the church, and to relieve poverty, in the parish.
- 6 The figures in these statements have been rounded to the nearest pound.
- 7 The sum recorded under "Restricted collections" relates to receipts for specific objects or charities and hence is classified as restricted income. This was small in 2020 due to COVID and hence a small amount has been held over for payment in 2021.
- 8 The Richmond CBF FIS income Shares were sold in 2020 and replaced with an equivalent value of CBF Investment Fund Income Shares.
- 9 The PCC's receipts in 2020 were significantly impacted by the Coronavirus pandemic.

**Approved by the PCC 9th March 2021 and signed on their behalf by Revd Katie de Bourcier (PCC Chairman) and Malcolm Willis (PCC Treasurer)**

(v2 3/3/21)

## Schedules 2020

### Schedule 1 - Fund raising - 'net' amounts

	£
Proceeds from coffee sales after services	154
Sale of Easter handicrafts (LM)	120
Sale of jams and marmalades (JA)	108
Donation in lieu of fund raising	100
Easy Fund Raising	93
Other	10
<b>Total</b>	<b>585</b>
Add 100 Club (net)	278
Add Coffee mornings	197
<b>Total Fund Raising (net)</b>	<b><u>1060</u></b>

### Schedule 2 - St Andrews Centre

Receipts	£	Payments	£
General receipts	6526	Centre caretaker	2277
		Boiler repairs & maintenance	2206
<b>Donations</b>		British Gas	1372
		EIG - Insurance	1164
Grant from Provident for cooker	614	Opus - Electricity	798
Edward Bear	246	AWA - Rates	527
Guides	210	Maintenance of facility/services	440
Rainbows	210	PRS/PPL Licences	397
		Hull - Window cleaning	312
		Service materials	304
		CDBF - Car park rent	290
		COVID related costs	194
		Anglia Fire - safety system servicing	162
		Admin costs	166
		KRP - fire equip maint	156
		<b>Capital projects:</b>	
		Replacement of oven	699
		Fitting of PIR sensors	218
<b>Totals</b>	<b><u>7806</u></b>		<b><u>11682</u></b>

Excess of payments over receipts for St Andrews Centre was £ **3876**  
(v2 3/3/21)