

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, OXFORD

England & Wales · Charity number 1129280

Details

Other names	ST ANDREW'S PCC, OXFORD
Status	Registered
Legal form	Previously excepted
Registered	2009-04-23
Register	View on the Charity Commission register

Contact

Address	St. Andrews Church Linton Road Oxford OX2 6UG
Phone	01865311212
Email	parish.office@standrewsoxford.org
Website	www.standrewsoxford.org

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: This charity is a church situated in the North East Of Oxford.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£974,680	£892,597	£780,611	10
2023-12-31	£830,781	£854,813	£698,527	10
2022-12-31	£835,986	£789,801	£722,559	10
2021-12-31	£712,519	£651,772	£676,374	10
2020-12-31	£745,640	£663,301	£615,627	7

Trustees

Name	Role	Appointed
Rev Dan Heyward	Chair	2016-09-19
ANDREW WILLIAM DOWN		2021-12-13
Alistair Edward Booth		2023-04-24
Andrew Mark McLaren West		2026-04-27
Catherine Rachel Sinfield		2023-04-24
Charles Olver		2020-10-05
Christopher Crawford		2023-11-13
David Coates		2023-04-24
David William Eyre		2023-04-24
Dr Mark Anderton Smith		2015-04-27
Dr Nellie Yen Loh		2023-04-24
Elizabeth Wigg		2024-04-29
Jane Christine Holmes Taylor		2023-04-24
Patricia Santhanadass		2022-05-09
Peter Mandeville		2026-04-27
Prof Susan Valerie Fuggle		2023-04-24
Professor SUSAN BRIGHT		2026-04-27
Rev Dr Elizabeth Pitkethly		2015-04-27
Rev Henry John Leigh Swayne		2022-08-01
Rev Jessica Wyatt		2024-07-01
Rev Thomas William Howell		2019-07-01
Revd Captain Thomas Murray		2019-07-01
Sarah Lenton		2024-04-29
Sean Nightingale		2025-04-28
Stephen Saunders		2021-04-26

Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2024

This report is prepared in accordance with Church Accounting Regulations 2006 and the requirements of the Charities Act 2011 and covers the activities of St Andrew's Parochial Church Council during the year ending 31st December 2024. In line with the provisions of the Charities Act the Parochial Parish Council is now registered as a charity (Charity Registration 1129280).

Administration Details

Incumbent The Reverend Dan Heyward
 The Vicarage
 46 Charlbury Road,
 Oxford
 OX2 6UX

Bankers Barclays Bank plc
 211 – 213 Banbury Road
 Oxford
 OX2 7HH

Auditors Wenn Townsend
 30 St Giles
 Oxford
 OX1 3LE

Solicitors Winckworth Sherwood
 16 Beaumont Street
 Oxford
 OX1 2LZ

Membership of the PCC/Trustees

Incumbent The Reverend Dan Heyward

Stipendiary clergy The Reverend Paul White
 The Reverend Tom Murray
 The Reverend Henry Swayne (curate in training)
 The Reverend Jessica Wyatt (curate in training from July 2024)

Self-supporting ministers The Reverend Judy Harvey (curate in training until June 2024)
 The Reverend Tom Howell (curate in training)
 The Reverend Dr Elizabeth Pitkethly (curate)

Churchwardens Miss Claire Lewis (until April 2024)
 Mrs Lizzie Wigg (from April 2024)
 Mr Tim Cooper

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Registered Charity Number 1129280

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Deanery Synod Representatives	Mr Alistair Booth Ms Jennie Guest (until April 2024) Mr Stephen Saunders Dr Mark Smith
Elected Members	Ms Anna Bishop Mr David Coates Mr Chris Crawford Mrs Patricia Dass Mr Andrew Down Mrs Rebecca Ekins Dr David Eyre Mrs Susan Fuggle Mrs Sarah Gooding Mrs Sarah Lenton (from January 2024) Ms Nellie Loh Mr Charles Olver Mr Darrel Ross (until April 2024) Mrs Catherine Sinfield Ms Christine Taylor

Structure, Governance and Management

St Andrew's Church is a single Church of England benefice in the Oxford Deanery of the Diocese of Oxford, and its PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

The PCC comprises:

- . All ordained ministers beneficed or licensed to the parish.
- . Any deaconesses or lay workers licensed to the parish.
- . The Churchwardens, being actual communicants, whose names are on the electoral roll.
- . Readers as determined by the APCM (Annual Parochial Church Meeting).
- . Lay members of general, diocesan and deanery synods whose names are on the electoral roll.
- . Elected lay representatives
- . Co-opted members (at the PCC's discretion) not exceeding one fifth of the elected lay representatives.

The PCC operates through a number of different Working Groups which meet on a regular basis through the year and report monthly to the PCC.

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The Standing Committee is empowered to act on the PCC's behalf between meetings, planning PCC business, overseeing human resource issues and overseeing capital expenditure.

There are 6 working groups made up of PCC members and members of the church congregation to oversee the implementation of the strategy for the PCC.

These are:

- Children and Families
- Young People
- Whole Life Discipleship (currently in abeyance)
- World Mission Group
- Standing Committee
- Finance and Growth

In addition, a Pastoral Care Committee was set up with the Associate Vicar as chair. This reports periodically to PCC.

The ministry and mission in Cutteslowe is governed by a Bishop's Mission Order. The PCC has representatives on the Cutteslowe Enabling Group – a forum through which governance for Cutteslowe is expressed alongside the other church partners (St Michael's and All Angels, Summertown and St Peter's, Wolvercote). The PCC also has a representative on the Elder's group for the Cutteslowe Connected Church.

The Chair of each of these working groups is a member of the PCC and the other members may also be from the PCC or from the church body who have skills and/or a special interest in the work of the group.

The day-to-day operations of the church's life are delegated to a staff team employed by the Council under the direction of The Revd Dan Heyward who holds the office of Vicar.

Appointment of lay representatives of the PCC

The elected lay representatives hold office for a three-year term, with one third of them retiring at the APCM each year. Churchwardens are elected annually. The APCM of St Andrew's has limited to six the number of years during which a lay representative may continuously hold office. A person qualified to be elected as a lay representative must be on the electoral roll of St Andrew's Church, be an actual communicant, be aged at least sixteen and have convinced the APCM of their willingness to serve.

Introduction & Training of PCC members

On appointment, PCC members receive a document which outlines their legal responsibilities as trustees. Trustee members receive annually the Standing Orders, covering PCC and Working Group business, and major policy documents, such as the church's Safeguarding Policy. All PCC members

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are made aware of the issues facing council at its regular business meetings and through the circulation of documents, discussion forums and the work of working & project groups. General information about the day-to-day ministry of the church is obtained through the Vicar's weekly email and regular fellowship with other church members. All PCC members are encouraged to get to know and support the employees of the church.

Responsibilities of the Parochial Church Council (PCC)

The PCC is responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, which applies to the Parochial Church Council, requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008, the Church Accounting Regulations 2006. It is also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the Council and financial information included on the PCC's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Key Management Personnel

The church considers its key management personnel comprises of the Standing Committee plus the Operations Manager.

The Standing Committee is made up of:

- The Vicar
- The Churchwardens, Treasurer, PCC Secretary, Lay Chair of the PCC and one/two other trustees from the PCC. They are all trustees.
- The Associate Vicar

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The Associate Vicar and the Operations Manager are employed by the PCC.

The clergy are paid according to the stipend scale set by the Church of England.

A rolling programme of salary benchmarking for all non-clergy staff posts is in place. Every 5-6 years each post is compared to similar posts in the public, private and charity sector. All staff posts were reviewed in 2021.

Risk Management

The general finances of the church have received close attention by the key leadership of the church and the Standing Committee and the financial position has been communicated at key points to enable church members to remain informed. The finances are discussed every other month by the PCC which has taken its responsibilities seriously.

Health and safety risk continues to be monitored through the risk assessments and governance processes and policies of the church – and is predominantly overseen by the Operations Manager and her team.

Reputational risk within the local church is managed through careful safeguarding process and monitoring assisted by the Parish Safeguarding Officer. The Safeguarding Dashboard has assisted in the oversight of safeguarding policies and practices. As a church we have been particularly cognisant of the shortcomings in safeguarding practice identified within the Church of England, particularly arising out of the Makin Report and other failings in leadership in the church.

There is limited ability to manage the broader reputational risk of debates that loom large within the Church of England and the Anglican Communion – however, the PCC is aware of the implications on reputation, giving, and financial health with changes in doctrine and practice in the broader church.

Our data is held securely on our ChurchSuite database. However, we are aware of the risk of non-compliance with GDPR, and are aware that scam emails can target our database and users. One such occurrence happened in 2024, but the issue was not significant enough to trigger a report to the ICO, and appropriate remedial action was taken in a timely manner.

Objectives and Activities for the Public Benefit

Aims of the Church

St Andrew's is an evangelical church family in North Oxford which draws a wide range of people from a wide range of places. Our desire is to glorify God by gathering people of all ages into His family, growing up in our faith and going out into Oxford and beyond to make a difference for Christ. To this end we are a seven-day-a-week church running a vibrant programme of events and ministries designed to help people of every age and stage in their Christian life grow in their relationship with God and each other.

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Our vision is "To see lives transformed by Jesus" and we have three priority areas to help us shape our activity to achieve the vision.

- 1) **Transforming communities:** There are two key strands to this work. One is to encourage and promote Christian wisdom through discipleship, and courses that enable the church to connect with society in areas where there is a hunger for help and wisdom. These include courses such as parenting courses, social media and internet awareness courses, marriage preparation courses, and consideration of how to deal with issues of ageing.

The second strand, encompasses the work we do within certain communities to see transformation on the ground. Church planned and organised activities primarily relate to North Oxford and Cutteslowe where we invest time and attention to encourage change within those communities. For North Oxford, we note the amount of loneliness, the quest to succeed academically and materially, and the consumer culture. For Cutteslowe, the challenges we note are particularly around disaffected young people, economic hardship, and relationship challenges. Questions of identity, and mental wellbeing span both communities. Church members are also involved in giving their time and energies to transforming their local communities in their neighbourhood and schools, workplaces, and through being part of charitable projects such as: Street Pastors; Oxford Winter Night Shelter; the Gatehouse; the Porch; Asylum Welcome; Oxford Pastorate, Oxford Schools Chaplaincy to name but a few. The church also supports, through its mission partners and through other mission agencies, transformation of lives and communities in other parts of the world.

Ultimately, we believe that true transformation comes through a knowledge and faith in Christ and so transforming communities includes our work of evangelism expressed mainly through one to one discussion and Alpha courses.

- 2) **Developing godly leaders:** our work in this area is less developed, although we have a history of being the place of worship, discipleship, and in some cases, training, for many godly leaders in both the secular and spiritual spheres. We are keen to ensure that our emphasis is on all the people of God whilst recognising that many in our number are appointed to positions of leadership, have a gift of leadership or are potential future leaders. Many of our mission partners invest particularly in training leaders, and St Andrew's is a place of training for those exploring ordained ministry. In 2024, we have welcomed 5 ordinands undertaking placements from local theological colleges, and we are training and benefitting from the ministry of 3 training curates.
- 3) **Growing churches:** We understand that St Andrew's is a gathered community, and where possible, we would like to be able to support and resource other churches in the areas in which we live. Many people contribute to their local church alongside their commitment to St Andrew's. We are committed to seeing St Andrew's grow in depth as a church, and we

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would like to see our number grow as well.

We see ourselves as a church that grows other churches. That is through the deployment of godly leaders, but also through new initiatives to grow churches in existing and potentially new areas. The Cutteslowe Church has continued to flourish under the leadership of Rev Tom Murray, and under the auspices of the Bishop's Mission Order.

The values of St Andrew's are meant to mark out what we celebrate and value in St Andrew's rather than provide a prescriptive list of what any church does. We aspire to grow in these values as we grow in the fruits of the Spirit.

- a. Audacious Generosity – We are generous with one another and with the communities in which we live and serve. To see lives transformed by Jesus will mean that we see lives of audacious generosity in the church.
- b. Courageous Vulnerability - We are undefended, honest and vulnerable before God and before one another in order that we might help one another on the journey of faith, and so that the work of God's grace in our lives might be clearly shown. We expect to help others on their journey with God by seeing how He has helped us.
- c. Determined Service - We are called to serve, and we do so to one another without respect for status. We recognise that persistence in service is the call of Christ on His people – we are here to serve until Christ comes again or calls us home – and we are just one part of a long legacy of God's people in this place.

The activities employed to address our vision include:

- Encouraging and facilitating prayer through monthly and weekly prayer meetings and regular teaching on prayer.
- The provision of four different styles of church services most Sundays, encouraging a wide range of people to be involved in wholehearted worship, including a range of activities for children and young people.
- Provision of small informal groups, notably house groups, but also more targeted groups such as Monday Mums, for older and retired folk, and discussion forums to explore Bible teaching on specific issues and its guidance and application to daily life.
- Running courses and places of connection for the church and local community like parenting, waiting for children, marriage and marriage preparation, as well as a Community Café on Wednesday afternoons.
- Voluntary opportunities to serve and care, through hospital visiting, welcoming visitors and providing meals.
- Provision of mid-week baby and toddler groups which are available to parents in the church and the local community.
- Provision of youth groups that meet on Sundays and during the week.
- Informal and formal youth work in Cutteslowe.
- Leading Cutteslowe Connected, a church in a local community, and facilitating the Cutteslowe Church Partnership – notably running and facilitating the Cutteslowe Food Larder.

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- Provision of the church to outside bookings for meetings and concerts – and particularly through the provision of space for Oxford Schools Chaplaincy, Discovering Prayer and Trauma Recovery Centre (TRC).
- Opportunities for any church members to volunteer their time, talent and financial resources to support the ongoing work of the church.
- Support for different mission partners and organisations in the UK and abroad.
- Partnering with churches across Oxford and the Diocese in the gospel.

The above strategies illustrate some of the ways in which the members of the PCC, as trustees, have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Long-term Strategies and Yearly Objectives

The PCC understands that St Andrew's exists to see lives transformed by Jesus. This has been considered and discussed in various PCC meetings and church vision days and has been preached on repeatedly and communicated to the APCM as we have thought about our three key priorities in this context – developing godly leaders, growing churches and transforming communities.

The key long-term initiative has been to grow church in Cutteslowe within the Anglican framework of a Bishop's Mission Order. This was approved on 9th March 2020 and reviewed in March 2023.

The PCC will work with clergy and the working groups to establish the strategies and objectives which will deliver the church's vision and mission. This process of objective setting will become part of the annual planning process of the PCC.

Grant Making Policies

Part of St Andrew's PCC commitment to be a resourcing church is evidenced in its financial commitment to individuals and organisations working throughout the world. The World Mission Working Group meets regularly to review circumstances and make recommendations to the PCC regarding the allocation of funds. The grants are normally set for each mission partner for the year ahead and the mission partner is informed.

There is also a Cutteslowe Community Fund which is used to respond to needs of people in Cutteslowe with small grants.

Use of Volunteers

Volunteers are involved in many different aspects of the work of the church.

All volunteers who are involved with children, young people and vulnerable adults are subject to DBS checks in line with St Andrew's Safeguarding Policy.

Safeguarding training is required in line with Diocesan and Church of England guidelines.

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In respect of Safeguarding, the Parish Safeguarding Officer has been active in meeting with clergy, staff and ministry leads (in St Andrew's and Cutteslowe) and ensuring that the growth of a culture of safeguarding remains a priority with volunteers, staff and PCC. The PSO has a standing item on every PCC and SC agenda and makes a separate annual report to both PCC and APCM, reflecting on key trends, issues of note, audit and objectives. In 2024 our Parish Safeguarding Officer of 6 years retired, and two individuals were appointed to share the role of Parish Safeguarding Officers in his stead.

Important to note in 2024 are the following key initiatives:

- Ongoing use of the parish safeguarding dashboard as our main tracking tool.
- Implementation of the 2022 to 2025 training framework – including careful monitoring of those who need training.

Achievements and Performance

Church Attendance

	2024	2023	2022	2021	2020
Electoral Roll at the APCM	329	337	364	392	387
Attendance – 16 years plus week Second Sunday in October	304	341	330 (in person)	282 (in person)	N/A
Attendance – under 16 years week Second Sunday in October	88	101	96 (in person)	107 (in person)	N/A

All services (except 8am) are live streamed with an average online view of 222 for the services in October (the second Sunday in October was not livestreamed due to technical issues).

General Review of the Year

We outlined 6 key areas of focus for the year in 2024:

- Continued emphasis on the centrality of prayer and worship;
- Review of opportunities for growth in income and aligning of expenditure to our vision, values and priorities given our deficit budget;
- Establish and delivery of Ministry Trainee Programme from September 2024 as we seek to grow leaders;
- Develop our 18-30 ministry, providing opportunity for discipleship and growth in leadership;
- Provide opportunities for youth to engage in global mission to expand horizons, grow in leadership, and to encourage the wider church
- Further develop a ministry to older people with the introduction of Anna Chaplaincy;
- Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to continue to build the strategy for engagement on new estates;

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- Build the sense of common vision and purpose particularly through a focus on biblical preaching and teaching and providing opportunities for people to serve in and outside the church

Continued emphasis on the centrality of prayer

Prayer continues at the heart of the activity of the church in 2024 – with prayer meetings online and in person, prayer ministry in services and intercessory prayer interwoven through services. Prayer meetings include the monthly Prayer and Praise meeting, as well as the “Seek First” prayer meeting and church Friday morning prayer each week. A regular rhythm of prayer for Cutteslowe continues with a weekly and a monthly prayer meeting – with an invitation now extended to the three supporting churches.

We have been delighted to ensure that four distinct services can take place on a Sunday through 2024 – each with their own particular style, yet coming together under a common vision, and a focus on prayer. Youth and children's work continues to grow and we continue to focus on intergenerational worship. In addition, the Cutteslowe Connected Church holds a service once a week in the local primary school.

House groups have continued to be a core part of our midweek prayerful worship, and a place of prayerful support and now have a regular timetable with a mix of centrally run initiatives (such as the Lent course), centrally provided programmes for home group study and locally provided programmes. Many small groups are fundamental to providing pastoral care and engagement.

Review of opportunities for growth in income and aligning of expenditure to our vision, values and priorities given our deficit budget

Cognisant of the deficit budget for 2024, the PCC formed a Finance & Growth Working Group to review income and expenditure. This resulted in a structured approach to providing thanks to those that give, a specific “gift campaign” in March 2024 which resulted in 35 new regular donors and 51 donors increasing their regular giving to the Mission and Ministry fund over the year. On the expenditure side, the working group proposed that we did not appoint a Facilities Manager in 2024, and we should review our Parish Share contribution. The PCC accepted these proposals.

In light of this deficit budget, the PCC reviewed our contribution to Parish Share, and offered a revised contribution for 2024, based on the total contribution expected of the deanery divided by the number of incumbent roles. The deanery also gathered a small working group to revise the parish share request, but was unable to come to a conclusion by the end of 2024. It is expected that a revised parish share at deanery level, will be agreed in time for 2026 budget.

Establish and delivery of Ministry Trainee Programme from September 2024 as we seek to grow leaders

Following the wonderful offer of provision of accommodation for Ministry Trainees in 2023, Carrie Heyward was appointed to design and oversee the Ministry Trainee Programme starting September

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2024. Although there is capacity for 3 Ministry Trainees, we appointed two – both requiring international visas. This has meant that we are now recognised by UK Visa's and Immigration as a Sponsoring Agent. The Ministry Trainee Programme has been well received as these individuals have taken part in a mix of specific local ministry, general church ministry, biblical training through South Central Ministries, and locally sourced training in church mission and ministry. In 2025 we hope to extend this ministry of growing leaders in this way.

Develop our 18-30 ministry, providing opportunity for discipleship and growth in leadership

"Rooted" is our 18-30 ministry which is growing in number and depth. Food, fellowship and teaching about being a Christian in your 20s, and Christian doctrine has been a core part of this gathering. Small bible study groups alongside the weekly Rooted gathering are beginning to form, and opportunities to lead others are found through: Supper at the 6, AV and tech in services, welcome and youth leading. Alongside Rooted is a monthly gathering for Post-Graduates.

Provide opportunities for youth to engage in global mission to expand horizons, grow in leadership, and to encourage the wider church

Liz Trenckmann, our Youth and Families' Pastor, took a team of 16 young people to Poland in the summer of 2024. In advance of the trip, there was opportunity for the young people to receive leadership, safeguarding, and cross-cultural training. The young people were also tasked with raising funds for the trip, which included a meal and an auction. The young people participated in leading a camp for young people in Poland run by Josiah Venture, and were involved in leading worship, sharing faith, teaching English, sport and music. Also one of the young people spent part of his gap year with Crosslinks. This has led to an increased interest in global mission among the young people, and it has been a great encouragement to the wider church.

Further develop a ministry to older people with the introduction of Anna Chaplaincy

There has been a significant pastoral work at St Andrew's over the years toward seniors, not least the Lunch Club and the visiting ministries led by many including Elizabeth Gittins. Following some changes in structure, personnel and programmes, a renewed emphasis was placed on ministry to older people through the introduction of Anna Chaplaincy. Charlotte Maughan was appointed and recognised as our first Anna Chaplain for North Oxford and has been involved in bringing together all those involved with church-based ministry to the elderly across the North Oxford churches, and local key organisations in this area, such as Age UK, to assess current provision for the elderly and to suggest ways forward with ministry to older people. This links with our current visiting ministry, but also our weekly café, CASA, which attracts many from this demographic.

Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to build the strategy for engagement on new estates.

Revd Tom Murray is the named leader of the Cutteslowe Connected Church, under a Bishop's Mission Order which expires on 8th March 2030. Tom has the support of St Michael's Summertown and St Peter's Wolvercote in developing mission and ministry in that area of Oxford. Governance of

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the BMO sits with the Cutteslowe Enabling Group on which Chris Crawford, Tom Murray and Dan Heyward sit alongside colleagues from the St Peter's and St Michael's.

Highlights in 2024 have included:

- This year has seen Sunday worship continue to meet in Cutteslowe Primary School. The average attendance over the last 12 months has fallen slightly due to a number of people moving out of the area, or finding new churches in which to worship. CCC's three 'connect groups' (or home groups) continue to meet.
- The Community Larder continues to be a huge support in the community. It has been extended with a community café and the provision of wrap around services including a hygiene bank, self-serve dry goods unit and partnership with a number of organisations including Citizen's Advice, OxGrow and Aspire Oxford. The Larder has over 125 members and nearly 50 volunteers, with some local schools providing help as well.
- Arthur Franklin, Pioneer Youth Worker, leads a weekly football outreach for young people on the estate, linking to the Community Food Larder. He is also leading the work with the charity Transforming Lives for Good, through which local churches provide mentors for primary school children in the locality.
- The Cutteslowe Community Partnership continues to meet 4 times per year to help see the local community thrive – and Tom is at the heart of this endeavour to bring community organisations together for good in Cutteslowe. The Cutteslowe Connected Church has benefitted from strong relationships with local churches
- A small group continue to be actively involved, on behalf of local churches, in exploring possible links with the new development on the Water Eaton estate, and the potential new stadium at Stratfield Brake.
- An Alpha course was run for the first time in several years at Cutteslowe, bringing together people from the community and the church. A Sunday morning course – the Prayer Course – is being run for members of the church community.
- We have continued to partner with 'Care for the Family', to run parenting courses at Cutteslowe Primary School.

Build the sense of common vision and purpose particularly through a focus on biblical preaching and teaching and providing opportunities for people to serve in and outside the church.

We continue to seek to embed our vision, priorities and values into the lifeblood of the church – particularly through regular preaching on these topics, and through our written and published communications. In addition to preaching series on our vision and priorities, 2024 sermon series included series on Matthew 1-7, the sacraments, 1 John, Prayer, Titus, Isaiah 55, Ruth and 2 Corinthians. Provision of Supper after the 6pm service on the first Sunday of the month has been a particularly important way of increasing fellowship and given a point in the month to focus on particular ministries (such as our mission partners) or an opportunity to think about apologetic questions.

St Andrew's continues to be a church that has a particular ministry with children and young people and we are delighted to see that work continue to grow and develop – providing as it does great

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opportunities for service. Our annual Holiday Club was another significant event to encourage children to look at the claims of Christ in an environment of fun and safety. However, we also seek to be truly intergenerational – recognising our ministry across the ages. We also encourage people of different ages to serve together where that is safe and possible.

In addition to this, the following should be noted:

We continue to be a church that seeks to make disciples. Men's and women's ministry groups continued to meet, at key moments in the year – primarily in breakfast meetings or evening events (such as advent craft evenings). There were numerous events which sought to build community in 2024– including picnics, coffee mornings, lunches, and the Supper after the 6pm service to give a sense of community and hospitality.

Parenting courses, championed by Vicky Lavy, Care for the Family co-ordinator, have been well received. The marriage preparation course was expertly run by Andy and Andrea West.

For our children, Lesley Dentry, our Children and Families worker, continues to ensure that there is a varied and meaningful provision of opportunities for young people to grow in their journey of faith – through Sunday groups, midweek social events, and baby and toddler groups.

Liz Trenckmann, our Youth and Families Pastor, has continued to build the 11-18s work. There are a growing number of youth involved in midweek small groups, and at Sunday groups, not to mention separate weekends away for the 11-14s and 14-18s. Young people are regularly involved in leading sung worship at the 9.30am service, the 6pm service and the youth band has also begun to lead periodically at Cutteslowe Connected. Youth have led the 6pm service and regularly lead intercessions and read scripture. In 2024, the mission trip to Poland for 16 young people was a particular focus, leading English lessons, evening worship gatherings, sports activities and many opportunities for sharing the gospel.

The St Andrew's Workshop group hosted a conference called "Speaking not shouting" – thinking primarily about Christian witness in a changing culture.

We continue to support our mission partners overseas and in the UK. In 2024 we took on new relationships with IFES (supporting Tim Adams, General Secretary, and many others who are part of the IFES community at St Andrew's), and with Timothy Muthusi, Area Bishop of AIC Coast Area, Kenya who we are supporting for doctoral studies through Oxford Centre for Mission Studies. We formally ended our mission partner relationships with Lindsey Capper, returning from Spain to the UK to care for her parents; Jill Ireland who returned from Thailand and finished working with SIM to take up a role as Outdoor Chaplain for Llanberis; and Jonathan and Margaret Lamb, who moved from Oxford to support their family in Shropshire.

The building continues to be actively used with the local community. Monday Mums and Baby and Toddler Groups were well attended. External users included ballet classes, Pilates classes, choirs & orchestras – and for the first time in 2024, we brought in more income through room rental than we

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budgeted. We continue to offer office and room space to Oxford Schools Chaplaincy (OSC), Discovering Prayer and the Trauma Recovery Centre for the benefit of those charities.

Financial Review

Total income for the year amounted to £974,680 (2023: £830,781) and total expenditure came to £892,597 (2023: £854,813) giving a surplus of £82,083. (2023: deficit of £24,032), a significant positive turnaround of £106,115. As a result of the deficit in 2023, the PCC approved a Finance and Growth working group to review and address the church's financial health. This group has particularly focused on increasing our planned giving and we are very encouraged by and thankful for the rise in 2024 donations, well above inflation and our 2024 budget.

The surplus comprised an unrestricted Mission and Ministry fund surplus of £63,504 (2023: £45,364 deficit) and restricted funds surplus of 18,579 (2023: £21,332).

The main source of income is donations from church members to the unrestricted Mission and Ministry Fund. This totalled £697,091, increasing significantly from £599,457 in 2023. In 2024 this included legacy and in memoriam income of £30,400 (2023: £25,000 legacy income).

Charitable activities income of £62,484 was also higher this year (2023: £49,255); this particularly reflected growth in our Youth ministry activities, including the mission trip to Poland.

The unrestricted income is supplemented by two gift days for World Mission and the work in Cutteslowe, with a combined collection of £63,154 in 2024 (2023: £46,038)

Unrestricted expenditure was £743,510 (2023: £727,013). Most of our expenditure goes to supporting our own directly employed staff, including those working in Cutteslowe, our mission partners, and our contribution to the Diocese (the parish share) which indirectly provides for the Vicar and one curate. The PCC agreed to offer £91,390 in parish share in 2024 which was a reduction of £28,696 on the amount contributed in 2023. This was offered in discussion with the diocese, on the basis of our 2023 financial position and the lack of transparency in the way the deanery share is allocated to parishes. The increase in expenditure from the previous years was across most budget headings including staff costs, church activities (as noted for income, due particularly to youth group trip to Poland) and general overheads. In 2024 we benefited from lower average energy costs and overall maintenance and repair costs.

Grants totalling £71,117 (2023: £72,148) were made during the year; regular support for mission partners and other causes continued. In 2024 this also included grants of £12,500 made by Cutteslowe Community Fund to support local causes (2023: £3,700)

Cash Flow

The cash flow analysis for 2024 shows a substantial increase in the cash position during the year of £106,353 (2023: £5,925), reflecting the 2024 surplus.

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Reserves policy

The PCC strives to ensure that sufficient reserves are held to maintain its ministry and honour its obligations to the Diocese, its staff and those it supports from its funds. Part of this obligation is to ensure that the buildings are maintained in good condition so that they can provide for this and future generations of members.

The target range is between £93,000 and £155,000 which represents approximately 1.5 to 2.5 months of Mission and Ministry Fund expenditure.

At the end of 2023 the balance in the unrestricted Mission and Ministry Fund was £304,009. By the end of 2024 this figure had increased to £352,629. Disregarding the fixed assets, this represents a freely available reserve of £207,772 compared with the equivalent figure of £139,148 at the end of 2023.

The PCC has set a budget for 2025 assuming a deficit for the year of around £51,000.

The finance and growth working group, approved by the PCC will continue to monitor the church's financial health, particularly in the context of budgeted 2025 deficit and seek to align future spending with agreed giving, growth and mission objectives.

Investment policy

The PCC has the power to invest unused funds and to generate income from investments. To achieve this, they have opted to keep funds liquid during the year and generate cash returns whilst doing so.

Risk Analysis

As part of its responsibilities the PCC maintains an overview of the various activities of the church to ensure that the best current practice is followed. Policies are in place for particular areas of the work of the church.

Plans for the Future

Looking ahead, specific goals for 2025 include:

- Continued emphasis on the centrality of prayer and worship;
- Review of opportunities for growth in income and aligning of expenditure to our vision, values and priorities given our deficit budget;
- Continued establishment and delivery of Ministry Trainee Programme as we seek to grow leaders;
- Continued development of our 18-30 ministry, providing opportunity for discipleship and growth in leadership;
- Provide opportunities for youth to continue to grow in leadership, and to encourage the wider church;

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- Further develop a ministry to older people with the development of Anna Chaplaincy;
- Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to continue to build the strategy for engagement on new estates.

This Annual Report was approved by the members of the PCC at their meeting on the 31st March 2025 and signed on their behalf by:

Tim Cooper (Churchwarden) Date

Sarah Lenton (Treasurer) Date

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Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Andrews, Oxford.

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrews, Oxford (the 'charity') for the year ended 31 December 2024 which comprise The Statement of Financial Activities, the Balance Sheet statements, Cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024, and of its total incoming resources and expenditure of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in

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the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

We have been appointed as auditor under the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

A further description of our responsibilities is available on the FRC's website at:

<https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the->

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[fi/description-of-the-auditor%E2%80%99s-responsibilities-for](#). This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members.

We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charity and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charity's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charity and the group for fraud. The laws and regulations we considered in this context for the UK operations were General Data Protection Regulation, Health and Safety and Taxation legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the recognition of income and the override of controls by management.

Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, sample testing of income transactions to supporting documentation and reading minutes of meetings of those charged with governance.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wenn Townsend
Statutory Auditor
OXFORD

Date:

Wenn Townsend is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

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Statement of Financial Activities

			2024	2024	2024	2023	2023	2023
	Note		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
			£	£	£	£	£	£
Income								
Donations and legacies	4		697,091	164,691	861,782	599,457	146,992	746,449
Charitable activities	5		62,484	935	63,419	49,255	0	49,255
Investments	6		1,304	0	1,304	977	0	977
Other	7		46,135	2,040	48,175	31,960	2,140	34,100
Total Income			807,014	167,666	974,680	681,649	149,132	830,781
Expenditure								
Church Ministry	9		711,571	109,909	821,480	698,974	83,691	782,665
Outside Giving	10		31,939	39,178	71,117	28,039	44,109	72,148
Total Expenditure			743,510	149,087	892,597	727,013	127,800	854,813
Net incoming/(outgoing) resources before transfers			63,504	18,579	82,083	-45,364	21,332	-24,032
Gross Transfers between funds	16,17		-7,148	7,148	0	-4,925	4,925	0
Net movements of funds			56,356	25,727	82,084	-50,289	26,257	-24,032
Balances brought forward at 1 January			599,651	98,876	698,527	649,940	72,619	722,559
Balances carried forward at 31 December			656,007	124,603	780,611	599,651	98,876	698,527

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Balance Sheet

		Note	2024 £	2023 £
Tangible Fixed Assets				
	Property		449,321	449,321
	Other fixed assets		139,225	157,412
		11	588,546	606,733
Current Assets				
	Debtors	12	63,167	38,271
	Cash at bank and in hand		341,419	235,065
			404,586	273,336
Creditors: amounts falling due within one year				
	Creditors and accruals	13	-66,579	-27,863
	Bank borrowing repayable within one year	14	-7,737	-7,530
			-74,316	-35,393
Net Current Assets			330,269	237,943
Total Assets less Current Liabilities			918,816	844,676
Creditors: amounts falling due after more than one year				
	Bank borrowing repayable after more than one year	14	-138,205	-146,149
Total Net Assets		15	780,611	698,527
Unrestricted Income Funds				
	Mission & Ministry Fund		352,629	304,009
	Capital Asset Fund		303,379	295,642
		16	656,008	599,651
Restricted Income Funds		17	124,602	98,876
Total Accumulated Funds			780,610	698,527

These accounts were approved by the members of the PCC at their meeting on the 31st March 2025 and signed on their behalf by:

Tim Cooper (Churchwarden) Date

Sarah Lenton (Treasurer) Date

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Statement of Cash Flows

			2024	2023
			£	£
Cash flows from operating activities:				
	Net cash provided by operating activities		123,341	14,495
Cash flows from investing activities:				
	Dividends, interest and rents from investments	6	1,304	977
	Purchase of property, plant and equipment	11	-10,555	-2,018
	Net cash used in operating activities		-9,251	-1,041
Cash flows from financing activities:				
	Repayment of borrowing	14	-7,737	-7,529
	Net cash used in financing activities		-7,737	-7,529
Change in cash and cash equivalents in the year			106,353	5,925
	Cash and cash equivalents at the beginning of the year		235,064	229,139
	Cash and cash equivalents at the end of the year		341,417	235,064

Reconciliation of net income to net cash flow from operating activities

			2024	2023
		Note	£	£
Net income for the year as per the Statement of Financial Activities			82,084	-24,032
Adjustments for:				
	Depreciation charges	11	28,741	33,636
	Dividends, interest and rents from investments	6	-1,304	-977
	Decrease (+) / Increase (-) in debtors	12	-24,896	24,065
	Increase (+) / Decrease (-) in creditors	13	38,716	-18,197
Net cash provided by operating activities			123,341	14,495

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Notes on the financial statements

1. Explanatory notes to the financial statements

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are presented in a format compatible with the Church Accounting Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

2. Accounting policies

a) Income

All the income is recognised once the charity has entitlement to the income, and it is probable that the income will be received and the amount of income receivable can be measured reliably.

Voluntary Income:

- **Collections** are recognised when received by and on behalf of the PCC.
- **Planned giving** is recognised when received, except for gifts in advance of the period for which they are pledged, which are included in deferred income. Where a donor specifies that a gift is to be spent over a future period beyond the end of the financial period covered by the SOFA then the gift is shown as a liability in the balance sheet at the year end and will be recognised as income in future financial periods in accordance with the donor's wishes.
- **Income tax recoverable** on gift aid donations is recognised when the donation is received.
- **Legacies:** entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

b) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- **Grants and donations** are accounted for when paid, or when awarded if that creates a binding obligation for the PCC.
- **The Diocesan Parish Share** is accounted for when due for payment.
- **Irrecoverable VAT** is charged against the expenditure heading for which it was incurred.

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c) Fund accounting

- **General Funds (unrestricted)** are referred to by the PCC, and therefore in these financial statements, as the 'Mission and Ministry Fund'. This represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC as set out in the Church's Vision Statement.
- **Designated Funds** are that part of the unrestricted funds earmarked by the PCC for a particular purpose.
- **Restricted Funds** represent those funds to be used for specific purposes as requested by the donor.

The PCC does not usually invest for each fund separately and interest is attributed to the Mission and Ministry Fund.

d) Fixed assets and depreciation

Fixed Assets are stated at cost less accumulated depreciation and accelerated write offs.

Consecrated and benefice property is excluded from the accounts by section 10(2) of the Charities Act 2011.

In line with this policy all costs associated with the construction of the permanent annexe along the south side of the church, referred to as the Jubilee Project, were written off as incurred.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which will require a faculty for disposal since the PCC considers this to be inalienable property, are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case, the item is not capitalised, but all items are included in the church's inventory.

Tangible fixed assets costing over £1,000, with a useful life of over one year, are capitalised and depreciated on a straight-line basis over the length of their expected useful life as follows.

Property Fittings	5-15 years life	7-20% annual depreciation rate
Furniture and Av equipment	3-10 years life	10-33% depreciation rate

The value of the house purchased during 2011 and occupied by the Associate Vicar is accounted for at purchase value plus the cost of capital improvements. The house is not being depreciated on the basis that annual expenditure on repairs and upkeep maintains the property to a high standard, and as such, its useful life is extended into the foreseeable future and any depreciation would be immaterial.

e) Other cash accounts under church control

Certain church groups are responsible for their own petty cash accounts which are partly funded by the church and the balances on these accounts at the year-end have been included in incoming resources from church activities. Both the income and expenditure for the office petty cash account have been recorded in these accounts and the cash in hand balance carried forward.

f) Current assets

Amounts owing to the PCC at the year-end date in respect of fees, gift aid recoverable or other income are shown as debtors less provision for amounts that may prove uncollectible.

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g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

h) Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

i) Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC

j) Pensions

Contributions to the St Andrew's Church defined contribution scheme are included in the accounts where payable.

k) Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

3. Related Party Transactions

Grant payments

From time to time the PCC authorises grant payments from the Mission and Ministry Fund and from restricted funds to individuals and organisations who have connections to Trustees of the charity serving on the PCC. The details of such payments during the year are as follows.

			2024	2023
			£	£
Grant Recipient	Trustee	Relationship		
OCMS	Dan Heyward	Son of OCMS trustee John Heyward	5,000	1,000
Oxford Schools Chaplaincy (OSC)	Andrew Down	Husband of Frances Down, OSC trustee	1,000	750
	Dan Heyward	OSC trustee		

Donations

The aggregate value of donations made to the church by Trustees who served as PCC members during the year was £60,301 to the Mission and Ministry fund (2022: £52,321), and £20,408 to restricted funds (2022: £8,623). This does not include tax reclaimed under the Gift Aid scheme on these donations.

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4. Donations and legacies

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Planned - supported by Gift Aid	355,472	28,353	383,825	310,845	23,209	334,054
Planned - other	143,639	9,074	152,713	139,368	12,465	151,833
Freewill collections	890	558	1,448	1,002	524	1,526
One-off donations - supported by Gift Aid	56,233	48,333	104,566	18,356	70,118	88,474
One-off donations - other	26,387	53,454	79,841	22,586	20,466	43,052
Grants received	0	4,630	4,630	0	0	0
Gift Aid	104,470	20,289	124,759	82,300	20,210	102,510
Legacies	10,000	0	10,000	25,000	0	25,000
Total Donations and Legacies	697,091	164,691	861,782	599,457	146,992	746,449
Special Collections included in figures above						
Harvest	0	53,761	53,761	0	26,586	26,586
World Mission	0	9,393	9,393	0	19,452	19,452
	0	63,154	63,154	0	46,038	46,038

5. Income from Charitable Activities

Income from church ministry activities is generated when a contribution is made by participants towards the costs of the activity e.g. Baby and Toddler group and Supper at 6.

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Church ministry activities	62,484	935	63,419	49,255	0	49,255
Total Income from Charitable Activities	62,484	935	63,419	49,255	0	49,255

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6. Income from Investments

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Bank Interest	1,304	0	1,304	977	0	977
Total Income from Investments	1304	0	1304	977	0	977

7. Other Income

	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Hire of church	43,046	0	43,046	31,680	0	31,680
Feed in tariff	2,714	0	2,714	160	0	160
Other	375	2,040	2,415	120	2,140	2,260
Total other Income	46,135	2,040	48,175	31,960	2,140	34,100

8. Staff Costs & Trustee Remuneration

	2024	2023
	£	£
Wages & salaries	316,608	285,273
Social security costs	20,789	16,727
Pension costs	39,264	37,732
Total staff costs	376,661	339,732

Equivalent full time staff	10.0	9.5
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A stakeholder pension scheme is in operation and, where appropriate, St Andrew's PCC contributes 10% of gross salary for each employee. Outstanding contributions owing to the pension scheme at 31st December 2024 were £2,179 (2023- £2,005).

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2024

The church considers its key management personnel to comprise the Standing Committee plus the Operations Manager.

The Standing Committee is made up of:

- The Vicar and Associate Vicar
- The churchwardens, PCC secretary, treasurer, lay chair of the PCC and one or two other members of the PCC. These are all Trustees. No remuneration was paid to any lay members of the PCC during the current or preceding year, including those on the Standing Committee.

The clergy are paid according to the stipend scale set by the Church of England. The Vicar is paid by the Diocese of Oxford. The Associate Vicar and the Operations Manager are employed by the PCC and paid by the Church.

The total key management personnel remuneration for the year was £101,441 including housing and pension costs (2023: £95,066). No employee received £60,000 or more during the current or preceding year. No expenses were reimbursed to any members of the PCC in respect of their role as Trustees during the current or preceding year.

These PCC members received payments for their services during the year: Revd Paul White and Rev Tom Murray, received remuneration for their duties as employees. Rev Paul White and Rev Tom Murray's level of pay/stipend equalled that set by the Diocese of Oxford for curates, the set contributions to the Church of England Funded Pension Scheme for stipendiary clergy was paid and housing was provided for them and the rent/mortgage, council tax and water was paid on their behalf.

The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £108,654 (2023: £111,102).

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9. Expenditure - Church Ministry	2024	2024	2024	2023	2023	2023
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Staff – direct ministry	154,880	72,201	227,081	180,802	31,036	211,838
Staff – support	141,505	0	141,505	127,894	0	127,894
Ministry Trainee Programme	10,484	0	10,484	0	0	0
Training	1,955	450	2,405	2,978	1,083	4,061
Staff housing costs	53,079	4,005	57,084	38,514	13,628	52,142
Misc. staff costs inc travel	5,658	650	6,308	8,141	396	8,537
Sub-total staff costs	367,561	77,306	444,867	358,329	46,143	404,472
Diocesan parish share	91,390	0	91,390	120,086	0	120,086
Audio Visual systems depreciation & maintenance	16,532	0	16,532	15,610	251	15,861
Church Activities	77,829	28,653	106,482	56,612	21,195	77,807
Sub - total other ministry	185,751	28,653	214,404	192,308	21,446	213,754
Insurance, light, heat, water	34,437	0	34,437	37,493	0	37,493
Major repairs	13,238	0	13,238	3,324	9,000	12,324
Minor repairs & cleaning	15,829	1,866	17,695	17,710	6,114	23,824
Minor equipment	17,469	0	17,469	21,840	0	21,840
Sub-total Property costs	80,973	1,866	82,839	80,367	15,114	95,481
Telephone, postage, stationery, photocopying	11,173	0	11,173	9,474	0	9,474
Fixtures & fittings depreciation & maintenance	15,408	0	15,408	17,841	0	17,841
IT equipment depreciation & maintenance	32,224	1,595	33,819	28,769	544	29,313
Bookkeeping fees & system	720	0	720	720	0	720
Fees, subs & legal	11,661	489	12,150	5,606	444	6,050
Sub-total Other Overheads	71,186	2,084	73,270	62,410	988	63,398
Audit costs	6,100	0	6,100	5,560	0	5,560
PCC costs	0	0	0	0	0	0
Sub-total Governance	6,100	0	6,100	5,560	0	5,560
Total expenditure Church Ministry	711,571	109,909	821,480	698,974	83,691	782,665

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10. Expenditure - Outside Giving

	2024	2023
	£	£
Grants from Mission and Ministry Fund		
CMS - Tim Curtis	9,261	8,820
Innovista International - Jason Lane	7,524	7,166
Pioneers UK - Lindsey Capper	0	4,450
SIM International - Jill Ireland	3,184	6,064
Serving in Mission - Sarah Dorman	4,200	4,000
CMS - Berdine van den Toren	2,894	2,756
Wycliffe Bible Translators - Nim & Tim Kempton	3,473	3,308
OCMS student - Elisama Daniel	0	1,000
OCMS student - Timothy Muthusi	5,000	0
Oxford Schools Chaplaincy	1,000	750
Oxford Evangelical Pastorate	1,000	
NOOC	1,000	
Harvest appeal - Wycliffe project	0	5,000
IFES Grant	1,000	1,000
Safe Families	5,000	5,000
Butembo Orphan House	0	1,256
Amounts included above in total grants to mission partners which were funded from restricted giving	-14,201	-25,631
Small grants to organisations	750	2,750
Small grants to individuals	854	350
Sub-total Grants from the Mission and Ministry Fund	31,939	28,039

Grants from Restricted Funds		
Various Mission Partners partly funded through restricted giving	14,201	25,631
Safe Families	5,000	5,000
Homeless charities - Christmas collections*	4,515	5,063
Cotteslowe Community Centre	6,250	3,700
River Learning Trust	6,250	0
Oxford School Chaplaincy	1,358	3,631
Small grant to organisations	0	0
Small grants to individuals	1,604	1,084
Sub -total Grants from Restricted Funds	39,178	44,109

Total Expenditure - Outside Giving	71,117	72,148
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The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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11. Fixed Assets

	Freehold Property	Property Fittings incl Solar Panels	Restricted Funds	Computer & Sound Equipment	Total
Cost	£	£	£	£	£
At 1 January 2024	449,321	187,055	42,935	99,241	778,551
Additions	0	3,502	2,354	4,700	10,555
Disposals	0	0	0	-855	-855
At 31 December 2024	449,321	190,556	45,288	103,086	788,252

Depreciation					
At 1 January 2024	0	58,928	42,854	70,037	171,819
Charge for the year	0	15,408	329	13,004	28,741
Disposals	0	0	0	-855	-855
At 31 December 2024	0	74,336	43,183	82,186	199,705

Net Book Value					
At 31 December 2024	449,321	116,220	2,105	20,900	588,547

At 31 December 2023	449,321	131,628	81	27,509	608,539
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The freehold property above is a house purchased for the Associate Vicar in 2011. The cost represents the purchase price of the property (£360,000) plus the cost of improvements, including an extension (£89,321). The PCC are of the opinion that the present value of the house is not less than £449,321.

12. Debtors

	2024	2023
	£	£
Tax recoverable (Gift Aid)	9,571	17,722
Prepayments and accrued income	34,156	17,432
Other debtors	19,440	3,117
Total debtors	63,167	38,271

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13. Creditors & Accruals

	2024	2023
	£	£
Accruals	33,049	16,301
Deferred revenue	17,663	352
Creditors for other goods & services	15,867	11,210
Total creditors < one year	66,579	27,863

14. Bank Borrowing

Bank Borrowing (falling due after > one year)	Handelsbanken		2024	2023
	Loan 1	Loan 2	Total	Total
	£	£	£	£
Balance outstanding at 31 December	133,027	12,915	145,942	153,679
Repayable within one year			7,737	7,530
Repayable after more > one year	133,027	12,915	138,205	146,149

The two loans above, totalling £145,942 at the year-end, were entered into by the PCC in order to fund the purchase of the Associate Vicar's house. These were used to supplement the designated "Capital Asset Fund" set aside for this purpose by the PCC from general funds.

Both loans are repayable over a period of 25 years commencing in 2011 and are secured on the Associate Vicar's house. Interest is payable at 2.0% above Handelsbanken base rate (there have been increases to the base rate through 2024 but at 31 December 2024 the base rate was 5.25% and interest was payable at 7.25%).

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15. Analysis of Net Assets by Fund

	Unrestricted Funds		Restricted Funds		Total
	Capital Asset	Mission & Ministry	Jubilee Project	Other restricted	
	£	£	£	£	£
Tangible Fixed Assets	303,379	283,062	2,105	0	588,546
Current Assets	0	282,088	0	122,497	404,585
Current Liabilities	0	-74,316	0	0	-74,316
Long Term Liabilities	0	-138,205	0	0	-138,205
At 31 December 2024	303,379	352,629	2,105	122,497	780,611
Tangible Fixed Assets	295,642	311,010	81	0	606,733
Current Assets	0	174,541	0	98,795	273,336
Current Liabilities	0	-35,393	0	0	-35,393
Long Term Liabilities	0	-146,149	0	0	-146,149
At 31 December 2023	295,642	304,009	81	98,795	698,528

16. Unrestricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus for year	Transfers from/ (to) funds	Balances carried forward
	£	£	£	£	£	£
Mission & Ministry Fund	304,009	807,014	743,509	63,505	-14,885	352,629
Capital Asset Fund	295,642	0	0	0	7,737	303,379
Totals 2024	599,651	807,014	743,509	63,505	-7,148	656,008
Mission & Ministry Fund	361,828	681,649	727,013	-45,364	-12,455	304,009
Capital Asset Fund	288,112	0	0	0	7,530	295,642
Totals 2023	649,940	681,649	727,013	-45,364	-4,925	599,651

The Capital Asset Fund represents the monies invested in the Associate Vicar's house, made up of the initial investment in 2011 and the subsequent loan repayments.

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17. Restricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus/ (deficit) for year	Transfers from/(to) unrestricted	Balances carried forward
	£	£	£	£	£	£
Jubilee Project	41	3,325	2,049	1,276	0	1,317
Cotteslowe (incl Harvest)	33,972	88,135	77,306	10,829	0	44,801
Cotteslowe Community Fund	42,484	47,850	41,628	6,222	0	48,706
World Mission	9,584	9,393	9,393	0	0	9,584
Science & Faith	1,568	0	0	0	0	1,568
Christmas Collections	3,668	4,669	4,546	123	0	3,791
Youth Trip Ministry Fund	0	5,254	0	5,254	2,148	7,403
Hardship Fund	4,281	0	19	-19	0	4,262
Other specified gifts	3,278	9,040	14,147	-5,107	5,000	3,171
Totals 2024	98,876	167,666	149,088	18,578	7,148	124,602
Totals 2023	72,619	149,132	127,800	21,332	4,925	98,876

The Jubilee Project refers to the construction of a new permanent building south of the Church and the reconfiguration and improvement of the existing "wrap-around" extension. The building project completed on 25 March 2015 and all costs relating to the construction of the building have been written off as incurred against the restricted Jubilee Project Fund. All costs of the original building project have been met and the remaining funds will be spent over time on maintaining, furnishing and equipping the Jubilee building. During 2024 restricted Jubilee Project funds were used to repaint the youth room.

The Cotteslowe Fund represents collections made during Harvest as well as other regular giving specifically for the work supported by the Church in Cotteslowe. The work in Cotteslowe is also supplemented by funds made available from the Mission and Ministry Fund.

The Cotteslowe Community Fund represents donations made for work in the Cotteslowe Community including the Cotteslowe Larder.

World Mission represents collections made during World Mission Week and other gifts restricted to mission. It is used to support mission partners and other specific projects.

Other restricted funds represent donations made to the Church to support specific projects or activities. The year-end balance includes Christmas 2024 donations for projects working with asylum seekers and the homeless.

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18. Cutteslowe

	Cutteslowe Restricted	Harvest & One-off Restricted	Mission & Ministry Grant	Total
	£	£	£	£
Donations	26,301	49,087	25,491	100,879
Gift Aid	5,024	6,231	0	11,255
Charitable Activities		0	0	0
Other Income		0	0	0
Total - Income	31,325	55,318	25,491	112,134
Staff	30,369	42,932	0	73,301
Staff Housing	4,005	0	9,808	13,813
Charitable Activities	0	0	15,683	15,683
Bank Charges	0	0	0	0
Total - Expenditure	34,374	42,932	25,491	102,797

Balance of 2022 Harvest Collection at 31st December 2023	0	26,015	0	
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Balance of 2023 Harvest Collection at 31st December 2024	0	38,401	0	
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Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2023

This report is prepared in accordance with Church Accounting Regulations 2006 and the requirements of the Charities Act 2011 and covers the activities of St Andrew's Parochial Church Council during the year ending 31st December 2023. In line with the provisions of the Charities Act the Parochial Parish Council is now registered as a charity (Charity Registration 1129280).

Administration Details

Incumbent	The Reverend Dan Heyward The Vicarage 46 Charlbury Road, Oxford OX2 6UX
Bankers	Barclays Bank plc 211 – 213 Banbury Road Oxford OX2 7HH
Auditors	Wenn Townsend 30 St Giles Oxford OX1 3LE
Solicitors	Winckworth Sherwood 16 Beaumont Street Oxford OX1 2LZ

Membership of the PCC/Trustees

Incumbent	The Reverend Dan Heyward
Stipendiary clergy	The Reverend Paul White The Reverend Tom Murray The Reverend Henry Swayne (curate in training)
Self-supporting ministers	The Reverend Judy Harvey (curate in training) The Reverend Tom Howell (curate in training) The Reverend Dr Elizabeth Pitkethly (curate)
Churchwardens	Miss Claire Lewis Mr Tim Cooper

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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Deanery Synod Representatives Mr Charlie Cannell (until June 2023)
Ms Jennie Guest (from April 2023)
Mr Stephen Pereira (until April 2023)
Mr Stephen Saunders
Dr Mark Smith

Elected Members Ms Anna Bishop
Mr Alistair Booth (from April 2023)
Mr Mathias Butler (until April 2023)
Mr David Coates (from April 2023)
Mr Chris Crawford (from November 2023)
Mrs Fiona Crisp (until April 2023)
Mrs Patricia Dass
Mr Andrew Down
Mr Conrad Dirckx (until April 2023)
Mrs Rebecca Ekins
Dr David Eyre (from April 2023)
Mrs Susan Fuggle (from April 2023)
Mrs Sarah Gooding
Mrs Vanda Hodgkinson (until April 2023)
Ms Nellie Loh (from April 2023)
Mr Charles Olver
Mr Darrel Ross
Mrs Catherine Sinfield (from April 2023)
Ms Christine Taylor (from April 2023)
Ms Sarah Smith (until January 2023)

Structure, Governance and Management

St Andrew's Church is a single Church of England benefice in the Oxford Deanery of the Diocese of Oxford, and its PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

The PCC comprises:

- . All ordained ministers beneficed or licensed to the parish.
- . Any deaconesses or lay workers licensed to the parish.
- . The Churchwardens, being actual communicants, whose names are on the electoral roll.
- . Readers as determined by the APCM (Annual Parochial Church Meeting).
- . Lay members of general, diocesan and deanery synods whose names are on the electoral roll.
- . Elected lay representatives
- . Co-opted members (at the PCC's discretion) not exceeding one fifth of the elected lay representatives.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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The PCC operates through a number of different Working Groups which meet on a regular basis through the year and report monthly to the PCC.

The Standing Committee is empowered to act on the PCC's behalf between meetings, planning PCC business, overseeing human resource issues and overseeing capital expenditure.

There are 5 working groups made up of PCC members and members of the church congregation to oversee the implementation of the strategy for the PCC.

These are:

- Children and Families
- Young People
- Whole Life Discipleship (currently in abeyance)
- World Mission Group
- Standing Committee

In addition, a Pastoral Care Committee was set up with the Associate Vicar as chair. This reports periodically to PCC.

The ministry and mission in Cutteslowe is governed by a Bishop's Mission Order. The PCC has representatives on the Cutteslowe Enabling Group – a forum through which governance for Cutteslowe is expressed alongside the other church partners (St. Michael's and All Angels, Summertown; St. Peter's, Wolvercote; and Summertown URC until the church ceased to operate in 2023). The PCC also has a representative on the Elder's group for the Cutteslowe Community Church.

The Chair of each of these working groups is a member of the PCC and the other members may also be from the PCC or from the church body who have skills and/or a special interest in the work of the group.

The day-to-day operations of the church's life are delegated to a staff team employed by the Council under the direction of The Revd Dan Heyward who holds the office of Vicar.

Appointment of lay representatives of the PCC

The elected lay representatives hold office for a three-year term, with one third of them retiring at the APCM each year. Churchwardens are elected annually. The APCM of St Andrew's has limited to six the number of years during which a lay representative may continuously hold office. A person qualified to be elected as a lay representative must be on the electoral roll of St Andrew's Church, be an actual communicant, be aged at least sixteen and have convinced the APCM of their willingness to serve.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2023

Introduction & Training of PCC members

On appointment, PCC members receive a document which outlines their legal responsibilities as trustees. Trustee members receive annually the Standing Orders, covering PCC and Working Group business, and major policy documents, such as the church's Safeguarding Policy. All PCC members are made aware of the issues facing council at its regular business meetings and through the circulation of documents, discussion forums and the work of working & project groups. General information about the day-to-day ministry of the church is obtained through the Vicar's weekly email and regular fellowship with other church members. All PCC members are encouraged to get to know and support the employees of the church.

Responsibilities of the Parochial Church Council (PCC)

The PCC is responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, which applies to the Parochial Church Council, requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008, the Church Accounting Regulations 2006. It is also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the Council and financial information included on the PCC's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Key Management Personnel

The church considers its key management personnel comprises of the Standing Committee plus the Operations Manager.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2023

The Standing Committee is made up of:

- The Vicar
- The Churchwardens, Treasurer, PCC Secretary, Lay Chair of the PCC and one/two other trustees from the PCC. They are all trustees.
- The Associate Vicar

The Associate Vicar and the Operations Manager are employed by the PCC.

The clergy are paid according to the stipend scale set by the Church of England.

A rolling programme of salary benchmarking for all non-clergy staff posts is in place. Every 5-6 years each post is compared to similar posts in the public, private and charity sector. All staff posts were reviewed in 2021.

Risk Management

The general finances of the church have received close attention by the key leadership of the church and the Standing Committee and the financial position has been communicated at key points to enable church members to remain informed. The finances are discussed every other month by the PCC which has taken its responsibilities seriously.

Health and safety risk continues to be monitored through the risk assessments and governance processes and policies of the church – and is predominantly overseen by the Operations Manager and her team.

Reputational risk within the local church is managed through careful safeguarding process and monitoring assisted by the Parish Safeguarding Officer. The implementation of the Safeguarding Dashboard in 2022 has assisted in the oversight of safeguarding policies and practices.

There is limited ability to manage the broader reputational risk of debates that loom large within the Church of England and the Anglican Communion – however, the PCC is aware of the implications on reputation, giving, and financial health with changes in doctrine and practice in the broader church.

Objectives and Activities for the Public Benefit

Aims of the Church

St Andrew's is an evangelical church family in North Oxford which draws a wide range of people from a wide range of places. Our desire is to glorify God by gathering people of all ages into His family, growing up in our faith and going out into Oxford and beyond to make a difference for Christ. To this end we are a seven-day-a-week church running a vibrant programme of events and ministries designed to help people of every age and stage in their Christian life grow in their relationship with God and each other.

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2023

Our vision is "To see lives transformed by Jesus" and we have three priority areas to help us shape our activity to achieve the vision.

- 1) **Transforming communities:** There are two key strands to this work. One is to encourage and promote Christian wisdom through discipleship, and courses that enable the church to connect with society in areas where there is a hunger for help. These include courses such as parenting courses, social media and internet awareness courses, marriage and marriage preparation courses, and consideration of how to deal with issues of ageing such as dementia and continued spiritual growth in the older years.

The second strand, encompasses the work we do within certain communities to see transformation on the ground. Church planned and organised activities primarily relate to North Oxford and Cutteslowe where we invest time and attention to encourage change within those communities. For North Oxford, we note the amount of loneliness, the quest to succeed academically and materially, and the consumer culture. For Cutteslowe, the challenges we note are particularly around disaffected young people, economic hardship, and relationship challenges. Questions of identity, and mental wellbeing span both communities. Church members are also involved in giving their time and energies to transforming their local communities in their neighbourhood and schools, workplaces, and through being part of charitable projects such as: Street Pastors; Oxford Winter Night Shelter; the Gatehouse; the Porch; Asylum Welcome; Oxford Pastorate, Oxford Schools Chaplaincy to name but a few. The church also supports, through its mission partners and through other mission agencies, transformation of lives and communities in other parts of the world.

Ultimately, we believe that true transformation comes through a knowledge and faith in Christ and so transforming communities includes our work of evangelism expressed mainly through one to one discussion and Alpha courses.

- 2) **Developing godly leaders:** our work in this area is less developed, although we have a history of being the place of worship, discipleship, and in some cases, training, for many godly leaders in both the secular and spiritual spheres. We are keen to ensure that our emphasis is on all the people of God whilst recognising that many in our number are appointed to positions of leadership, have a gift of leadership or are potential future leaders. Many of our mission partners invest particularly in training leaders, and St Andrew's is a place of training for those exploring ordained ministry. In 2023, we have welcomed 8 ordinands undertaking placements from local theological colleges, and we are training and benefitting from the ministry of 3 curates.
- 3) **Growing churches:** We understand that St Andrew's is a gathered community, and where possible, we would like to be able to support and resource other churches in the areas in which we live. Many people contribute to their local church alongside their commitment to St Andrew's. We are committed to seeing St Andrew's grow in depth as a church, and we

Annual Report and Financial Statements of the Parochial Church Council for the year ended
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would like to see our number grow as well.

We see ourselves as a church that grows other churches. That is through the deployment of godly leaders, but also through new initiatives to grow churches in existing and potentially new areas. The Cutteslowe Church has continued to flourish under the leadership of Rev Tom Murray, and under the auspices of the Bishop's Mission Order.

The values of St Andrew's are meant to mark out what we celebrate and value in St Andrew's rather than provide a prescriptive list of what any church does. We aspire to grow in these values as we grow in the fruits of the Spirit.

- a. Audacious Generosity – We are generous with one another and with the communities in which we live and serve. To see lives transformed by Jesus will mean that we see lives of audacious generosity in the church.
- b. Courageous Vulnerability - We are undefended, honest and vulnerable before God and before one another in order that we might help one another on the journey of faith, and so that the work of God's grace in our lives might be clearly shown. We expect to help others on their journey with God by seeing how He has helped us.
- c. Determined Service - We are called to serve, and we do so to one another without respect for status. We recognise that persistence in service is the call of Christ on His people – we are here to serve until Christ comes again or calls us home – and we are just one part of a long legacy of God's people in this place.

The activities employed to address our vision include:

- Encouraging and facilitating prayer through monthly and weekly prayer meetings and regular teaching on prayer.
- The provision of four different styles of church services most Sundays, encouraging a wide range of people to be involved in wholehearted worship, including a range of activities for children and young people.
- Provision of small informal groups, notably house groups, but also more targeted groups such as Monday Mums, for older and retired folk, and discussion forums to explore Bible teaching on specific issues and its guidance and application to daily life.
- Running courses and places of connection for the church and local community like parenting, waiting for children, marriage and marriage preparation, as well as a Community Café on Wednesday afternoons.
- Voluntary opportunities to serve and care, through hospital visiting, welcoming visitors and providing meals.
- Provision of mid-week baby and toddler groups which are available to parents in the church and the local community.
- Provision of youth groups that meet on Sundays and during the week.
- Informal and formal youth work in Cutteslowe.
- Leading Cutteslowe Connected, a church in a local community, and facilitating the Cutteslowe Church Partnership – notably running and facilitating the Cutteslowe Food Larder.

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- Provision of the church to outside bookings for meetings and concerts – and particularly through the provision of space for Oxford Schools Chaplaincy, Discovering Prayer and Trauma Recovery Centre (TRC).
- Opportunities for any church members to volunteer their time, talent and financial resources to support the ongoing work of the church.
- Support for different mission partners and organisations in the UK and abroad.
- Partnering with churches across Oxford and the Diocese in the gospel.

The above strategies illustrate some of the ways in which the members of the PCC, as trustees, have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Long-term Strategies and Yearly Objectives

The PCC understands that St Andrew's exists to see lives transformed by Jesus. This has been considered and discussed in various PCC meetings and church vision days and has been preached on repeatedly and communicated to the APCM as we have thought about our three key priorities in this context – developing godly leaders, growing churches and transforming communities.

The key long-term initiative has been to grow church in Cutteslowe within the Anglican framework of a Bishop's Mission Order. This was approved on 9th March 2020 and reviewed in March 2023.

The PCC will work with clergy and the working groups to establish the strategies and objectives which will deliver the church's vision and mission. This process of objective setting will become part of the annual planning process of the PCC.

Grant Making Policies

Part of St Andrew's PCC commitment to be a resourcing church is evidenced in its financial commitment to individuals and organisations working throughout the world. The World Mission Working Group meets regularly to review circumstances and make recommendations to the PCC regarding the allocation of funds. The grants are normally set for each mission partner for the year ahead and the mission partner is informed.

There is also a Cutteslowe Community Fund which is used to respond to needs of people in Cutteslowe with small grants. 2023 saw a substantial increase in community giving to the Cutteslowe Food Larder as part of this fund.

Use of Volunteers

Volunteers are involved in many different aspects of the work of the church.

All volunteers who are involved with children, young people and vulnerable adults are subject to DBS checks in line with St Andrew's Safeguarding Policy.

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Safeguarding training is required in line with Diocesan and Church of England guidelines.

In respect of Safeguarding, the Parish Safeguarding Officer has been active in meeting with clergy, staff and ministry leads (in St Andrew's and Cutteslowe) and ensuring that the growth of a culture of safeguarding remains a priority with volunteers, staff and PCC. The PSO has a standing item on every PCC and SC agenda and makes a separate annual report to both PCC and APCM, reflecting on key trends, issues of note, audit and objectives. Important to note in 2023 are the following key initiatives:

- Ongoing use of the parish safeguarding dashboard as our main tracking tool.
- Implementation of the 2022 to 2025 training framework – including careful monitoring of those who need training.
- Implementation of the new Safer Recruitment and People Management guidance – this presents some challenge with the 16-step process which needs to be applied proportionally for each role.

Achievements and Performance

Church Attendance

	2023	2022	2021	2020	2019
Electoral Roll at the APCM	337	364	392	387	350
Attendance – 16 years plus week Second Sunday in October	341	330 (in person)	282 (in person)	N/A	320
Attendance – under 16 years week Second Sunday in October	101	96 (in person)	107 (in person)	N/A	101

All services (except 8am) are live streamed with an online view of 267 for the Second Sunday in October.

General Review of the Year

We outlined 6 key areas of focus for the year in 2023:

Continued emphasis on the centrality of prayer

Prayer continues at the heart of the activity of the church in 2023 – with prayer meetings online and in person, prayer ministry in services and intercessory prayer interwoven through services. Prayer meetings include the monthly Prayer and Praise meeting, as well as the “Seek First” prayer meeting and church Friday morning prayer each week. A regular rhythm of prayer for Cutteslowe continues with a weekly and a monthly prayer meeting.

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We have been delighted to ensure that four distinct services can take place on a Sunday through 2023 – each with their own particular style, yet coming together under a common vision, and a focus on prayer. Youth and children's work continues to grow and we continue to focus on intergenerational worship. In addition, the Cutteslowe Connected Church holds a service once a week in the local primary school.

House groups have continued to be a core part of our midweek prayerful worship, and a place of prayerful support and now have a regular timetable with a mix of centrally run initiatives (such as the Lent course), centrally provided programmes for home group study and locally provided programmes. Many small groups are fundamental to providing pastoral care and engagement.

Recruitment of youth pastor to develop youth work, and the further development of leadership programmes for interns.

Liz Trenckmann, our Youth and Families' Pastor was recruited in May 2023. She has picked up the youth ministry and developed it significantly and it is wonderful to see the leadership teams flourishing, and a growing ministry amongst the 11-18s with the provision of youth meetings for 11-14 years and 14-18 years separately. There are also midweek small groups for all Year 7 – 13 youth. There has been an increased participation of youth in services and particularly in the music and worship ministry of the church. There is an increased focus on growing leaders in the youth ministry. Alongside Liz, we benefitted from the ministry of one intern in 2023. We are currently developing a more sizeable ministry trainee programme for September 2024, following confirmation of accommodation provision for Ministry Trainees.

Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to build the strategy for engagement on new estates.

A variation to the Bishop's Mission Order, which was agreed and signed for the Cutteslowe Connected Church (CCC) on 9th March 2020, was made on 29th March 2023. The most significant change relates to the term of the BMO which extends a further five years and now expires on 8th March 2030. Revd Tom Murray is the named leader of the Cutteslowe Connected Church and has the support of St Michael's Summertown and St Peter's Wolvercote in developing mission and ministry in that area of Oxford. Summertown URC withdrew from the partnership in 2023 as that church ceased to operate. Governance of the BMO sits with the Cutteslowe Enabling Group on which Chris Crawford, Tom Murray and Dan Heyward sit alongside colleagues from the St Peter's and St Michael's.

Highlights in 2023 have included:

- This year has seen Sunday worship continue to meet in Cutteslowe Primary School. The average attendance over the last 12 months has been 37 (13 under 16's and 24 Adults. CCC's three 'connect groups' (or home groups) continue to meet.
- The Community Larder continues to be a huge support in the community. It has been extended this year with a community café and the provision of wrap around services including a hygiene bank, self-serve dry goods unit and partnership with a number of

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organisations including Citizen's Advice, OxGrow and Aspire Oxford. The Larder has over 125 members and nearly 50 volunteers, with some local schools providing help as well.

- The appointment of Arthur Franklin as Pioneer Youth Worker has resulted in some very positive steps in youth involvement and participation.
- The Cutteslowe Community Partnership continues to meet 4 times per year to help see the local community thrive. The Cutteslowe Connected Church has benefitted from strong relationships with local churches particularly St. Michael's Summertown in supporting the excellent work there responding to Ukrainian families moving into the area.
- A small group are actively involved, on behalf of local churches, in exploring possible links with proposed new development on the Water Eaton estate
- We have partnered with 'Care for the Family', to run an internet safety evening and a parenting course at Cutteslowe Primary School. We have also been invited to run an after school Christian group for pupils, and to develop a mentoring program for more disadvantaged pupils.

Build the sense of common vision, purpose and relationships through social events, eating together and a church weekend away.

We continue to seek to embed our vision, priorities and values into the lifeblood of the church – particularly through regular preaching on these topics, and through our written and published communications. In 2023 we particularly focussed on the need to build fellowship in the church to ensure that all feel part of the community and authentic relationships are built leading to lives being transformed by the love of Jesus. Provision of Supper after the 6pm service on the first Sunday of the month has been a particularly important way of increasing fellowship and given a point in the month to focus on particular ministries (such as our mission partners) or an opportunity to think about apologetic questions (including an evening entitled "Coming to Faith through Dawkins").

The Church September Festival held at Northleach was a particularly important time of coming together as family. Over 250 people attended, as Simon and Anna Downham spoke on the subject of the Prodigal Son (Luke 15). There was a great interaction between people from different congregations and different ages and stages as we emphasized our vision and our values.

Address, teach and respond to changes in practice and doctrine in the Church of England in relation to human sexuality.

We recognise the significant debates taking place across the Church of England, and particularly in General Synod, with regard to human sexuality. At the start of the year, 3 evenings were held for the incumbent to outline his understanding of the issues at stake, to explain his understanding of the scriptural passages relevant to the issues, to emphasise the importance of handling with pastoral sensitivity all those who come to the church, and to give space for continued discussion.

These sessions followed an open invitation for 1:1 conversations, and discussions held at the PCC around the issues arising from decisions made at General Synod, and the pastoral implications at the local level.

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This continues to be a sensitive subject across the whole of the Church of England, and we continue to seek to be a community that are a people of truth and grace.

Further develop intergenerational church strategy – focusing on youth and children's ministry, ministry for single people and our "all age" times together.

St Andrew's continues to be a church that has a particular ministry with children and young people and we are delighted to see that work continue to grow and develop. Our annual Holiday Club was another significant event to encourage children to look at the claims of Christ in an environment of fun and safety. However, we also seek to be truly intergenerational – recognising our ministry across the ages. We have age specific groups for discipleship and fellowship (particularly with a new community for 18-30s) most weeks, but we also seek to worship God together – focussing especially on the first Sunday of each month when we participate in worship together. We also encourage people of different ages to serve together where that is safe and possible.

Recognising our historic emphasis on marriage and families, we held a special day event for single people, encouraging engagement with the specific challenges that they face in the church environment.

In addition to this, the following should be noted:

We continue to be a church that seeks to make disciples. Men's and women's ministry groups continued to meet when possible, at key moments in the year – primarily in breakfast meetings or evening events (such as advent craft evenings). There were numerous events which sought to build community in 2023 where that was possible – including picnics, coffee mornings, lunches, and the Supper after the 6pm service to give a sense of community and hospitality.

Care of the elderly happened through the regular calls and ministry of the pastoral visiting team and by clergy.

Parenting courses, championed by Vicky Lavy, Care for the Family co-ordinator, have been well received. The marriage preparation course was expertly run by Andy and Andrea West.

For our children, Lesley Dentry, our Children and Families worker, continues to ensure that there is a varied and meaningful provision of opportunities for young people to grow in their journey of faith – through Sunday groups, midweek social events, and baby and toddler groups.

Our new "Rooted" group focuses on discipleship and mission for those aged 18-30.

The St Andrew's Retirement Network hosted a conference called "For the Good of the City" – thinking primarily about the role of architecture as a signpost of God's goodness and glory in the city.

We continue to support our mission partners overseas and in the UK. In 2023, we continued to support mission partners in the UK and overseas. We formally ended our mission partner

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relationships with Elisama Daniel from South Sudan following the successful completion of his PhD, the Downings, following their return to the UK from Albania, and the Lighthouse Chapel, Ghana.

Behind the scenes, ChurchSuite continues to be developed as our key communication platform. New expense management and financial systems have much improved back office administration and reporting, and all our IT is now cloud-based. We have negotiated a new support contract with our IT provider, Claire Logic.

The building continues to be actively used with the local community. Monday Mums and Baby and Toddler Groups were well attended. External users included ballet classes, Pilates classes, the Trauma Recovery Centre and choirs & orchestras. We continue to offer office space to Oxford Schools Chaplaincy (OSC) and Discovering Prayer.

Financial Review

Total income for the year amounted to £830,781 (2022: £835,986) and total expenditure came to £854,813 (2022: £789,801) giving a deficit of £24,032. (2021: surplus of £46,185). As noted last year, 2022 would have been a deficit as well, had it not been for £65,009 legacy income, whereas in 2023 a deficit could not be avoided, with lower legacy income of £25,000.

The deficit comprised unrestricted Mission and Ministry fund deficit of £45,364 (2022: £47,822 surplus) offset by a surplus of £21,332 for restricted funds (2022: £1,627 deficit). Restricted funds mainly increased because of growth in one off donation income for our work at Cutteslowe.

The main source of income is donations from church members to the unrestricted Mission and Ministry Fund. This totalled £599,457, decreasing from £665,243 in 2022. Whilst planned giving increased to £450,213 from £420,857, combined one off giving and legacy income decreased to £66,944 (2022: £166,918). Charitable activities income of £49,255 was higher this year (2022: £28,077), mainly due to 2023 church weekend away.

The unrestricted income is supplemented by two gift days for World Mission and the work in Cutteslowe.

Unrestricted expenditure was £727,013 (2021: £661,116). Most of our expenditure goes to supporting our own directly employed staff, including those working in Cutteslowe, our mission partners, and our contribution to the Diocese (the parish share) which indirectly provides for the Vicar and one curate. The increase in expenditure from the previous years was across a number of budget headings including staff costs, church activities (as noted for income, due to church weekend away) maintenance, equipment and utility bills.

Grants totalling £72,148 (2022: £100,632) were made during the year (2022 was higher, mainly due to a one-off gift of £39,485 to Innovista for work in the Ukraine); regular support for mission partners and other causes continued.

Registered Charity Number 1129280

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Cash Flow

The cash flow analysis for 2023 shows a small increase in the cash position during the year of £5,925 (£1,179 decrease in 2022), despite the overall deficit of £24,032. Whilst in 2022 significant capital expenditure resulted in net cash reduction, in 2023 capital spend was minimal.

Reserves policy

The PCC strives to ensure that sufficient reserves are held to maintain its ministry and honour its obligations to the Diocese, its staff and those it supports from its funds. Part of this obligation is to ensure that the buildings are maintained in good condition so that they can provide for this and future generations of members.

The target range is between £90,000 and £150,000 which represents approximately 1.5 to 2.5 months of Mission and Ministry Fund expenditure.

At the end of 2022 the balance in the unrestricted Mission and Ministry Fund was £361,828. By the end of 2023 this figure had decreased to £304,009. Disregarding the fixed assets, this represents a freely available reserve of £139,148 compared with the equivalent figure of £164,540 at the end of 2021.

The PCC has set a budget for 2023 assuming a deficit for the year of around £53,000. As noted in 2022, this is affordable in the short term, but deficits are of course not sustainable indefinitely. 2024 budget has been set with a modest overall decrease in income compared to 2023 income and overall costs only marginally higher than 2023 expenditure. As also noted before, some expenditure items could be deferred, although not indefinitely.

The PCC has also approved a new finance and growth working group, to review and address the church's financial health, particularly in the context of 2023 deficit and budgeted 2024 deficit. The working group will recommend a three year rolling, strategic finance plan, aligning future spending with agreed giving, growth and mission objectives.

Investment policy

The PCC has the power to invest unused funds and to generate income from investments. To achieve this, they have opted to keep funds liquid during the year and generate cash returns whilst doing so.

Risk Analysis

As part of its responsibilities the PCC maintains an overview of the various activities of the church to ensure that the best current practice is followed. Policies are in place for particular areas of the work of the church.

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Plans for the Future

Looking ahead, specific goals for 2024 include:

- Continued emphasis on the centrality of prayer and worship;
- Review of opportunities for growth in income and aligning of expenditure to our vision, values and priorities given our deficit budget;
- Establish and delivery of Ministry Trainee Programme from September 2024 as we seek to grow leaders;
- Develop our 18-30 ministry, providing opportunity for discipleship and growth in leadership;
- Provide opportunities for youth to engage in global mission to expand horizons, grow in leadership, and to encourage the wider church
- Further develop a ministry to older people with the introduction of Anna Chaplaincy;
- Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to continue to build the strategy for engagement on new estates;
- Build the sense of common vision and purpose particularly through a focus on biblical preaching and teaching and providing opportunities for people to serve in and outside the church.

This Annual Report was approved by the members of the PCC at their meeting on the 15th April 2024 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Sarah Lenton (Treasurer) Date

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Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Andrews, Oxford.

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrews, Oxford (the 'charity') for the year ended 31 December 2023 which comprise The Statement of Financial Activities, the Balance Sheet statements, Cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023, and of its total incoming resources and expenditure of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in

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the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

We have been appointed as auditor under the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

A further description of our responsibilities is available on the FRC's website at:

<https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the->

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[fi/description-of-the-auditor%E2%80%99s-responsibilities-for](#). This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team members.

We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charity and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charity's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charity and the group for fraud. The laws and regulations we considered in this context for the UK operations were General Data Protection Regulation, Health and Safety and Taxation legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the recognition of income and the override of controls by management.

Our audit procedures to respond to these risks included enquiries of management about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, sample testing of income transactions to supporting documentation and reading minutes of meetings of those charged with governance.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wenn Townsend
Statutory Auditor
OXFORD

Date:

Wenn Townsend is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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Statement of Financial Activities

			2023	2023	2023	2022	2022	2022
		Note	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
			£	£	£	£	£	£
Income								
	Donations and legacies	4	599,457	146,992	746,449	665,243	124,197	789,440
	Charitable activities	5	49,255	0	49,255	28,077	806	28,883
	Investments	6	977	0	977	235	0	235
	Other	7	31,960	2,140	34,100	15,383	2,045	17,428
Total Income			681,649	149,132	830,781	708,938	127,048	835,986
Expenditure								
	Church Ministry	9	698,974	83,691	782,665	633,074	56,095	689,169
	Outside Giving	10	28,039	44,109	72,148	28,042	72,590	100,632
Total Expenditure			727,013	127,800	854,813	661,116	128,685	789,801
Net incoming/(outgoing) resources before transfers			-45,364	21,332	-24,032	47,822	-1,637	46,185
	Gross Transfers between funds	16,17	-4,925	4,925	0	-10,001	10,001	0
Net movements of funds			-50,289	26,257	-24,032	37,821	8,364	46,185
Balances brought forward at 1 January			649,940	72,619	722,559	612,119	64,255	676,374
Balances carried forward at 31 December			599,651	98,876	698,527	649,940	72,619	722,559

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Balance Sheet

		Note	2023 £	2022 £
Tangible Fixed Assets				
	Property		449,321	449,321
	Other fixed assets		157,412	189,031
		11	606,733	638,352
Current Assets				
	Debtors	12	38,271	62,336
	Cash at bank and in hand		235,065	229,139
			273,336	291,475
Creditors: amounts falling due within one year				
	Creditors and accruals	13	-27,863	-46,060
	Bank borrowing repayable within one year	14	-7,530	-8,580
			-35,393	-54,640
Net Current Assets			237,943	236,835
Total Assets less Current Liabilities			844,676	875,187
Creditors: amounts falling due after more than one year				
	Bank borrowing repayable after more than one year	14	-146,149	-
				152,628
Total Net Assets		15	698,527	722,559
Unrestricted Income Funds				
	Mission & Ministry Fund		304,009	361,828
	Capital Asset Fund		295,642	288,112
		16	599,651	649,940
Restricted Income Funds		17	98,876	72,619
Total Accumulated Funds			698,527	722,559

These accounts were approved by the members of the PCC at their meeting on the 15th April 2024 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Sarah Lenton (Treasurer) Date

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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December 2023

Statement of Cash Flows

			2023	2022
			£	£
Cash flows from operating activities:				
	Net cash provided by operating activities		14,495	109,558
Cash flows from investing activities:				
	Dividends, interest and rents from investments	6	977	235
	Purchase of property, plant and equipment	11	-2,018	-101,777
	Net cash used in operating activities		-1,041	-101,542
Cash flows from financing activities:				
	Repayment of borrowing	14	-7,529	-9,195
	Net cash used in financing activities		-7,529	-9,195
Change in cash and cash equivalents in the year			5,925	-1,179
	Cash and cash equivalents at the beginning of the year		229,139	230,318
	Cash and cash equivalents at the end of the year		235,064	229,139

Reconciliation of net income to net cash flow from operating activities

			2023	2022
		Note	£	£
Net income for the year as per the Statement of Financial Activities			-24,032	46,185
Adjustments for:				
	Depreciation charges	11	33,636	30,496
	Dividends, interest and rents from investments	6	-977	-235
	Decrease (+) / Increase (-) in debtors	12	24,065	7,033
	Increase (+) / Decrease (-) in creditors	13	-18,197	26,079
Net cash provided by operating activities			14,495	109,558

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2023

Notes on the financial statements

1. Explanatory notes to the financial statements

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are presented in a format compatible with the Church Accounting Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

2. Accounting policies

a) Income

All the income is recognised once the charity has entitlement to the income, and it is probable that the income will be received and the amount of income receivable can be measured reliably.

Voluntary Income:

- **Collections** are recognised when received by and on behalf of the PCC.
- **Planned giving** is recognised when received, except for gifts in advance of the period for which they are pledged, which are included in deferred income. Where a donor specifies that a gift is to be spent over a future period beyond the end of the financial period covered by the SOFA then the gift is shown as a liability in the balance sheet at the year end and will be recognised as income in future financial periods in accordance with the donor's wishes.
- **Income tax recoverable** on gift aid donations is recognised when the donation is received.
- **Legacies:** entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

b) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- **Grants and donations** are accounted for when paid, or when awarded if that creates a binding obligation for the PCC.
- **The Diocesan Parish Share** is accounted for when due for payment.
- **Irrecoverable VAT** is charged against the expenditure heading for which it was incurred.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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c) Fund accounting

- **General Funds (unrestricted)** are referred to by the PCC, and therefore in these financial statements, as the 'Mission and Ministry Fund'. This represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC as set out in the Church's Vision Statement.
- **Designated Funds** are that part of the unrestricted funds earmarked by the PCC for a particular purpose.
- **Restricted Funds** represent those funds to be used for specific purposes as requested by the donor.

The PCC does not usually invest for each fund separately and interest is attributed to the Mission and Ministry Fund.

d) Fixed assets and depreciation

Fixed Assets are stated at cost less accumulated depreciation and accelerated write offs.

Consecrated and benefice property is excluded from the accounts by section 10(2) of the Charities Act 2011.

In line with this policy all costs associated with the construction of the permanent annexe along the south side of the church, referred to as the Jubilee Project, were written off as incurred.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which will require a faculty for disposal since the PCC considers this to be inalienable property, are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case, the item is not capitalised, but all items are included in the church's inventory.

Tangible fixed assets costing over £1,000, with a useful life of over one year, are capitalised and depreciated on a straight-line basis over the length of their expected useful life as follows.

Property Fittings	5-15 years life	7-20% annual depreciation rate
Furniture and Av equipment	3-10 years life	10-33% depreciation rate

The value of the house purchased during 2011 and occupied by the Associate Vicar is accounted for at purchase value plus the cost of capital improvements. The house is not being depreciated on the basis that annual expenditure on repairs and upkeep maintains the property to a high standard, and as such, its useful life is extended into the foreseeable future and any depreciation would be immaterial.

e) Other cash accounts under church control

Certain church groups are responsible for their own petty cash accounts which are partly funded by the church and the balances on these accounts at the year-end have been included in incoming resources from church activities. Both the income and expenditure for the office petty cash account have been recorded in these accounts and the cash in hand balance carried forward.

f) Current assets

Amounts owing to the PCC at the year-end date in respect of fees, gift aid recoverable or other income are shown as debtors less provision for amounts that may prove uncollectible.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

h) Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

i) Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC

j) Pensions

Contributions to the St Andrew's Church defined contribution scheme are included in the accounts where payable.

k) Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

3. Related Party Transactions

Grant payments

From time to time the PCC authorises grant payments from the Mission and Ministry Fund and from restricted funds to individuals and organisations who have connections to Trustees of the charity serving on the PCC. The details of such payments during the year are as follows.

			2023	2022
			£	£
Grant Recipient	Trustee	Relationship		
Oxford Schools Chaplaincy (OSC)	Andrew Down	Husband of Frances Down, OSC trustee		
	Dan Heyward	OSC trustee	750	750
OCMS	Dan Heyward	Son of OCMS trustee John Heyward	1,000	5,000

Donations

The aggregate value of donations made to the church by Trustees who served as PCC members during the year was £60,301 to the Mission and Ministry fund (2022: £52,321), and £20,408 to restricted funds (2022: £8,623). This does not include tax reclaimed under the Gift Aid scheme on these donations.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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4. Donations and legacies

	2023	2023	2023	2022	2022	2022
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Planned - supported by Gift Aid	310,845	23,209	334,054	293,472	20,958	314,430
Planned - other	139,368	12,465	151,833	127,385	6,280	133,665
Freewill collections	1,002	524	1,526	1,509	618	2,127
One-off donations - supported by Gift Aid	18,356	70,118	88,474	12,034	32,935	44,969
One-off donations - other	22,586	20,466	43,052	88,366	49,538	137,904
Grants received	0	0	0	2,500	1,000	3,500
Gift Aid	82,300	20,210	102,510	74,968	12,868	87,836
Legacies	25,000	0	25,000	65,009	0	65,009
Total Donations and Legacies	599,457	146,992	746,449	665,243	124,197	789,440
Special Collections included in figures above						
Harvest	0	26,586	26,586	0	27,008	27,008
World Mission	0	19,452	19,452	0	25,046	25,046
	0	46,038	46,038	0	52,054	52,054

5. Income from Charitable Activities

Income from church ministry activities is generated when a contribution is made by participants towards the costs of the activity e.g. Baby and Toddler group and Supper at 6.

	2023	2023	2023	2022	2022	2022
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Church ministry activities	49,255	0	49,255	28,077	806	28,883
Total Income from Charitable Activities	49,255	0	49,255	28,077	806	28,883

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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6. Income from Investments

	2023	2023	2023	2022	2022	2022
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Bank Interest	977	0	977	235	0	235
Total Income from Investments	977	0	977	235	0	235

7. Other Income

	2023	2023	2023	2022	2022	2022
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Hire of church	31,680	0	31,680	6,351	0	6,351
Feed in tariff	160	0	160	1,253	0	1,253
Income under Job Retention Scheme & Kickstart	0	0	0	2,926	0	2,926
Other	120	2,140	2,260	4,853	2,045	6,898
Total other Income	31,960	2,140	34,100	15,383	2,045	17,428

8. Staff Costs & Trustee Remuneration

	2023	2022
	£	£
Wages & salaries	285,273	268,204
Social security costs	16,727	15,822
Pension costs	37,732	37,402
Total staff costs	339,732	321,428

Equivalent full time staff	9.5	9.5
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A stakeholder pension scheme is in operation and, where appropriate, St Andrew's PCC contributes 10% of gross salary for each employee. Outstanding contributions owing to the pension scheme at 31st December 2023 were £2,005 (2022- £1,908).

The church considers its key management personnel to comprise the Standing Committee plus the Operations Manager.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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The Standing Committee is made up of:

- The Vicar and Associate Vicar
- The churchwardens, PCC secretary, treasurer, lay chair of the PCC and one or two other members of the PCC. These are all Trustees. No remuneration was paid to any lay members of the PCC during the current or preceding year, including those on the Standing Committee.

The clergy are paid according to the stipend scale set by the Church of England. The Vicar is paid by the Diocese of Oxford. The Associate Vicar and the Operations Manager are employed by the PCC and paid by the Church.

The total key management personnel remuneration for the year was £95,066 including housing and pension costs (2022: £95,244). No employee received £60,000 or more during the current or preceding year. No expenses were reimbursed to any members of the PCC in respect of their role as Trustees during the current or preceding year.

These PCC members received payments for their services during the year: Revd Paul White, Rev Tom Murray and Rev Judy Harvey, received remuneration for their duties as employees. Rev Paul White and Rev Tom Murray's level of pay/stipend equalled that set by the Diocese of Oxford for curates, the set contributions to the Church of England Funded Pension Scheme for stipendiary clergy was paid and housing was provided for them and the rent/mortgage, council tax and water was paid on their behalf. Rev Judy Harvey was paid for the work that she does in her role as the Pastoral Care Worker only as she is a self supporting minister. The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £111,102 (2022: £112,380).

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9. Expenditure - Church Ministry	2023	2023	2023	2022	2022	2022
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Staff – direct ministry	180,802	31,036	211,838	149,027	45,452	194,479
Staff – support	127,894	0	127,894	126,949	0	126,949
Training	2,978	1,083	4,061	9,191	0	9,191
Staff housing costs	38,514	13,628	52,142	41,249	0	41,249
Misc. staff costs including travel	8,141	396	8,537	7,544	0	7,544
Sub-total staff costs	358,329	46,143	404,472	333,960	45,452	379,412
Diocesan parish share	120,086	0	120,086	116,111	0	116,111
Audio Visual systems depreciation & maintenance	15,610	251	15,861	16,204	0	16,204
Church Activities	56,612	21,195	77,807	40,651	4,709	45,360
Sub - total other ministry	192,308	21,446	213,754	172,966	4,709	177,675
Insurance, light, heat, water	37,493	0	37,493	27,282	0	27,282
Major repairs	3,324	9,000	12,324	6,580	0	6,580
Minor repairs & cleaning	17,710	6,114	23,824	23,295	5,448	28,743
Minor equipment	21,840	0	21,840	14,284	0	14,284
Sub-total Property costs	80,367	15,114	95,481	71,441	5,448	76,889
Telephone, postage, stationery, photocopying	9,474	0	9,474	8,478	0	8,478
Fixtures & fittings depreciation & maintenance	17,841	0	17,841	13,083	243	13,326
IT equipment depreciation & maintenance	28,769	544	29,313	23,359	0	23,359
Bookkeeping fees & system	720	0	720	774	0	774
Fees, subs & legal	5,606	444	6,050	5,213	243	5,456
Sub-total Other Overheads	62,410	988	63,398	50,907	486	51,393
Audit costs	5,560	0	5,560	3,800	0	3,800
PCC costs	0	0	0	0	0	0
Sub-total Governance	5,560	0	5,560	3,800	0	3,800
Total expenditure Church Ministry	698,974	83,691	782,665	633,074	56,095	689,169

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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10. Expenditure - Outside Giving

	2023	2022
	£	£
Grants from Mission and Ministry Fund		
CMS - Tim Curtis	8,820	8,400
Innovista International - Jason Lane	7,166	6,825
Pioneers UK - Lindsey Capper	4,450	4,725
SIM International - Jill Ireland	6,064	5,775
Serving in Mission - Sarah Dorman	4,000	5,250
CMS - Berdine van den Toren	2,756	2,625
Wycliffe Bible Translators - Nim & Tim Kempton	3,308	3,650
OCMS student - Elisama Daniel	1,000	5,000
Oxford Schools Chaplaincy	750	3,750
Harvest appeal - Lingala books for DRC	0	5,000
Harvest appeal - Wycliffe project	5,000	0
IFES Grant	1,000	0
Safe Families	5,000	0
Butembo Orphan House	1,256	0
Amounts included above in total grants to mission partners which were funded from restricted giving	-25,631	-27,008
Small grants to organisations	2,750	3,000
Small grants to individuals	350	1,050
Sub-total Grants from the Mission and Ministry Fund	28,039	28,042

Grants from Restricted Funds		
Various Mission Partners partly funded through restricted giving	25,631	27,008
Safe Families	5,000	0
Innovista - Ukraine appeal	0	39,485
Homeless charities - Christmas collections*	5,063	2,110
Cotteslowe Community Centre	3,700	0
Oxford School Chaplaincy	3,631	
Small grant to organisations	0	1,189
Small grants to individuals	1,084	2,798
Sub -total Grants from Restricted Funds	44,109	72,590

Total Expenditure - Outside Giving	72,148	100,632
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The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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11. Fixed Assets

	Freehold Property	Property Fittings incl Solar Panels	Jubilee Project	Computer & Sound Equipment	Total
Cost	£	£	£	£	£
At 1 January 2023	449,321	187,055	42,935	105,126	784,437
Additions	0	0	0	2,018	2,018
Disposals	0	0	0	-7,903	-7,903
At 31 December 2023	449,321	187,055	42,935	99,241	778,552

Depreciation					
At 1 January 2023	0	41,087	42,611	62,388	146,086
Charge for the year	0	17,841	243	15,552	33,636
Disposals	0	0	0	-7,903	-7,903
At 31 December 2023	0	58,928	42,854	70,037	171,819

Net Book Value					
At 31 December 2023	449,321	128,127	81	29,204	606,733

At 31 December 2022	449,321	145,969	324	42,738	638,352
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The freehold property above is a house purchased for the Associate Vicar in 2011. The cost represents the purchase price of the property (£360,000) plus the cost of improvements, including an extension (£89,321). The PCC are of the opinion that the present value of the house is not less than £449,321.

12. Debtors

	2023	2022
	£	£
Tax recoverable (Gift Aid)	17,722	38,601
Prepayments and accrued income	17,432	17,066
Other debtors	3,117	6,669
Total debtors	38,271	62,336

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13. Creditors & Accruals

	2023	2022
	£	£
Accruals	16,301	13,189
Deferred revenue	352	135
Creditors for other goods & services	11,210	32,736
Total creditors < one year	27,863	46,060

14. Bank Borrowing

Bank Borrowing	Handelsbanken		2023	2022
(falling due after > one year)	Loan 1	Loan 2	Total	Total
	£	£	£	£
Balance outstanding at 31 December	140,079	13,600	153,679	161,208
Repayable within one year			7,530	8,580
Repayable after more > one year	140,079	13,600	146,149	152,628

The two loans above, totalling £153,679 at the year-end, were entered into by the PCC in order to fund the purchase of the Associate Vicar's house. These were used to supplement the designated "Capital Asset Fund" set aside for this purpose by the PCC from general funds.

Both loans are repayable over a period of 25 years commencing in 2011 and are secured on the Associate Vicar's house. Interest is payable at 2.0% above Handelsbanken base rate (there have been increases to the base rate through 2023 but at 31 December 2023 the base rate was 5.75% and interest was payable at 7.75%).

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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15. Analysis of Net Assets by Fund

	Unrestricted Funds		Restricted Funds		Total
	Capital Asset	Mission & Ministry	Jubilee Project	Other restricted	
	£	£	£	£	£
Tangible Fixed Assets	295,642	311,010	81	0	606,733
Current Assets	0	174,541	0	98,795	273,336
Current Liabilities	0	-35,393	0	0	-35,393
Long Term Liabilities	0	-146,149	0	0	-146,149
At 31 December 2023	295,642	304,009	81	98,795	698,528
Tangible Fixed Assets	288,112	349,916	324	0	638,352
Current Assets	0	219,180	0	72,295	291,475
Current Liabilities	0	-54,640	0	0	-54,640
Long Term Liabilities	0	-152,628	0	0	-152,628
At 31 December 2022	288,112	361,828	324	72,295	722,560

16. Unrestricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus for year	Transfers from/ (to) funds	Balances carried forward
	£	£	£	£	£	£
Mission & Ministry Fund	361,828	681,649	727,013	-45,364	-12,455	304,009
Capital Asset Fund	288,112	0	0	0	7,530	295,642
Totals 2023	649,940	681,649	727,013	-45,364	-4,925	599,651
Mission & Ministry Fund	333,201	708,938	661,116	47,822	-19,195	361,828
Capital Asset Fund	278,918	0	0	0	9,194	288,112
Totals 2022	612,119	708,938	661,116	47,822	-10,001	649,940

The Capital Asset Fund represents the monies invested in the Associate Vicar's house, made up of the initial investment in 2011 and the subsequent loan repayments.

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17. Restricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus/ (deficit) for year	Transfers from/(to) unrestricted	Balances carried forward
	£	£	£	£	£	£
Jubilee Project	11,256	4,001	15,216	-11,215	0	41
Cutteslowe (incl Harvest)	26,015	61,771	53,814	7,957	0	33,972
Cutteslowe Community Fund	9,073	52,744	19,333	33,411	0	42,484
World Mission	10,763	19,452	20,631	-1,179	0	9,584
Science & Faith	1,643	0	0	0	-75	1,568
Christmas Collections	4,885	3,874	5,091	-1,217	0	3,668
COVID-19 Fund	4,381	-100	0	-100	-4,281	0
Hardship Fund	0	0	0	0	4,281	4,281
Other specified gifts	4,603	7,390	13,715	-6,325	5,000	3,278
Totals 2023	72,619	149,132	127,800	21,332	4,925	98,876
Totals 2022	64,255	127,048	128,685	-1,637	10,001	72,619

The Jubilee Project refers to the construction of a new permanent building south of the Church and the reconfiguration and improvement of the existing "wrap-around" extension. The building project completed on 25 March 2015 and all costs relating to the construction of the building have been written off as incurred against the restricted Jubilee Project Fund. All costs of the original building project have been met and the remaining funds will be spent over time on maintaining, furnishing and equipping the Jubilee building. During 2023 restricted Jubilee Project funds were used to repaint some of the upstairs rooms and for repairs to the roof that joins it to the original church.

The Cutteslowe Fund represents collections made during Harvest as well as other regular giving specifically for the work supported by the Church in Cutteslowe. The work in Cutteslowe is also supplemented by funds made available from the Mission and Ministry Fund.

The Cutteslowe Community Fund represents donations made for work in the Cutteslowe Community including the Cutteslowe Larder.

World Mission represents collections made during World Mission Week and other gifts restricted to mission. It is used to support mission partners and other specific projects.

Other restricted funds represent donations made to the Church to support specific projects or activities. The year-end balance includes Christmas 2023 donations for projects working with asylum seekers and the homeless.

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18. Cutteslowe

	Cutteslowe Restricted	Harvest & One-off Restricted	Mission & Ministry Grant	Total
	£	£	£	£
Donations	19,404	22,948	33,362	75,714
Gift Aid	3,964	3,637	0	7,601
Charitable Activities	0	0	0	0
Other Income	0	0	0	0
Total - Income	23,368	26,585	33,362	83,315
Staff	2,068	30,446	33,362	65,876
Staff Housing	13,628	0	0	13,628
Charitable Activities	7,672	0	0	7,672
Bank Charges	0	0	0	0
Total - Expenditure	23,368	30,446	33,362	87,176
Balance of 2022 Harvest Collection at 31st December 2023	0	26,015	0	

Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2022

This report is prepared in accordance with Church Accounting Regulations 2006 and the requirements of the Charities Act 2011 and covers the activities of St Andrew's Parochial Church Council during the year ending 31st December 2022. In line with the provisions of the Charities Act the Parochial Parish Council is now registered as a charity (Charity Registration 1129280).

Administration Details

Incumbent	The Reverend Dan Heyward The Vicarage 46 Charlbury Road, Oxford OX2 6UX
Bankers	Barclays Bank plc 211 – 213 Banbury Road Oxford OX2 7HH
Auditors	Wenn Townsend 30 St Giles Oxford OX1 3LE
Solicitors	Winckworth Sherwood 16 Beaumont Street Oxford OX1 2LZ

Membership of the PCC/Trustees

Incumbent	The Reverend Dan Heyward
Associate Vicar	The Reverend Paul White
Curates	The Reverend Henry Swayne (from July 2022) The Reverend Tom Murray The Reverend Judy Harvey (SSM) The Reverend Tom Howell (SSM) The Reverend Dr Elizabeth Pitkethly (SSM)
Churchwardens	Miss Claire Lewis Mr Tim Cooper

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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Deanery Synod Representatives Mrs Harriet Bayly (until April 2022)

Ms Anna Bishop
Mr Charlie Cannell
Mr Stephen Pereira
Mr Steve Saunders
Dr Mark Smith

Elected Members

Mr Mathias Butler
Mrs Fiona Crisp
Mr Michael Crofton Briggs (until April 2022)
Mrs Patricia Dass (from April 2022)
Mr Andrew Down
Mr Conrad Dirckx
Mrs Rebecca Ekins
Mrs Sarah Gooding
Mrs Vanda Hodgkinson
Mr Charles Olver
Mr Darrel Ross
Miss Sarah Smith

Structure, Governance and Management

St Andrew's Church is a single Church of England benefice in the Oxford Deanery of the Diocese of Oxford, and its PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

The PCC comprises:

- . All ordained ministers beneficed or licensed to the parish.
- . Any deaconesses or lay workers licensed to the parish.
- . The Churchwardens, being actual communicants, whose names are on the electoral roll.
- . Readers as determined by the APCM (Annual Parochial Church Meeting).
- . Lay members of general, diocesan and deanery synods whose names are on the electoral roll.
- . Elected lay representatives
- . Co-opted members (at the PCC's discretion) not exceeding one fifth of the elected lay representatives.

The PCC operates through a number of different Working Groups which meet on a regular basis through the year and report monthly to the PCC.

The Standing Committee is empowered to act on the PCC's behalf between meetings, planning PCC business, overseeing human resource issues and overseeing capital expenditure.

There are 5 working groups made up of PCC members and members of the church congregation to oversee the implementation of the strategy for the PCC.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2022

These are:

- Children and Families
- Young People
- Whole Life Discipleship (currently in abeyance)
- World Mission Group
- Standing Committee

In addition, a Pastoral Care Committee was set up with the Associate Vicar as chair. This reports periodically to PCC.

The ministry and mission in Cutteslowe is now governed (since March 2020) by a Bishop's Mission Order. The PCC has representatives on the Cutteslowe Enabling Group – a forum through which governance for Cutteslowe is expressed alongside the other church partners (St. Michael's and All Angels, Summertown; St. Peter's, Wolvercote; and Summertown URC). The PCC also has a representative on the Elder's group for the Cutteslowe Community Church.

In 2021 a separate Eco Advisory project group was established and has continued to meet periodically in 2022.

The Chair of each of these working and project groups is a member of the PCC and the other members may also be from the PCC or from the church body who have skills and/or a special interest in the work of the group.

The day-to-day operations of the church's life are delegated to a staff team employed by the Council under the direction of The Revd Dan Heyward who holds the office of Vicar.

Appointment of lay representatives of the PCC

The elected lay representatives hold office for a three-year term, with one third of them retiring at the APCM each year. Churchwardens are elected annually. The APCM of St Andrew's has limited to six the number of years during which a lay representative may continuously hold office. A person qualified to be elected as a lay representative must be on the electoral roll of St Andrew's Church, be an actual communicant, be aged at least sixteen and have convinced the APCM of their willingness to serve.

Introduction & Training of PCC members

On appointment, PCC members receive a document which outlines their legal responsibilities as trustees. Trustee members receive annually the Standing Orders, covering PCC and Working Group business, and major policy documents, such as the church's Safeguarding Policy. All PCC members are made aware of the issues facing council at its monthly business meeting and through the circulation of documents, discussion forums and the work of working & project groups. General

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information about the day-to-day ministry of the church is obtained through the Vicar's weekly email and regular fellowship with other church members. All PCC members are encouraged to get to know and support the employees of the church.

Responsibilities of the Parochial Church Council (PCC)

The PCC is responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, which applies to the Parochial Church Council, requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008, the Church Accounting Regulations 2006. It is also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the Council and financial information included on the PCC's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Key Management Personnel

The church considers its key management personnel comprises of the Standing Committee plus the Operations Manager.

The Standing Committee is made up of:

- The Vicar
- The Churchwardens, Treasurer, PCC Secretary, Lay Chair of the PCC and one/two other trustees from the PCC. They are all trustees.
- The Associate Vicar

The Associate Vicar and the Operations Manager are employed by the PCC.

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The clergy are paid according to the stipend scale set by the Church of England.

A rolling programme of salary benchmarking for all non-clergy staff posts is in place. Every 5-6 years each post is compared to similar posts in the public, private and charity sector. All staff posts were reviewed in 2021.

Risk Management

The general finances of the church have received close attention by the key leadership of the church and the Standing Committee and the financial position has been communicated at key points to enable church members to remain informed. The finances are discussed every other month by the PCC which has taken its responsibilities seriously.

Health and safety risk continues to be monitored through the risk assessments and governance processes and policies of the church – and is predominantly overseen by the Operations Manager and her team.

Reputational risk within the local church is managed through careful safeguarding process and monitoring assisted by the Parish Safeguarding Officer. The implementation of the Safeguarding Dashboard in 2022 has assisted in the oversight of safeguarding policies and practices.

There is limited ability to manage the broader reputational risk of debates that loom large within the Church of England and the Anglican Communion – however, the PCC is aware of the implications on reputation, giving, and financial health with changes in doctrine and practice in the broader church.

Objectives and Activities for the Public Benefit

Aims of the Church

St Andrew's is an evangelical church family in North Oxford which draws a wide range of people from a wide range of places. Our desire is to glorify God by gathering people of all ages into His family, growing up in our faith and going out into Oxford and beyond to make a difference for Christ. To this end we are a seven-day-a-week church running a vibrant programme of events and ministries designed to help people of every age and stage in their Christian life grow in their relationship with God and each other.

Our vision is "To see lives transformed by Jesus" and we have three priority areas to help us shape our activity to achieve the vision.

- 1) **Transforming communities:** There are two key strands to this work. One is to encourage and promote Christian wisdom through discipleship, and courses that enable the church to connect with society in areas where there is a hunger for help. These include courses such as parenting courses, social media and internet awareness courses, marriage and marriage preparation courses, and consideration of how to deal with issues of ageing such as

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dementia and continued spiritual growth in the older years.

The second strand, encompasses the work we do within certain communities to see transformation on the ground. Church planned and organised activities primarily relate to North Oxford and Cutteslowe where we invest time and attention to encourage change within those communities. For North Oxford, we note the amount of loneliness, the quest to succeed academically and materially, and the consumer culture. For Cutteslowe, the challenges we note are particularly around disaffected young people, economic hardship, and relationship challenges. Questions of identity, and mental wellbeing span both communities. Church members are also involved in giving their time and energies to transforming their local communities in their neighbourhood and schools, workplaces, and through being part of charitable projects such as: Street Pastors; Oxford Winter Night Shelter; the Gatehouse; the Porch; Asylum Welcome; Oxford Pastorate, Oxford Schools Chaplaincy to name but a few. The church also supports, through its mission partners and through other mission agencies, transformation of lives and communities in other parts of the world.

Ultimately, we believe that true transformation comes through a knowledge and faith in Christ and so transforming communities includes our work of evangelism expressed mainly through one to one discussion and Alpha courses.

- 2) **Developing godly leaders:** our work in this area is less developed, although we have a history of being the place of worship, discipleship, and in some cases, training, for many godly leaders in both the secular and spiritual spheres. We are keen to ensure that our emphasis is on all the people of God whilst recognising that many in our number are appointed to positions of leadership, have a gift of leadership or are potential future leaders. Many of our mission partners invest particularly in training leaders, and St Andrew's is a place of training for those exploring ordained ministry. In 2022, we have welcomed 7 ordinands undertaking placements from local theological colleges, and we are training and benefitting from the ministry of 4 curates.
- 3) **Growing churches:** We understand that St Andrew's is a gathered community, and where possible, we would like to be able to support and resource other churches in the areas in which we live. Many people contribute to their local church alongside their commitment to St Andrew's. We are committed to seeing St Andrew's grow in depth as a church, and we would like to see our number grow as well.

We see ourselves as a church that grows other churches. That is through the deployment of godly leaders, but also through new initiatives to grow churches in existing and potentially new areas. The Cutteslowe Church has continued to flourish under the leadership of Rev Tom Murray, and under the auspices of the Bishop's Mission Order.

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The values of St Andrew's are meant to mark out what we celebrate and value in St Andrew's rather than provide a prescriptive list of what any church does. We aspire to grow in these values as we grow in the fruits of the Spirit.

- a. Audacious Generosity – We are generous with one another and with the communities in which we live and serve. To see lives transformed by Jesus will mean that we see lives of audacious generosity in the church.
- b. Courageous Vulnerability - We are undefended, honest and vulnerable before God and before one another in order that we might help one another on the journey of faith, and so that the work of God's grace in our lives might be clearly shown. We expect to help others on their journey with God by seeing how He has helped us.
- c. Determined Service - We are called to serve, and we do so to one another without respect for status. We recognise that persistence in service is the call of Christ on His people – we are here to serve until Christ comes again or calls us home – and we are just one part of a long legacy of God's people in this place.

The activities employed to address our vision have been curtailed and often adapted due to the pandemic, but they include:

- Encouraging and facilitating prayer through monthly and weekly prayer meetings and regular teaching on prayer.
- The provision of four different styles of church services most Sundays, encouraging a wide range of people to be involved in wholehearted worship, including a range of activities for children and young people.
- Provision of small informal groups, notably house groups, but also more targeted groups such as Monday Mums, for older and retired folk, and discussion forums to explore Bible teaching on specific issues and its guidance and application to daily life.
- Running courses and places of connection for the church and local community like parenting, waiting for children, marriage and marriage preparation, as well as a Community Café on Wednesday afternoons.
- Voluntary opportunities to serve and care, through hospital visiting, welcoming visitors and providing meals.
- Provision of mid-week baby and toddler groups which are available to parents in the church and the local community.
- Provision of youth groups that meet on Sundays and during the week.
- Informal and formal youth work in Cutteslowe.
- Leading Cutteslowe Connected, a church in a local community, and facilitating the Cutteslowe Church Partnership – notably running and facilitating the Cutteslowe Food Larder.
- Provision of the church to outside bookings for meetings and concerts – and particularly through the provision of space for Oxford Schools Chaplaincy and Discovering Prayer.
- Opportunities for any church members to volunteer their time, talent and financial resources to support the ongoing work of the church.
- Support for different mission partners and organisations in the UK and abroad.
- Partnering with churches across Oxford and the Diocese in the gospel.

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The above strategies illustrate some of the ways in which the members of the PCC, as trustees, have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Long-term Strategies and Yearly Objectives

The PCC understands that St Andrew's exists to see lives transformed by Jesus. This has been considered and discussed in various PCC meetings and church vision days and has been preached on repeatedly and communicated to the APCM as we have thought about our three key priorities in this context – developing godly leaders, growing churches and transforming communities.

The key long-term initiative has been to grow church in Cutteslowe within the Anglican framework of a Bishop's Mission Order. This was approved on 9th March 2020.

The PCC will work with clergy and the working groups to establish the strategies and objectives which will deliver the church's vision and mission. This process of objective setting will become part of the annual planning process of the PCC.

Grant Making Policies

Part of St Andrew's PCC commitment to be a resourcing church is evidenced in its financial commitment to individuals and organisations working throughout the world. The World Mission Working Group meets regularly to review circumstances and make recommendations to the PCC regarding the allocation of funds. The grants are normally set for each mission partner for the year ahead and the mission partner is informed.

There is also a Cutteslowe Community Fund which is used to respond to needs of people in Cutteslowe with small grants. 2022 saw an increase in community giving to the Cutteslowe Food Larder as part of this fund.

Use of Volunteers

Volunteers are involved in many different aspects of the work of the church.

All volunteers who are involved with children, young people and vulnerable adults are subject to DBS checks in line with St Andrew's Safeguarding Policy.

Safeguarding training is required in line with Diocesan and Church of England guidelines.

In respect of Safeguarding, the Parish Safeguarding Officer has been active in meeting with clergy, staff and ministry leads (in St Andrew's and Cutteslowe) and ensuring that the growth of a culture of safeguarding remains a priority with volunteers, staff and PCC. The PSO has a standing item on every PCC and SC agenda and makes a separate annual report to both PCC and APCM, reflecting on key trends, issues of note, audit and objectives. Important to note in 2022 are the following key initiatives:

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- Audit of parish safeguarding work using the dashboard – this has become our main tracking tool
- Implementation of the 2022 to 2025 training framework
- Implementation of the new Safer Recruitment and People Management guidance – this presents some challenge with the 16 step process which needs to be applied proportionally for each role.

Achievements and Performance

Church Attendance

	2022	2021	2020	2019	2018
Electoral Roll at the APCM	364	392	387	350	468
Attendance – 16 years plus week Second Sunday in October	330 (in person)	282 (in person)	N/A	320	385
Attendance – under 16 years week Second Sunday in October	96 (in person)	107 (in person)	N/A	101	123

Attendance in person at services has increased through the year as life started to return to normal after the pandemic for more people. All services were still live streamed with an estimated online view of 176 for the Second Sunday in October – which is consistent with other weekly viewing.

General Review of the Year

We outlined 5 key areas of focus for the year in 2022:

Continued emphasis on the centrality of prayer

Prayer has been at the heart of the activity of the church in 2022 – with prayer meetings online and in person, prayer ministry in services and intercessory prayer interwoven through services. Prayer meetings include the monthly Prayer and Praise meeting, as well as weekly Anglican morning prayer, the “Seek First” prayer meeting and church Friday morning prayer each week. A regular rhythm of prayer for Cutteslowe has also emerged with a weekly and a monthly prayer meeting.

We have been delighted to ensure that four distinct services can take place on a Sunday through 2022 – each with their own particular style, yet coming together under a common vision, and a focus on prayer. 2022 saw the establishment of a pattern of worship in the four services that is unique but identifiable. Youth and children's work continues to grow and we continue to focus on intergenerational worship.

House groups have continued to be a core part of our midweek prayerful worship, and a place of prayerful support and now have a regular timetable with a mix of centrally run initiatives (such as

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the Lent course), centrally provided programmes for home group study and locally provided programmes. Many small groups are fundamental to providing pastoral care and engagement.

Embedding the vision, priorities and values into ministries across the church

We continue to seek to embed our vision, priorities and values into the lifeblood of the church. Our communication continues to develop to reflect these things. In 2022, the development of a community café – CASA (café at St Andrew's) – has been a good way to welcome people from the community into the church building. Relationships are being built there which lead to lives being transformed by the love of Jesus. As we develop godly leaders, we have tried to establish an internship scheme, and have benefitted from the ministry of two interns in 2022 who have enjoyed Oxford life and grown in their discipleship and opportunities to minister to young people.

Continued investment in Cutteslowe and support of the leadership under the new Bishop's Mission Order for the Cutteslowe Connected Church

A Bishop's Mission Order was agreed and signed for the Cutteslowe Connected Church (CCC) on 9th March 2020. Revd Tom Murray is the named leader of the Cutteslowe Connected Church and has the support of St Michael's Summertown and St Peter's Wolvercote in developing mission and ministry in that area of Oxford.

Governance of the BMO sits with the Cutteslowe Enabling Group on which Vanda Hodgkinson, Tom Murray and Dan Heyward sit alongside colleagues from the St Peter's, St Michael's and the Summertown URC.

The freedom and permissions given by the new BMO, alongside the opportunity presented by the pandemic have allowed for significant flourishing of the ministry in Cutteslowe.

Highlights in 2022 have included:

- This year has seen Sunday worship continue to meet in Cutteslowe Primary School. The average attendance over the last 6 months has been 32 (12 under 16's and 22 Adults. CCC's three 'connect groups' (or home groups) continue to meet.
- The Community Larder continues to be a huge support in the community. We have offered a free 3 month membership to all Ukrainian families who have recently arrived in Oxford. We have also established an additional community hardship fund to support the community. The Larder currently has 125 members and 25 volunteers. The Larder has also developed links with Cutteslowe Primary School and the city council to help combat the cost-of-living crisis.
- There has been a marked increase in youth involvement in Cutteslowe Connected Church this year, particularly after the "Know your worth" course was run for teenage girls with 8 girls attending.

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- The Cutteslowe Community Partnership continues to meet 4 times per year to help see the local community thrive. The Cutteslowe Connected Church has benefitted from strong relationships with local churches particularly St. Michael's Summertown in supporting the excellent work there responding to Ukrainian families moving into the area.
- A small group are actively involved, on behalf of local churches, in exploring possible links with proposed new development on the Water Eaton estate
- We are partnering with 'Care for the Family', to run an internet safety evening at Cutteslowe Primary School.
- Christmas was a particularly joyful season for Cutteslowe – with Christmas Dinner provided to the community, and the first gathering on Christmas Day for the church – with over 40 people joining to celebrate together.

Continued emphasis on creation care in our decision making

Following the establishment of the Eco Advisory Group and the emphasis on Creation Care coming from the fabulous zoom workshop in 2021 by the St Andrew's Retirement Network (STAR) decision making continues to be shaped by a concern for environmental care. This was particularly noteworthy in the decision to replace the lighting in the main body of the church in 2022. The new LED lights will be significant in reducing our energy consumption going forward.

The cost of energy provision in the church has been significant this year, and we are grateful for a diocesan grant to help with the cost of this. We continue to monitor and actively manage heating and lighting consumption.

We continue to seek to highlight creation care as a key part of discipleship and have focused on this theme in prayer meetings, preaching and in services.

Building team and a common purpose across the church – within staff team and beyond

With four curates in training at St Andrew's we recognise our responsibilities in developing godly leaders, and in supporting endeavours beyond our own parish. We were pleased to be able to welcome Henry Swayne and his family as curate in July 2022 and have benefitted from their ministry amongst us.

There was some shift in the church staff team in 2022 – notably in the Operations Team where staff left and were replaced. For the first time in a long time we had a full complement of Operations Team staff in Autumn 2022. We were sad to say farewell to Ryan Torrie our Youth Pastor, and since the Summer 2022 we have been seeking to recruit into this role.

We continue to build our intern capacity, and have benefitted from a youth intern, Reuben Ruckman, who joined us in September in a part time capacity and has ably assisted the team under the supervision of the curate and a youth volunteer.

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In addition to this, the following should be noted:

We continue to be a church that seeks to make disciples. Men's and women's ministry groups continued to meet when possible at key moments in the year – primarily in breakfast meetings or evening events (such as advent craft evenings). There were numerous events which sought to build community in 2022 where that was possible – including picnics, coffee mornings, lunches, and particularly (with thanks to Rohaise Lowe), the re-introduction of Supper after the 6pm service to give a sense of community and hospitality.

Care of the elderly happened through the regular calls and ministry of the pastoral visiting team and by clergy.

Parenting courses, championed by Vicky Lavy who has become a Care for the Family co-ordinator, have been well received. The marriage preparation course was expertly run by Andy and Andrea West.

For our children, Lesley Dentry, our Children and Families worker, continues to ensure that there is a varied and meaningful provision of opportunities for young people to grow in their journey of faith – through Sunday groups, midweek social events, and baby and toddler groups. Reviewing the intergenerational worship journey of the church is a key next step and needs more focus in 2023.

We continue to support our mission partners overseas and in the UK. In 2022 many of our mission partners were reviewing their vocation following the pandemic. 2022 saw the invasion of Ukraine, and a significant gift from the church to Innovista, the charity headed up by Jason Lane, one of our mission partners, who worked to support local churches in the relief effort. We also celebrated with Tim and Judy Rous who left for the DRC as mission partners and we were able to fund the printing of prayer books in the local Lingala language. One of our mission partners, Elisama Daniel, from South Sudan, successfully completed his PhD through Oxford Centre for Mission Studies, and so we have reviewed and completed our financial support for him.

Behind the scenes, ChurchSuite continues to be developed as our key communication platform. New expense management and financial systems have much improved back office administration and reporting, and all our IT is now cloud-based.

The building continues to be actively used with the local community. Monday Mums and Baby and Toddler Groups were well attended. External users included ballet classes, Pilates classes and choirs. We continue to offer office space to Oxford Schools Chaplaincy (OSC) and Discovering Prayer.

Financial Review

Total income for the year amounted to £835,986 (2021: £712,519) and total expenditure came to £789,801 (2021: £651,772) giving a surplus of £46,185 (2021: £60,747). The income figure includes a

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legacy of £65,009 without which the year would show a deficit; nevertheless the overall picture remains healthy.

The main source of income is donations from church members to the unrestricted Mission and Ministry Fund which increased to £665,243 from the 2021 figure of £592,235, most of the increase being accounted for by the legacy mentioned above. The unrestricted income is supplemented by two gift days for World Mission and the work in Cutteslowe, and in 2022 there was an additional appeal for funds to support the work of Innovista in Ukraine.

Unrestricted expenditure was £661,116 (2021: £574,260). Most of our expenditure goes to supporting our own directly employed staff, including those working in Cutteslowe, our mission partners, and our contribution to the Diocese (the parish share) which indirectly provides for the Vicar and one curate. The increase in expenditure from the previous years was across a number of budget headings including staff costs, building repairs and utility bills.

Grants totalling £100,632 (2021: £55,961) were made during the year, including £39,485 to Ukraine as well as regular support for mission partners and other causes.

Cash Flow

The cash flow analysis for 2022 shows a small decrease in the cash position during the year following investment in a new lighting system for the main church.

Reserves policy

The PCC strives to ensure that sufficient reserves are held to maintain its ministry and honour its obligations to the Diocese, its staff and those it supports from its funds. Part of this obligation is to ensure that the buildings are maintained in good condition so that they can provide for this and future generations of members.

The target range is between £75,000 and £125,000 which represents approximately 1.5 to 2.5 months of Mission and Ministry Fund expenditure.

At the end of 2021 the balance in the unrestricted Mission and Ministry Fund was £333,201. By the end of 2022 this figure had increased to £361,828. Disregarding the fixed assets, this represents a freely available reserve of £164,540, compared with the equivalent figure of £207,437 at the end of 2021.

The PCC has set a budget for 2023 assuming a deficit for the year of around £70,000. Although this is affordable in the short term, deficits are of course not sustainable indefinitely. The 2023 budget includes only a small increase in giving, and a number of expenditure items can, if necessary, be deferred (though not indefinitely).

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Investment policy

The PCC has the power to invest unused funds and to generate income from investments. To achieve this, they have opted to keep funds liquid during the year and generate cash returns whilst doing so.

Risk Analysis

As part of its responsibilities the PCC maintains an overview of the various activities of the church to ensure that the best current practice is followed. Policies are in place for particular areas of the work of the church.

Plans for the Future

Looking ahead, specific goals for 2023 include:

- Continued emphasis on the centrality of prayer and worship;
- Recruitment of youth pastor to develop youth work, and the further development of leadership programmes in interns;
- Continued investment in Cutteslowe to see Cutteslowe Connected Church flourish and to build the strategy for engagement on new estates;
- Build the sense of common vision, purpose and relationships through social events, eating together and a church weekend away;
- Address, teach and respond to changes in practice and doctrine in the Church of England in relation to human sexuality;
- Further develop intergenerational church strategy – focusing on youth and children's ministry, ministry for single people and our "all age" times together.

This Annual Report was approved by the members of the PCC at their meeting on the 3rd April 2023 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Andrew Down (Treasurer) Date

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**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford**

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford (the 'charity') for the year ended 31st December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2022, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford (continued)**

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt about the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

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**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford (continued)**

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 3 and 4, the trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management, those charged with governance around actual and potential litigation and claims;
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing internal audit reports;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2022

**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford (continued)**

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wenn Townsend, Statutory Auditor
30 St Giles
Oxford
OX1 3LE

.....2023

Wenn Townsend is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2022

Statement of Financial Activities

			2022	2022	2022	2021	2021	2021
		Note	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
			£	£	£	£	£	£
Income								
	Donations and legacies	4	665,243	124,197	789,440	592,235	87,028	679,263
	Charitable activities	5	28,077	806	28,883	16,578	165	16,743
	Investments	6	235	0	235	196	0	196
	Other	7	15,383	2,045	17,428	11,971	4,346	16,317
Total Income			708,938	127,048	835,986	620,980	91,539	712,519
Expenditure								
	Church Ministry	9	633,074	56,095	689,169	539,535	56,276	595,811
	Outside Giving	10	28,042	72,590	100,632	34,725	21,236	55,961
Total Expenditure			661,116	128,685	789,801	574,260	77,512	651,772
Net incoming/(outgoing) resources before transfers			47,822	(1,637)	46,185	46,720	14,027	60,747
Gross Transfers between funds		16,17	(10,001)	10,001	0	9,756	(9,756)	0
Net movements of funds			37,821	8,364	46,185	56,476	4,271	60,747
Balances brought forward at 1 January			612,119	64,255	676,374	555,643	59,984	615,627
Balances carried forward at 31 December			649,940	72,619	722,559	612,119	64,255	676,374

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2022

Balance Sheet

		Note	2022 £	2021 £
Tangible Fixed Assets				
	Property		449,321	449,321
	Other fixed assets		189,031	117,750
		11	638,352	567,071
Current Assets				
	Debtors	12	62,336	69,369
	Cash at bank and in hand		229,139	230,318
			291,475	299,687
Creditors: amounts falling due within one year				
	Creditors and accruals	13	(46,060)	(19,981)
	Bank borrowing repayable within one year	14	(8,580)	(8,580)
			(54,640)	(28,561)
Net Current Assets			236,835	271,126
Total Assets less Current Liabilities			875,187	838,197
Creditors: amounts falling due after more than one year				
	Bank borrowing repayable after more than one year	14	(152,628)	(161,823)
Total Net Assets		15	722,559	676,374
Unrestricted Income Funds				
	Mission & Ministry Fund		361,828	333,201
	Capital Asset Fund		288,112	278,918
		16	649,940	612,119
Restricted Income Funds		17	72,619	64,255
Total Accumulated Funds			722,559	676,374

These accounts were approved by the members of the PCC at their meeting on the 3rd April 2023 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Andrew Down (Treasurer) Date

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2022

Statement of Cash Flow

			2022	2021
			£	£
Cash flows from operating activities:				
	Net cash provided by operating activities		109,558	78,447
Cash flows from investing activities:				
	Dividends, interest and rents from investments	6	235	196
	Purchase of property, plant and equipment	11	(101,777)	(17,790)
	Net cash used in operating activities		(101,542)	(17,594)
Cash flows from financing activities:				
	Repayment of borrowing	14	(9,195)	(9,312)
	Net cash used in financing activities		(9,195)	(9,312)
Change in cash and cash equivalents in the year			(1,179)	51,541
	Cash and cash equivalents at the beginning of the year		230,318	178,777
	Cash and cash equivalents at the end of the year		229,139	230,318

Reconciliation of net income to net cash flow from operating activities

			2022	2021
		Note	£	£
Net income for the year as per the Statement of Financial Activities			46,185	60,747
Adjustments for:				
	Depreciation charges	11	30,496	26,005
	Dividends, interest and rents from investments	6	(235)	(196)
	Decrease (+) / Increase (-) in debtors	12	7,033	(3,722)
	Increase (+) / Decrease (-) in creditors	13	26,079	(4,387)
Net cash provided by operating activities			109,558	78,447

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2022

Notes on the financial statements

1. Explanatory notes to the financial statements

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are presented in a format compatible with the Church Accounting Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

2. Accounting policies

a) Income

All the income is recognised once the charity has entitlement to the income, and it is probable that the income will be received and the amount of income receivable can be measured reliably.

Voluntary Income:

- **Collections** are recognised when received by and on behalf of the PCC.
- **Planned giving** is recognised when received, except for gifts in advance of the period for which they are pledged, which are included in deferred income. Where a donor specifies that a gift is to be spent over a future period beyond the end of the financial period covered by the SOFA then the gift is shown as a liability in the balance sheet at the year end and will be recognised as income in future financial periods in accordance with the donor's wishes.
- **Income tax recoverable** on gift aid donations is recognised when the donation is received.
- **Legacies:** entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

b) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- **Grants and donations** are accounted for when paid, or when awarded if that creates a binding obligation for the PCC.
- **The Diocesan Parish Share** is accounted for when due for payment.
- **Irrecoverable VAT** is charged against the expenditure heading for which it was incurred.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2022

c) Fund accounting

- **General Funds (unrestricted)** are referred to by the PCC, and therefore in these financial statements, as the 'Mission and Ministry Fund'. This represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC as set out in the Church's Vision Statement.
- **Designated Funds** are that part of the unrestricted funds earmarked by the PCC for a particular purpose.
- **Restricted Funds** represent those funds to be used for specific purposes as requested by the donor.

The PCC does not usually invest for each fund separately and interest is attributed to the Mission and Ministry Fund.

d) Fixed assets and depreciation

Fixed Assets are stated at cost less accumulated depreciation and accelerated write offs.

Consecrated and benefice property is excluded from the accounts by section 10(2) of the Charities Act 2011.

In line with this policy all costs associated with the construction of the permanent annexe along the south side of the church, referred to as the Jubilee Project, were written off as incurred.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which will require a faculty for disposal since the PCC considers this to be inalienable property, are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case, the item is not capitalised, but all items are included in the church's inventory.

Tangible fixed assets costing over £1,000, with a useful life of over one year, are capitalised and depreciated on a straight-line basis over the length of their expected useful life as follows.

Property Fittings	5-15 years life	7-20% annual depreciation rate
Furniture and Av equipment	3-10 years life	10-33% depreciation rate

The value of the house purchased during 2011 and occupied by the Associate Vicar is accounted for at purchase value plus the cost of capital improvements. The house is not being depreciated on the basis that annual expenditure on repairs and upkeep maintains the property to a high standard, and as such, its useful life is extended into the foreseeable future and any depreciation would be immaterial.

e) Other cash accounts under church control

Certain church groups are responsible for their own petty cash accounts which are partly funded by the church and the balances on these accounts at the year-end have been included in incoming resources from church activities. Both the income and expenditure for the office petty cash account have been recorded in these accounts and the cash in hand balance carried forward.

f) Current assets

Amounts owing to the PCC at the year-end date in respect of fees, gift aid recoverable or other income are shown as debtors less provision for amounts that may prove uncollectible.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

h) Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

i) Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC

j) Pensions

Contributions to the St Andrew's Church defined contribution scheme are included in the accounts where payable.

k) Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

3. Related Party Transactions

Grant payments

From time to time the PCC authorises grant payments from the Mission and Ministry Fund and from restricted funds to individuals and organisations who have connections to Trustees of the charity serving on the PCC. The details of such payments during the year are as follows.

			2022	2021
			£	£
Grant Recipient	Trustee	Relationship		
Innovista International - Jason Lane	Rachel Lane	Wife of Jason Lane	6,825	6,500
Jason Lane	Rachel Lane	Wife of Jason Lane	50	50
Oxford Pastorate (OP)	Mark Smith	Husband of Jane Smith, OP employee	750	750
Oxford Schools Chaplaincy (OSC)	Andrew Down	Husband of Frances Down, OSC trustee	750	750
	Dan Heyward	OSC trustee		
Church Mission Society (CMS)	Rachel Lane	Daughter of Charles Clayton, CMS trustee	11,025	10,500

Donations

The aggregate value of donations made to the church by Trustees who served as PCC members during the year was £52,321 to the Mission and Ministry fund (2021: £46,731), and £8,623 to restricted funds (2021: £8,036). This does not include tax reclaimed under the Gift Aid scheme on these donations.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2022

4. Donations and legacies

	2022	2022	2022	2021	2021	2021
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Planned - supported by Gift Aid	293,472	20,958	314,430	293,913	17,100	311,013
Planned - other	127,385	6,280	133,665	146,136	9,340	155,476
Freewill collections	1,509	618	2,127	20	0	20
One-off donations - supported by Gift Aid	12,034	32,935	44,969	2,789	17,333	20,122
One-off donations - other	88,366	49,538	137,904	44,726	29,462	74,188
Grants received	2,500	1,000	3,500	1,000	5,000	6,000
Gift Aid	74,968	12,868	87,836	73,651	8,793	82,444
Legacies	65,009	0	65,009	30,000	0	30,000
Total Donations and Legacies	665,243	124,197	789,440	592,235	87,028	679,263
Special Collections included in figures above						
World Mission Week	0	27,008	27,008	0	12,253	12,253
Harvest	0	25,046	25,046	0	31,218	31,218
Total Donations	0	52,054	52,054	0	43,471	43,471

5. Income from Charitable Activities

Income from church ministry activities is generated when a contribution is made by participants towards the costs of the activity e.g. lunch club.

	2022	2022	2022	2021	2021	2021
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Church ministry activities	28,077	806	28,883	16,578	165	16,743
Total Income from Charitable Activities	28,077	806	28,883	16,578	165	16,743

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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6. Income from Investments

	2022	2022	2022	2021	2021	2021
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Bank Interest	235	0	235	196	0	196
Total Income from Investments	235	0	235	196	0	196

7. Other Income

	2022	2022	2022	2021	2021	2021
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Hire of church	6,351	0	6,351	4,255	0	4,255
Feed in tariff	1,253	0	1,253	1,197	0	1,197
Income under Job Retention Scheme & Kickstart	2,926	0	2,926	5,963	0	5,963
Other	4,853	2,045	6,898	556	4,346	4,902
Total other Income	15,383	2,045	17,428	11,971	4,346	16,317

8. Staff Costs & Trustee Remuneration

	2022	2021
	£	£
Wages & salaries	268,204	247,554
Social security costs	15,822	15,331
Pension costs	37,402	39,546
Total staff costs	321,428	302,431

Equivalent full time staff	9.5	9.7
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A stakeholder pension scheme is in operation and, where appropriate, St Andrew's PCC contributes 10% of gross salary for each employee. Outstanding contributions owing to the pension scheme at 31st December 2022 were £1,908 (2021- £1,345).

The church considers its key management personnel to comprise the Standing Committee plus the Operations Support Manager.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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The Standing Committee is made up of:

- The Vicar and Associate Vicar
- The churchwardens, PCC secretary, treasurer, lay chair of the PCC and one or two other members of the PCC. These are all Trustees. No remuneration was paid to any lay members of the PCC during the current or preceding year, including those on the Standing Committee.

The clergy are paid according to the stipend scale set by the Church of England. The Vicar is paid by the Diocese of Oxford. The Associate Vicar and the Operations Support Manager are employed by the PCC and paid by the Church.

The total key management personnel remuneration for the year was £95,244 including housing and pension costs (2021: £86,741). No employee received £60,000 or more during the current or preceding year. No expenses were reimbursed to any members of the PCC in respect of their role as Trustees during the current or preceding year.

These PCC members received payments for their services during the year: Revd Paul White, Rev Tom Murray and Rev Judy Harvey, received remuneration for their duties as employees. Rev Paul White and Rev Tom Murray's level of pay/stipend equalled that set by the Diocese of Oxford for curates, the set contributions to the Church of England Funded Pension Scheme for stipendiary clergy was paid and housing was provided for them and the rent/mortgage, council tax and water was paid on their behalf. Rev Judy Harvey was paid for the work that she does in her role as the Cutteslowe Families Pastoral Care Worker only as she is a self supporting minister. The aggregate remuneration, including employer pension contributions, paid to and on behalf of the above council members was £112,380 (2021: £105,307).

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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December 2022

9. Expenditure - Church Ministry	2022	2022	2022	2021	2021	2021
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Staff – direct ministry	149,027	45,452	194,479	141,733	45,485	187,218
Staff – support	126,949	0	126,949	115,213	0	115,213
Training	9,191	0	9,191	2,437	39	2,476
Staff housing costs	41,249	0	41,249	36,706	0	36,706
Misc. staff costs including travel & subsistence	7,544	0	7,544	5,343	522	5,865
Sub-total staff costs	333,960	45,452	379,412	301,432	46,046	347,478
Diocesan parish share	116,111	0	116,111	114,734	0	114,734
Audio Visual systems depreciation & maintenance	16,204	0	16,204	12,322	1,826	14,148
Church Activities	40,651	4,709	45,360	22,748	7,898	30,646
Sub - total other ministry	172,966	4,709	177,675	149,804	9,724	159,528
Insurance, light, heat, water	27,282	0	27,282	17,422	0	17,422
Major repairs	6,580	0	6,580	2,668	0	2,668
Minor repairs & cleaning	23,295	5,448	28,743	7,995	0	7,995
Minor equipment	14,284	0	14,284	14,740	0	14,740
Sub-total Property costs	71,441	5,448	76,889	42,825	0	42,825
Telephone, postage, stationery, photocopying	8,478	0	8,478	6,995	0	6,995
Fixtures & fittings depreciation & maintenance	13,083	243	13,326	11,046	243	11,289
IT equipment depreciation & maintenance	23,359	0	23,359	19,697	0	19,697
Bookkeeping fees & system	774	0	774	1,800	0	1,800
Fees, subs & legal	5,213	243	5,456	2,336	263	2,599
Sub-total Other Overheads	50,907	486	51,393	41,874	506	42,380
Audit costs	3,800	0	3,800	3,600	0	3,600
PCC costs	0	0	0	0	0	0
Sub-total Governance	3,800	0	3,800	3,600	0	3,600
Total expenditure Church Ministry	633,074	56,095	689,169	539,535	56,276	595,811

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10. Expenditure - Outside Giving

	2022	2021
	£	£
Grants from Mission and Ministry Fund		
CMS - Tim Curtis	8,400	8,000
Innovista International - Jason Lane	6,825	6,500
Pioneers UK - Lindsey Capper	4,725	4,500
SIM International - Jill Ireland	5,775	5,500
Serving in Mission - Sarah Dorman	5,250	5,000
CMS - Berdine van den Toren	2,625	2,500
Wycliffe Bible Translators - Nim & Tim Kempton	3,650	3,000
OCMS student - Elisama Daniel	5,000	5,000
Friends International	750	750
Love Sierra Leone	750	750
Oxford Pastorate	750	750
Oxford Schools Chaplaincy	3,750	3,750
NOOC	750	500
Harvest appeal - Lingala books for DRC	5,000	0
Amounts included above in total grants to mission partners which were funded from restricted giving	(27,008)	(12,225)
Small grants to individuals	1,050	450
Sub-total Grants from the Mission and Ministry Fund	28,042	34,725

Grants from Restricted Funds		
Various Mission Partners partly funded through restricted giving	27,008	12,225
Innovista - Ukraine appeal	39,485	0
Christmas collections*	2,110	3,644
Small grant to organisations	1,189	3,323
Small grants to individuals	2,798	2,044
Sub -total Grants from Restricted Funds	72,590	21,236

Total Expenditure - Outside Giving	100,632	55,961
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*This year the collection was for Oxford Winter Night Shelter and Asylum Welcome.

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
December 2022

11. Fixed Assets

	Freehold Property	Property Fittings incl Solar Panels	Jubilee Project	Computer & Sound Equipment	Total
Cost	£	£	£	£	£
At 1 January 2022	449,321	117,651	42,935	79,468	689,375
Additions	0	69,405	0	32,372	101,777
Disposals	0	0	0	(6,714)	(6,714)
At 31 December 2022	449,321	187,056	42,935	105,126	784,438

Depreciation					
At 1 January 2022	0	28,004	42,368	51,932	122,304
Charge for the year	0	13,083	243	17,170	30,496
Disposals	0	0	0	(6,714)	(6,714)
At 31 December 2022	0	41,087	42,611	62,388	146,086

Net Book Value					
At 31 December 2022	449,321	145,969	324	42,738	638,352

At 31 December 2021	449,321	89,647	567	27,536	567,071
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The freehold property above is a house purchased for the Associate Vicar in 2011. The cost represents the purchase price of the property (£360,000) plus the cost of improvements, including an extension (£89,321). The PCC are of the opinion that the present value of the house is not less than £449,321.

We made a number of AV improvements in the church in 2022 which included LED screens in the Parish Room, new console desk, upgrades to sound for live streaming, another camera and a new projection computer. We also purchased a number of laptops and updated the wifi system. This is reflected in the additions to the computer and sound equipment. We also changed the lighting in the church which is reflected in the property additions.

12. Debtors

	2022	2021
	£	£
Tax recoverable (Gift Aid)	38,601	45,384
Prepayments and accrued income	17,066	19,650
Other debtors	6,669	4,335
Total debtors	62,336	69,369

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13. Creditors & Accruals

	2022	2021
	£	£
Accruals	13,189	7,867
Deferred revenue	135	1,230
Creditors for other goods & services	32,736	10,884
Total creditors < one year	46,060	19,981

14. Bank Borrowing

Bank Borrowing (falling due after > one year)	Handelsbanken		2022	2021
	Loan 1	Loan 2	Total	Total
	£	£	£	£
Balance outstanding at 31 December	146,942	14,266	161,208	170,403
Repayable within one year			8,580	8,580
Repayable after more than one year	146,942	14,266	152,628	161,823

The two loans above, totalling £161,209 at the year-end, were entered into by the PCC in order to fund the purchase of the Associate Vicar's house. These were used to supplement the designated "Capital Asset Fund" set aside for this purpose by the PCC from general funds.

Both loans are repayable over a period of 25 years commencing in 2011 and are secured on the Associate Vicar's house. Interest is payable at 2.0% above Handelsbanken base rate (there have been increases to the base rate through 2022 but at 31 December 2022 the base rate was 3.5% and interest was payable at 5.5%).

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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15. Analysis of Net Assets by Fund

	Unrestricted Funds		Restricted Funds		Total
	Capital Asset	Mission & Ministry	Jubilee Project	Other restricted	
	£	£	£	£	£
Tangible Fixed Assets	288,112	349,916	324	0	638,352
Current Assets	0	219,180	0	72,295	291,475
Current Liabilities	0	(54,640)	0	0	(54,640)
Long Term Liabilities	0	(152,628)	0	0	(152,628)
At 31 December 2022	288,112	361,828	324	72,295	722,559
Tangible Fixed Assets	278,918	287,586	567	0	567,071
Current Assets	0	235,999	0	63,688	299,687
Current Liabilities	0	(28,561)	0	0	(28,561)
Long Term Liabilities	0	(161,823)	0	0	(161,823)
At 31 December 2021	278,918	333,201	567	63,688	676,374

16. Unrestricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus for year	Transfers from/ (to) funds	Balances carried forward
	£	£	£	£	£	£
Mission & Ministry Fund	333,201	708,938	661,116	47,822	(19,195)	361,828
Capital Asset Fund	278,918	0	0	0	9,194	288,112
Totals 2022	612,119	708,938	661,116	47,822	(10,001)	649,940
Mission & Ministry Fund	286,037	620,980	574,260	46,720	444	333,201
Capital Asset Fund	269,606	0	0	0	9,312	278,918
Totals 2021	555,643	620,980	574,260	46,720	9,756	612,119

The Capital Asset Fund represents the monies invested in the Associate Vicar's house, made up of the initial investment in 2011 and the subsequent loan repayments.

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December 2022

17. Restricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus/ (deficit) for year	Transfers from/(to) unrestricted	Balances carried forward
	£	£	£	£	£	£
Jubilee Project	8,799	8,250	5,793	2,457	0	11,256
Cotteslowe (incl Harvest)	26,015	45,452	45,452	0	0	26,015
Cotteslowe Community Fund	7,878	8,067	6,872	1,195	0	9,073
World Mission	10,763	27,008	27,008	0	0	10,763
Science & Faith	1,643	0	0	0	0	1,643
Christmas Collections	2,327	4,668	2,110	2,558	0	4,885
COVID-19 Fund	4,381	0	0	0	0	4,381
Innovista - Ukraine appeal	0	29,607	39,608	(10,001)	10,001	0
Other specified gifts	2,449	3,996	1,842	2,154	0	4,603
Totals 2022	64,255	127,048	128,685	(1,637)	10,001	72,619
Totals 2021	59,984	91,539	77,512	14,027	(9,756)	64,255

The Jubilee Project refers to the construction of a new permanent building south of the Church and the reconfiguration and improvement of the existing "wrap-around" extension. The building project completed on 25 March 2015 and all costs relating to the construction of the building have been written off as incurred against the restricted Jubilee Project Fund. All costs of the original building project have been met and the remaining funds will be spent over time on maintaining, furnishing and equipping the Jubilee building. During 2022 restricted Jubilee Project funds were used to repaint some of the upstairs rooms.

The Cotteslowe Fund represents collections made during Harvest as well as other regular giving specifically for the work supported by the Church in Cotteslowe. The work in Cotteslowe is also supplemented by funds made available from the Mission and Ministry Fund.

The Cotteslowe Community Fund represents donations made for work in the Cotteslowe Community including the Cotteslowe Larder.

World Mission represents collections made during World Mission Week and other gifts restricted to mission. It is used to support mission partners and other specific projects.

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In 2022 a collection for the work of Innovista in Ukraine and Moldova was introduced . The church matched the first £10,000 donated. All the donations collected were transferred directly to Innovista.

Other restricted funds represent donations made to the Church to support specific projects or activities. The year-end balance includes Christmas 2022 donations for projects working with asylum seekers and the homeless.

18. Cutteslowe

	Cutteslowe Restricted	Harvest & One-off Restricted	Mission & Ministry Grant	Total
	£	£	£	£
Donations	17,893	21,656	27,583	67,132
Gift Aid	2,512	3,391	0	5,903
Charitable Activities	0	0	0	0
Other Income	0	0	0	0
Total - Income	20,405	25,047	27,583	73,035
Staff	20,405	25,047	4,223	49,675
Staff Housing	0	0	13,453	13,453
Charitable Activities	0	0	9,907	9,907
Bank Charges	0	0	0	0
Total - Expenditure	20,405	25,047	27,583	73,035
Balance of 2021 Harvest Collection at 31st December 2021	0	26,015	0	
Balance of 2022 Harvest Collection at 31st December 2022	0	26,015	0	

Accounts

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This report is prepared in accordance with Church Accounting Regulations 2006 and the requirements of the Charities Act 2011 and covers the activities of St Andrew's Parochial Church Council during the year ending 31st December 2021. In line with the provisions of the Charities Act the Parochial Parish Council is now registered as a charity (Charity Registration 1129280).

Administration Details

Incumbent	The Reverend Dan Heyward The Vicarage 46 Charlbury Road, Oxford OX2 6UX
Bankers	Barclays Bank plc 211 – 213 Banbury Road Oxford OX2 7HH
Auditors	Wenn Townsend 30 St Giles Oxford OX1 3LE
Solicitors	Winckworth Sherwood 16 Beaumont Street Oxford OX1 2LZ

Membership of the PCC/Trustees

Incumbent	The Reverend Dan Heyward
Associate Vicar	The Reverend Paul White
Curates	The Reverend James Dwyer (until September 2021) The Reverend Tom Murray The Reverend Judy Harvey (SSM) The Reverend Tom Howell (SSM) The Reverend Dr Elizabeth Pitkethly (SSM)
Churchwardens	Miss Claire Lewis Mr Tim Cooper

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Deanery Synod Representatives Mr Ian Barnetson (until April 2021)

Mrs Harriet Bayly
Ms Anna Bishop
Mr Stephen Pereira
Dr Mark Smith

Elected Members

Mr John Ashmore (until April 2021)
Mr Mathias Butler
Mr Charlie Cannell (from April 2021)
Mrs Fiona Crisp
Mr Michael Crofton Briggs
Mr Andrew Down (from December 2021)
Mr Conrad Dirckx
Mrs Rebecca Ekins
Ms Kate Faccini (until April 2021)
Mrs Sarah Gooding
Mrs Vanda Hodgkinson
Mrs Rachel Lane (until April 2021)
Mr Charles Olver
Mr Darrel Ross
Mr Steve Saunders (from April 2021)
Miss Sarah Smith (from April 2021)
Mrs Sarah Wilcock (until September 2021)

Structure, Governance and Management

St Andrew's Church is a single Church of England benefice in the Oxford Deanery of the Diocese of Oxford, and its PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

The PCC comprises:

- . All ordained ministers beneficed or licensed to the parish.
- . Any deaconesses or lay workers licensed to the parish.
- . The Churchwardens, being actual communicants, whose names are on the electoral roll.
- . Readers as determined by the APCM (Annual Parochial Church Meeting).
- . Lay members of general, diocesan and deanery synods whose names are on the electoral roll.
- . Elected lay representatives
- . Co-opted members (at the PCC's discretion) not exceeding one fifth of the elected lay representatives.

The PCC operates through a number of different Working Groups which meet on a regular basis through the year and report monthly to the PCC.

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The Standing Committee is empowered to act on the PCC's behalf between meetings, planning PCC business, overseeing human resource issues and overseeing capital expenditure.

There are 5 working groups made up of PCC members and members of the church congregation to oversee the implementation of the strategy for the PCC.

These are:

- Children and Families
- Young People
- Whole Life Discipleship (currently in abeyance)
- World Mission Group
- Standing Committee

In addition, a Pastoral Care Committee was set up with the Associate Vicar as chair. This reports periodically to PCC.

The ministry and mission in Cutteslowe is now governed (since March 2020) by a Bishop's Mission Order. The PCC has representatives on the Cutteslowe Enabling Group – a forum through which governance for Cutteslowe is expressed alongside the other church partners (St. Michael's and All Angels, Summertown; St. Peter's, Wolvercote; and Summertown URC). The PCC also has a representative on the Elder's group for the Cutteslowe Community Church.

In 2021 a separate Eco Advisory project group was established. A race and justice project group has also met but has not been reported to the PCC.

The Chair of each of these working and project groups is a member of the PCC and the other members may also be from the PCC or from the church body who have skills and/or a special interest in the work of the group.

The day-to-day operations of the church's life are delegated to a staff team employed by the Council under the direction of The Revd Dan Heyward who holds the office of Vicar.

Appointment of lay representatives of the PCC

The elected lay representatives hold office for a three-year term, with one third of them retiring at the APCM each year. Churchwardens are elected annually. The APCM of St Andrew's has limited to six the number of years during which a lay representative may continuously hold office. A person qualified to be elected as a lay representative must be on the electoral roll of St Andrew's Church, be an actual communicant, be aged at least sixteen and have convinced the APCM of their willingness to serve.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2021

Introduction & Training of PCC members

On appointment, PCC members receive a document which outlines their legal responsibilities as trustees. Trustee members receive annually the Standing Orders, covering PCC and Working Group business, and major policy documents, such as the church's Safeguarding Policy. All PCC members are made aware of the issues facing council at its monthly business meeting and through the circulation of documents, discussion forums and the work of working & project groups. General information about the day-to-day ministry of the church is obtained through the Vicar's weekly email and regular fellowship with other church members. All PCC members are encouraged to get to know and support the employees of the church.

Responsibilities of the Parochial Church Council (PCC)

The PCC is responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, which applies to the Parochial Church Council, requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008, the Church Accounting Regulations 2006. It is also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the Council and financial information included on the PCC's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Key Management Personnel

The church considers its key management personnel comprises of the Standing Committee plus the Operations Manager.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2021

The Standing Committee is made up of:

- The Vicar
- The Churchwardens, Treasurer, PCC Secretary, Lay Chair of the PCC and one/two other trustees from the PCC. They are all trustees.
- The Associate Vicar

The Associate Vicar and the Operations Manager are employed by the PCC.

The clergy are paid according to the stipend scale set by the Church of England.

A rolling programme of salary benchmarking for all non-clergy staff posts is in place. Every 5-6 years each post is compared to similar posts in the public, private and charity sector. All staff posts were reviewed in 2021.

Risk Management

The general finances of the church have received close attention and the financial position has been communicated at key points to enable church members to remain informed. The finances are discussed every other month by the PCC which has taken its responsibilities seriously.

COVID-19 has brought some disruption, but most staff have been able to work from home or office and church meetings have been held both online and in person. Risks were assessed and managed as conditions changed. Financial projections are reviewed and adjusted regularly and there is not expected to be a material impact in the medium-term.

Objectives and Activities for the Public Benefit

Aims of the Church

St Andrew's is an evangelical church family in North Oxford which draws a wide range of people from a wide range of places. Our desire is to glorify God by gathering people of all ages into His family, growing up in our faith and going out into Oxford and beyond to make a difference for Christ. To this end we are a seven-day-a-week church running a vibrant programme of events and ministries designed to help people of every age and stage in their Christian life grow in their relationship with God and each other.

Our vision is "To see lives transformed by Jesus" and we have three priority areas to help us shape our activity to achieve the vision.

- 1) **Transforming communities:** There are two key strands to this work. One is to encourage and promote Christian wisdom through discipleship, and courses that enable the church to connect with society in areas where there is a hunger for help. These include courses such as parenting courses, social media and internet awareness courses, marriage and marriage preparation courses, and consideration of how to deal with issues of ageing such as dementia and continued spiritual growth in the older years.

- 5 -

Registered Charity Number 1129280

St Andrew's Church, Linton Road, Oxford OX2 6UG
Telephone 01865 311212
Parish.office@standrewsoxford.org

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The second strand, encompasses the work we do within certain communities to see transformation on the ground. Church planned and organised activities primarily relate to North Oxford and Cutteslowe where we invest time and attention to encourage change within those communities. For North Oxford, we note the amount of loneliness – exacerbated in COVID lockdown, the quest to succeed academically and materially, and the consumer culture. For Cutteslowe, the challenges we note are particularly around disaffected young people, economic hardship, and relationship challenges. Questions of identity, and mental wellbeing span both communities. Church members are also involved in giving their time and energies to transforming their local communities in their neighbourhood and schools, workplaces, and through being part of charitable projects such as: Street Pastors; Oxford Winter Night Shelter; the Gatehouse; the Porch; Asylum Welcome; Oxford Pastorate, Oxford Schools Chaplaincy to name but a few. The church also supports, through its mission partners and through other mission agencies, transformation of lives and communities in other parts of the world.

Ultimately, we believe that true transformation comes through a knowledge and faith in Christ and so transforming communities includes our work of evangelism expressed mainly through one to one discussion and Alpha courses.

- 2) **Developing godly leaders:** our work in this area is less developed, although we have a history of being the place of worship, discipleship, and in some cases, training, for many godly leaders in both the secular and spiritual spheres. We are keen to ensure that our emphasis is on all the people of God whilst recognising that many in our number are appointed to positions of leadership, have a gift of leadership or are potential future leaders. Many of our mission partners invest particularly in training leaders, and St Andrew's is a place of training for those exploring ordained ministry. In 2021, we have welcomed 6 ordinands undertaking placements from local theological colleges, and we are training and benefitting from the ministry of 4 curates.
- 3) **Growing churches:** We understand that St Andrew's is a gathered community, and where possible, we would like to be able to support and resource other churches in the areas in which we live. Many people contribute to their local church alongside their commitment to St Andrew's. We are committed to seeing St Andrew's grow in depth as a church, and we would like to see our number grow as well.

We see ourselves as a church that grows other churches. That is through the deployment of godly leaders, but also through new initiatives to grow churches in existing and potentially new areas. The Cutteslowe Church has continued to flourish under the leadership of Rev Tom Murray, and under the auspices of the Bishop's Mission Order.

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The values of St Andrew's are meant to mark out what we celebrate and value in St Andrew's rather than provide a prescriptive list of what any church does. We aspire to grow in these values as we grow in the fruits of the Spirit.

- a. Audacious Generosity – We are generous with one another and with the communities in which we live and serve. To see lives transformed by Jesus will mean that we see lives of audacious generosity in the church.
- b. Courageous Vulnerability - We are undefended, honest and vulnerable before God and before one another in order that we might help one another on the journey of faith, and so that the work of God's grace in our lives might be clearly shown. We expect to help others on their journey with God by seeing how He has helped us.
- c. Determined Service - We are called to serve, and we do so to one another without respect for status. We recognise that persistence in service is the call of Christ on His people – we are here to serve until Christ comes again or calls us home – and we are just one part of a long legacy of God's people in this place.

The activities employed to address our vision have been curtailed and often adapted due to the pandemic, but they include:

- Encouraging and facilitating prayer through monthly and weekly prayer meetings and regular teaching on prayer.
- The provision of four different styles of church services most Sundays, encouraging a wide range of people to be involved in wholehearted worship, including a range of activities for children and young people.
- Provision of small informal groups, notably house groups, but also more targeted groups such as Monday Mums, groups for 20-30 year olds, for older and retired folk, and discussion forums to explore Bible teaching on specific issues and its guidance and application to daily life.
- Running courses for the church and local community like parenting, marriage and marriage preparation.
- Voluntary opportunities to serve and care, through hospital visiting, welcoming visitors and providing meals.
- Provision of mid-week baby and toddler groups which are available to parents in the church and the local community.
- Provision of youth groups that meet on Sundays and during the week.
- Informal and formal youth work in Cutteslowe.
- Leading Cutteslowe Connected, a church in a local community, and facilitating the Cutteslowe Church Partnership.
- Provision of the church to outside bookings for meetings and concerts – and particularly through the provision of space for Oxford Schools Chaplaincy and Discovering Prayer.
- Opportunities for any church members to volunteer their time, talent and financial resources to support the ongoing work of the church.
- Support for different mission partners and organisations in the UK and abroad.
- Partnering with churches across Oxford and the Diocese in the gospel.

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The above strategies illustrate some of the ways in which the members of the PCC, as trustees, have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

Long-term Strategies and Yearly Objectives

The PCC understands that St Andrew's exists to see lives transformed by Jesus. This has been considered and discussed in various PCC meetings and church vision days and has been preached on repeatedly and communicated to the APCM as we have thought about our three key priorities in this context – developing godly leaders, growing churches and transforming communities.

The key long-term initiative has been to grow church in Cutteslowe within the Anglican framework of a Bishop's Mission Order. This was approved on 9th March 2020.

The PCC will work with clergy and the working groups to establish the strategies and objectives which will deliver the church's vision and mission. This process of objective setting will become part of the annual planning process of the PCC.

Grant Making Policies

Part of St Andrew's PCC commitment to be a resourcing church is evidenced in its financial commitment to individuals and organisations working throughout the world. The World Mission Working Group meets regularly to review circumstances and make recommendations to the PCC regarding the allocation of funds. The grants are normally set for each mission partner for the year ahead and the mission partner is informed.

There is also a Cutteslowe Community Fund which is used to respond to needs of people in Cutteslowe with small grants.

Use of Volunteers

Volunteers are involved in many different aspects of the work of the church.

All volunteers who are involved with children, young people and vulnerable adults are subject to DBS checks in line with St Andrew's Safeguarding Policy.

Safeguarding training is required in line with Diocesan and Church of England guidelines.

In respect of Safeguarding, the Parish Safeguarding Officer has been active in meeting with clergy, staff and ministry leads (in St Andrew's and Cutteslowe) and ensuring that the growth of a culture of safeguarding remains a priority with volunteers, staff and PCC. The PSO has a standing item on every PCC and SC agenda and makes a separate annual report to both PCC and APCM, reflecting on

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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key trends, issues of note, audit and objectives. Important to note in 2021 are the following key initiatives:

- Implementation of new parish safeguarding dashboard to monitor progress
- Review and updating key policy documents (transport, domestic abuse, recruitment of ex-offenders and room hire)
- Further refinement of training requirements with new national framework
- A stronger approach to recruitment and supervision of staff and volunteers (Safer Recruitment and People Management Guidance 2021)

Achievements and Performance

Church Attendance

	2021	2020	2019	2018
Electoral Roll at the APCM	392	387	350	468
Attendance – 16 years plus week Second Sunday in October	282 (in person)	N/A	320	385
Attendance – under 16 years week Second Sunday in October	107 (in person)	N/A	101	123

Although attendance in person at services increased through the year as restrictions were eased all services were still live streamed with an estimated online view of 233 for the Second Sunday in October.

General Review of the Year

We outlined 6 key areas of focus for the year in 2021:

Continued emphasis on the centrality of prayer

Prayer has been at the heart of the activity of the church in 2021 – with prayer meetings online and in person, prayer ministry in services and intercessory prayer interwoven through services. Prayer meetings include the monthly Prayer and Praise meeting, as well as weekly Anglican morning prayer, the “Seek First” prayer meeting and church Friday morning prayer each week. A regular rhythm of prayer for Cutteslowe has also emerged with a weekly and a monthly prayer meeting.

We have been delighted to ensure that four distinct services can take place on a Sunday through 2021 – each with their own particular style, yet coming together under a common vision, and a focus on prayer. The 9.30am service has continued to transition in terms of style and content – until September 2021 it was an all-age service every week with congregation seated around tables - highly accessible worship for all ages. From September, we were delighted that children and youth work

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could start up again during the 9.30am service and we continue to work through appropriate intergenerational worship for this new season.

House groups have continued to be a core part of our midweek prayerful worship, and a place of prayerful support and now have a regular timetable with a mix of centrally run initiatives (such as the Lent course), centrally provided programmes for home group study and locally provided programmes. Many small groups have found that they have been fundamental to providing pastoral care and engagement during the pandemic.

Embedding the vision, priorities and values into ministries across the church

The presentation at the (delayed) APCM in 2020, together with the launch of the new logo, website and brand identity was well received and gave impetus to a set of communication activities across the church to apply vision, priorities and values across all our ministries. This continues, and the vision, priorities and values are now consistently referred to in communications and will be a feature of communication going forward. A key step in embedding these priorities and values into the lifeblood of the church will be seeking to align the work of PCC working groups and priorities for specific ministries with the church strategy.

Continued emphasis on youth ministry and integration & emphasis on 20s/30s in St Andrew's – particularly with the 6pm service

The place of children, young people and young adults in the corporate life of worship in St Andrew's is crucial.

The Youth strategy (approved by PCC in 2021) focuses on growth and investment in small groups and integration of youth into the wider body of the church. This strategy is seeing the young people well connected in small groups and a growing body of young people at the 6pm service in particular (although not exclusively). Young people actively participate in the overall worship and service of the church particularly in music and helping with technology (sound desk, cameras, projection) – but particularly at the “All in” services where there are no children/youth meetings during the service, and families are encouraged to attend together.

Growth in the 20s/30s age group continues to be slow and challenging. There are two small groups that are predominantly 20s/30s or post-graduate groups, but this is a highly mobile population and we have struggled to grow community here.

The 6pm service has grown considerably as we have exited the pandemic and is helped by the large number of children and young people attending. We hope to reinstate community cohesive activities such as food together in the coming months.

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Continued investment in Cutteslowe and support of the leadership under the new Bishop's Mission Order for the Cutteslowe Church

A Bishop's Mission Order was agreed and signed for the Cutteslowe Church on 9th March 2020. Revd Tom Murray is the named leader of the Cutteslowe Church and has the support of St Michael's Summertown and St Peter's Wolvercote in developing mission and ministry in that area of Oxford.

Governance of the BMO sits with the Cutteslowe Enabling Group on which Vanda Hodgkinson, Tom Murray and Dan Heyward sit alongside colleagues from the St Peter's, St Michael's and the Summertown URC.

The freedom and permissions given by the new BMO, alongside the opportunity presented by the pandemic have allowed for significant flourishing of the ministry in Cutteslowe.

Highlights in 2021 have included:

- With "in person" church possible in 2021, the Cutteslowe Connected Church moved to meeting in the school to allow for more people in one place. Provision of groups for u-11s has been a significant step forward.
- Sacramental ministry has developed in Cutteslowe Connected Church in 2021, with baptism and thanksgiving services, but particularly with the introduction of Holy Communion at the church. Care has been taken to teach into the importance and meaning of sacraments and liturgy has been adapted to take into account context and intergenerational worship.
- Continuation of the Cutteslowe Community Larder – a partnership with SOFEA. This is a paid membership set up which not only addresses food insecurity but also increases community and addresses issues of food wastage. This presents a number of opportunities for wrap around services and support for the community such as benefits provision and debt advice.
- Continued chairing of the Cutteslowe Community Partnership – a partnership venture of key community agencies looking to establish and reinforce community relationships in the area. Fruit from this venture includes the Cutteslowe Light Trail with the Oxford North Wall and the possibility of a "Love Cutteslowe" venture in the future.
- Christmas Dinner provided for 140 people in partnership with St Edward's School provided through the Larder – with associated invitations to services.
- There are now three "Connect" groups – regular smaller group gatherings – which help discipleship, pastoral care and accountability in the church. In addition, a weekly youth group now occurs to encourage faith in teenagers.

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Establishing an Eco Advisory Group to help the church respond to key themes going into and coming out of COP26

The St Andrew's Retirement Network ran a fabulous zoom workshop in January 2021 on Creation Care. Speakers included Dave Bookless (A Rocha) and Margot and Martin Hodson (John Ray Initiative and Diocese of Oxford). Following this, an Eco Advisory Group was established by the PCC in April 2021 in order to continue the focus on Creation Care throughout the church.

That group worked with clergy and youth pastor to ensure that there was a focus on creation care as a discipleship theme in the light of COP26 – and this was central in preaching, services and prayer meetings before, during and post COP26.

The Eco Advisory Group have also reviewed the Eco Church audit and Energy Audit and given suggestions to the PCC and the Operations team to take this forward.

Building team and a common purpose across the church – within staff team and beyond

With four curates in training at St Andrew's we recognise our responsibilities in developing godly leaders, and in supporting endeavours beyond our own parish. We were sad to say farewell to James Dwyer and family in August 2021 as James completed his curacy and was appointed as incumbent of Flackwell Heath. We are tremendously grateful to James and Cheryl for their ministry at St Andrew's.

We added Kristen Ranker to complete the Operations team, as she took up the part time role of Administrator in June 2021, with a focus on Buildings and Contract Management.

We also participated in the government's "Kickstarter" programme, and as part of our desire to develop leaders, were able to employ under this scheme a communication administrator from November 2021. This scheme seeks to find placement and work for young people seeking first time employment.

In addition to this, the following should be noted:

We continue to be a church that seeks to make disciples. Men's and women's ministry groups continued to meet online and in person when possible at key moments in the year – primarily in breakfast meetings or evening events (such as advent craft evenings). There were numerous events which sought to build community in 2021 where that was possible – including picnics in the park, coffee mornings and walks, and an open vicarage garden for tea and scones weekly in the Summer.

Care of the elderly happened through the regular calls and ministry of the pastoral visiting team and by clergy.

Parenting courses, championed by Vicky Lavy who has become a Care for the Family co-ordinator, have been well received. The marriage preparation course was expertly run by Andy and Andrea West.

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For our children, Lesley Dentry, our Children and Families worker, continues to ensure that there is a varied and meaningful provision of opportunities for young people to grow in their journey of faith – through Sunday groups, midweek social events, and baby and toddler groups. Reviewing the intergenerational worship journey of the church is a key next step.

We continue to support our mission partners overseas and in the UK. In 2021, many of our mission partners were in the UK due to the pandemic, sickness or in-country conflict. We were able to continue to support our mission partners, and to accept two new partners – Judy and Tim Rous who intend on going to the DRC.

Behind the scenes, ChurchSuite continues to be developed as our key communication platform. New expense management and financial systems have much improved back office administration and reporting, and all our IT is now cloud-based.

The building continues to be actively used with the local community. Monday Mums and Baby and Toddler Groups were well attended. External users included ballet classes, Pilates classes, distance learning tuition and choirs. We continue to offer office space to Oxford Schools Chaplaincy (OSC) and Discovering Prayer.

Financial Review

Total income for the year amounted to £712,519 (2020: £745,640) and total expenditure came to £651,772 (2020: £663,301) giving a surplus of £60,747 (2020: £82,339) which continued the encouraging pattern from 2020, particularly in the light of the difficulties caused by the COVID-19 pandemic.

The main source of income is donations from church members to the unrestricted Mission and Ministry Fund which decreased to £592,235 (the 2020 figure of £610,776 included a substantial one-off donation). These are supplemented by two gift days for World Mission and the work in Cutteslowe.

Unrestricted expenditure was £574,260 (2020: £565,594). Most of our expenditure goes to supporting our own directly employed staff, including those working in Cutteslowe, our mission partners, and our contribution to the Diocese (the parish share) which indirectly provides for the Vicar and one curate. Although activities were carried out online rather than in person for a substantial part of the year, this has little impact on expenditure, which remained at a similar level to the previous year.

Grants totalling £55,961 (2020: £58,979) were made during the year, principally to mission partners.

Cash Flow

The cash flow analysis for 2021 shows an increase in the cash position during the year.

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Reserves policy

The PCC strives to ensure that sufficient reserves are held to maintain its ministry and honour its obligations to the Diocese, its staff and those it supports from its funds. Part of this obligation is to ensure that the buildings are maintained in good condition so that they can provide for this and future generations of members.

The target range is between £75,000 and £125,000 which represents approximately 1.5 to 2.5 months of Mission and Ministry Fund expenditure.

At the end of 2020 the balance in the unrestricted Mission and Ministry Fund was £286,037. By the end of 2021 this figure had increased to £333,201. Taking off the fixed assets, this represents a freely available reserve of £207,437, compared with the equivalent figure of £154,127 at the end of 2020.

The PCC has set a budget for 2021 assuming a deficit for the year of around £60,000. Allowing for the possibility of continuing impacts from the COVID-19 pandemic, the budget includes only a small increase in giving, and a number of expenditure items can, if necessary, be deferred (though not indefinitely).

Investment policy

The PCC has the power to invest unused funds and to generate income from investments. To achieve this, they have opted to keep funds liquid during the year and generate cash returns whilst doing so.

Risk Analysis

As part of its responsibilities the PCC maintains an overview of the various activities of the church to ensure that the best current practice is followed. Policies are in place for particular areas of the work of the church.

Plans for the Future

Looking ahead, specific goals for 2022 include:

- Continued emphasis on the centrality of prayer and worship;
- Support and rebuild staff team and give confidence to returning congregations, providing opportunities to build community and celebrate – invest in small groups;
- Embedding the vision, priorities and values into ministries across the church – specifically through development of a community café, developing a ministry trainee scheme, and engaging with community needs as they arise
- Continued investment in Cutteslowe to see the Cutteslowe Connected Church flourish, and incorporation of strategy for new estates emerging;

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- Clarity of strategy on intergenerational church developing youth and children's ministry in the church and our "all age" times together
- Continued emphasis on Creation care in all our decision making

This Annual Report was approved by the members of the PCC at their meeting on the 11th April 2022 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Andrew Down (Treasurer) Date

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford**

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford (the 'charity') for the year ended 31st December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2021, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

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**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford (continued)**

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt about the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2021

**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford (continued)**

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 3 and 4, the trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management, those charged with governance around actual and potential litigation and claims;
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing internal audit reports;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

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**Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical
Parish of St Andrew's, Oxford (continued)**

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wenn Townsend, Statutory Auditor
30 St Giles
Oxford
OX1 3LE

.....2022

Wenn Townsend is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
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Statement of Financial Activities

			2021	2021	2021	2020	2020	2020
		Note	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
			£	£	£	£	£	£
Income								
	Donations and legacies	4	592,235	87,028	679,263	610,776	92,224	703,000
	Charitable activities	5	16,578	165	16,743	23,835	191	24,026
	Investments	6	196	0	196	107	0	107
	Other	7	11,971	4,346	16,317	13,971	4,536	18,507
Total Income			620,980	91,539	712,519	648,689	96,951	745,640
Expenditure								
	Church Ministry	9	539,535	56,276	595,811	535,607	68,715	604,322
	Outside Giving	10	34,725	21,236	55,961	29,987	28,992	58,979
Total Expenditure			574,260	77,512	651,772	565,594	97,707	663,301
Net incoming/(outgoing) resources before transfers			46,720	14,027	60,747	83,095	-756	82,339
Gross Transfers between funds		16,17	9,756	-9,756	0	3,501	-3,501	0
Net movements of funds			56,476	4,271	60,747	86,596	-4,257	82,339
Balances brought forward at 1 January			555,643	59,984	615,627	469,047	64,241	533,288
Balances carried forward at 31 December			612,119	64,255	676,374	555,643	59,984	615,627

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
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Balance Sheet

		Note	2021 £	2020 £
Tangible Fixed Assets				
	Property		449,321	449,321
	Other fixed assets		117,750	125,965
		11	567,071	575,286
Current Assets				
	Debtors	12	69,369	65,647
	Cash at bank and in hand		230,318	178,777
			299,687	244,424
Creditors: amounts falling due within one year				
	Creditors and accruals	13	-19,981	-24,368
	Bank borrowing repayable within one year	14	-8,580	-8,580
			-28,561	-32,948
Net Current Assets			271,126	211,476
Total Assets less Current Liabilities			838,197	786,762
Creditors: amounts falling due after more than one year				
	Bank borrowing repayable after more than one year	14	-161,823	-171,135
Total Net Assets		15	676,374	615,627
Unrestricted Income Funds				
	Mission & Ministry Fund		333,201	286,037
	Capital Asset Fund		278,918	269,606
		16	612,119	555,643
Restricted Income Funds		17	64,255	59,984
Total Accumulated Funds			676,374	615,627

These accounts were approved by the members of the PCC at their meeting on the 11th April 2022 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Andrew Down (Treasurer) Date

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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Statement of Cash Flow

			2021	2020
			£	£
Cash flows from operating activities:		Note		
	Net cash provided by operating activities		78,447	69,111
Cash flows from investing activities:				
	Dividends, interest and rents from investments	6	196	107
	Purchase of property, plant and equipment	11	-17,790	-67,383
	Net cash used in operating activities		-17,594	-67,276
Cash flows from financing activities:				
	Repayment of borrowing	14	-9,312	-8,911
	Net cash used in financing activities		-9,312	-8,911
Change in cash and cash equivalents in the year			51,541	-7,076
	Cash and cash equivalents at the beginning of the year		178,777	185,853
	Cash and cash equivalents at the end of the year		230,318	178,777

Reconciliation of net income to net cash flow from operating activities

		2021	2020
		£	£
Net income for the year as per the Statement of Financial Activities	Note	60,747	82,339
Adjustments for:			
	Depreciation charges	11	26,005
	Dividends, interest and rents from investments	6	-196
	Decrease (+) / Increase (-) in debtors	12	-3,722
	Increase (+) / Decrease (-) in creditors	13	-4,387
Net cash provided by operating activities		78,447	69,111

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st
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Notes on the financial statements

1. Explanatory notes to the financial statements

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are presented in a format compatible with the Church Accounting Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

2. Accounting policies

a) Income

All the income is recognised once the charity has entitlement to the income, and it is probable that the income will be received and the amount of income receivable can be measured reliably.

Voluntary Income:

- **Collections** are recognised when received by and on behalf of the PCC.
- **Planned giving** is recognised when received, except for gifts in advance of the period for which they are pledged, which are included in deferred income. Where a donor specifies that a gift is to be spent over a future period beyond the end of the financial period covered by the SOFA then the gift is shown as a liability in the balance sheet at the year end and will be recognised as income in future financial periods in accordance with the donor's wishes.
- **Income tax recoverable** on gift aid donations is recognised when the donation is received.
- **Legacies:** entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

b) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- **Grants and donations** are accounted for when paid, or when awarded if that creates a binding obligation for the PCC.
- **The Diocesan Parish Share** is accounted for when due for payment.
- **Irrecoverable VAT** is charged against the expenditure heading for which it was incurred.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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c) Fund accounting

- **General Funds (unrestricted)** are referred to by the PCC, and therefore in these financial statements, as the 'Mission and Ministry Fund'. This represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC as set out in the Church's Vision Statement.
- **Designated Funds** are that part of the unrestricted funds earmarked by the PCC for a particular purpose.
- **Restricted Funds** represent those funds to be used for specific purposes as requested by the donor.

The PCC does not usually invest for each fund separately and interest is attributed to the Mission and Ministry Fund.

d) Fixed assets and depreciation

Fixed Assets are stated at cost less accumulated depreciation and accelerated write offs.

Consecrated and benefice property is excluded from the accounts by section 10(2) of the Charities Act 2011.

In line with this policy all costs associated with the construction of the permanent annexe along the south side of the church, referred to as the Jubilee Project, were written off as incurred.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which will require a faculty for disposal since the PCC considers this to be inalienable property, are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case, the item is not capitalised, but all items are included in the church's inventory.

Tangible fixed assets costing over £1,000, with a useful life of over one year, are capitalised and depreciated on a straight-line basis over the length of their expected useful life as follows.

Property Fittings	5-15 years life	7-20% annual depreciation rate
Furniture and Av equipment	3-10 years life	10-33% depreciation rate

The value of the house purchased during 2011 and occupied by the Associate Vicar is accounted for at purchase value plus the cost of capital improvements. The house is not being depreciated on the basis that annual expenditure on repairs and upkeep maintains the property to a high standard, and as such, its useful life is extended into the foreseeable future and any depreciation would be immaterial.

e) Other cash accounts under church control

Certain church groups are responsible for their own petty cash accounts which are partly funded by the church and the balances on these accounts at the year-end have been included in incoming resources from church activities. Both the income and expenditure for the office petty cash account have been recorded in these accounts and the cash in hand balance carried forward.

f) Current assets

Amounts owing to the PCC at the year-end date in respect of fees, gift aid recoverable or other income are shown as debtors less provision for amounts that may prove uncollectible.

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g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

h) Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

i) Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC

j) Pensions

Contributions to the St Andrew's Church defined contribution scheme are included in the accounts where payable.

k) Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

3. Related Party Transactions

Grant payments

From time to time the PCC authorises grant payments from the Mission and Ministry Fund and from restricted funds to individuals and organisations who have connections to Trustees of the charity serving on the PCC. The details of such payments during the year are as follows

			2021	2020
			£	£
Grant Recipient	Trustee	Relationship		
Innovista International - Jason Lane	Rachel Lane	Wife of Jason Lane	6,500	6,480
Jason Lane	Rachel Lane	Wife of Jason Lane	50	50
Oxford Pastorate (OP)	Mark Smith	Husband of Jane Smith, OP employee (to April 2020)		
	Sarah Wilcock	Wife of Colin Wilcock, OP Finance Manager (to Sept 2020)	750	750
Oxford Schools Chaplaincy (OSC)	Andrew Down	Husband of Frances Down, OSC trustee		
	Dan Heyward	OSC trustee	750	750
Church Mission Society (CMS)	Rachel Lane	Daughter of Charles Clayton, CMS trustee	10,500	11,530

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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Donations

The aggregate value of donations made to the church by Trustees who served as PCC members during the year was £46,731 to the Mission and Ministry fund (2020: £65,226), and £8,036 to restricted funds (2020: £4,612). This does not include tax reclaimed under the Gift Aid scheme on these donations.

4. Donations and legacies

	2021	2021	2021	2020	2020	2020
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Planned - supported by Gift Aid	293,913	17,100	311,013	287,722	19,430	307,152
Planned - other	146,136	9,340	155,476	143,814	11,635	155,449
Freewill collections	20	0	20	2,963	15	2,978
One-off donations - supported by Gift Aid	2,789	17,333	20,122	41,555	25,856	67,411
One-off donations - other	44,726	29,462	74,188	52,403	22,422	74,825
Grants received	1,000	5,000	6,000	0	0	0
Gift Aid	73,651	8,793	82,444	82,182	12,866	95,048
Legacies	30,000	0	30,000	137	0	137
Total Donations and Legacies	592,235	87,028	679,263	610,776	92,224	703,000
Special Collections included in figures above						
World Mission Week	0	12,253	12,253	0	18,800	18,800
Harvest	0	31,218	31,218	0	20,571	20,571
	0	43,471	43,471	0	39,371	39,371

5. Income from Charitable Activities

Income from church ministry activities is generated when a contribution is made by participants towards the costs of the activity e.g. lunch club.

	2021	2021	2021	2020	2020	2020
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Church ministry activities	16,578	165	16,743	23,835	191	24,026
Total Income from Charitable Activities	16,578	165	16,743	23,835	191	24,026

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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6. Income from Investments

	2021	2021	2021	2020	2020	2020
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Bank Interest	196	0	196	107	0	107
Total Income from Investments	196	0	196	107	0	107

7. Other Income

	2021	2021	2021	2020	2020	2020
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Hire of church	4,255	0	4,255	4,272	0	4,272
Feed in tariff	1,197	0	1,197	1,523	0	1,523
Income under Job Retention Scheme & Kickstart	5,963	0	5,963	8,136	4,244	12,380
Other	556	4,346	4,902	40	292	332
Total other Income	11,971	4,346	16,317	13,971	4,536	18,507

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8. Staff Costs & Trustee Remuneration

	2021	2020
	£	£
Wages & salaries	247,554	246,017
Social security costs	15,331	16,309
Pension costs	39,546	38,448
Total staff costs	302,431	300,774

Equivalent full time staff	9.7	7.0
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A stakeholder pension scheme is in operation and, where appropriate, St Andrew's PCC contributes 10% of gross salary for each employee. Outstanding contributions owing to the pension scheme at 31st December 2021 were £1,344.46 (2020 - £1,128).

The church considers its key management personnel to comprise the Standing Committee plus the Operations Support Manager.

The Standing Committee is made up of:

- The Vicar and Associate Vicar
- The churchwardens, PCC secretary, treasurer, lay chair of the PCC and one or two other members of the PCC. These are all Trustees. No remuneration was paid to any lay members of the PCC during the current or preceding year, including those on the Standing Committee.

The clergy are paid according to the stipend scale set by the Church of England. The Vicar is paid by the Diocese of Oxford. The Associate Vicar and the Operations Support Manager are employed by the PCC and paid by the Church.

The total key management personnel remuneration for the year was £86,741 including housing and pension costs (2020: £86,065). No employee received £60,000 or more during the current or preceding year. No expenses were reimbursed to any members of the PCC in respect of their role as Trustees during the current or preceding year.

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9. Expenditure - Church Ministry	2021	2021	2021	2020	2020	2020
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Staff – direct ministry	141,733	45,485	187,218	132,274	58,545	190,819
Staff – support	115,213	0	115,213	109,955	0	109,955
Training	2,437	39	2,476	2,385	0	2,385
Staff housing costs	36,706	0	36,706	43,394	0	43,394
Misc. staff costs including travel & subsistence	5,343	522	5,865	4,194	292	4,486
Sub-total staff costs	301,432	46,046	347,478	292,202	58,837	351,039
Diocesan parish share	114,734	0	114,734	114,734	0	114,734
Audio Visual systems depreciation & maintenance	12,322	1,826	14,148	8,176	7,305	15,481
Church Activities	22,748	7,898	30,646	32,566	1,847	34,413
Sub - total other ministry	149,804	9,724	159,528	155,476	9,152	164,628
Insurance, light, heat, water	17,422	0	17,422	18,486	0	18,486
Major repairs	2,668	0	2,668	8,500	0	8,500
Minor repairs & cleaning	7,995	0	7,995	6,933	0	6,933
Minor equipment	14,740	0	14,740	11,077	0	11,077
Sub-total Property costs	42,825	0	42,825	44,996	0	44,996
Telephone, postage, stationery, photocopying	6,995	0	6,995	7,545	0	7,545
Fixtures & fittings depreciation & maintenance	11,046	243	11,289	9,950	244	10,194
IT equipment depreciation & maintenance	19,697	0	19,697	15,402	0	15,402
Bookkeeping fees & system	1,800	0	1,800	4,098	0	4,098
Fees, subs & legal	2,336	263	2,599	2,518	482	3,000
Sub-total Other Overheads	41,874	506	42,380	39,513	726	40,239
Audit costs	3,600	0	3,600	3,420	0	3,420
PCC costs	0	0	0	0	0	0
Sub-total Governance	3,600	0	3,600	3,420	0	3,420
Total expenditure Church Ministry	539,535	56,276	595,811	535,607	68,715	604,322

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10. Expenditure - Outside Giving

	2021	2020
	£	£
Grants from Mission and Ministry Fund		
European Christian Mission - Chris & Sarah Downing	0	5,320
CMS - Tim Curtis	8,000	7,840
Innovista International - Jason Lane	6,500	6,480
Pioneers UK - Lindsey Capper	4,500	4,360
SIM International - Jill Ireland	5,500	5,600
Serving in Mission - Sarah Dorman	5,000	5,000
Dayspring - Margaret & Jonathan Lamb	0	2,280
CMS - Berdine van den Toren	2,500	3,690
Wycliffe Bible Translators - Nim & Tim Kempton	3,000	3,500
OCMS student - Elisama Daniel	5,000	0
Friends International	750	750
Love Sierra Leone	750	750
Oxford Pastorate	750	750
Oxford Schools Chaplaincy	3,750	750
NOOC	500	500
Amounts included above in total grants to mission partners which were funded from restricted giving	-12,225	-19,512
Small grants to individuals	450	1,929
Sub-total Grants from the Mission and Ministry Fund	34,725	29,987

Grants from Restricted Funds		
Various Mission Partners partly funded through restricted giving	12,225	19,512
Homeless charities - Christmas collections*	3,644	4,480
Elisama Daniel OCMS student	0	5,000
Small grant to organisations	3,323	0
Small grants to individuals	2,044	0
Sub -total Grants from Restricted Funds	21,236	28,992

Total Expenditure - Outside Giving	55,961	58,979
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The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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11. Fixed Assets

	Freehold Property	Property Fittings incl Solar Panels	Jubilee Project Furniture & AV equipment	Computer & Sound Equipment	Total
Cost	£	£	£	£	£
At 1 January 2021	449,321	106,387	42,935	79,309	677,952
Additions	0	12,052	0	5,738	17,790
Disposals	0	-788	0	-5,579	-6,367
At 31 December 2021	449,321	117,651	42,935	79,468	689,375

Depreciation					
At 1 January 2021	0	17,746	40,299	44,621	102,666
Charge for the year	0	11,046	2,069	12,890	26,005
Disposals	0	-788	0	-5,579	-6,367
At 31 December 2021	0	28,004	42,368	51,932	122,304

Net Book Value					
At 31 December 2021	449,321	89,647	567	27,536	567,071

At 31 December 2020	449,321	88,641	2,636	34,688	575,286
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The freehold property above is a house purchased for the Associate Vicar in 2011. The cost represents the purchase price of the property (£360,000) plus the cost of improvements, including an extension (£89,321). The PCC are of the opinion that the present value of the house is not less than £449,321.

There were a number of new laptops and a desktop purchased in 2021 which account for the additions to the computer and sound equipment. A new dishwasher, access system and external noticeboards were additions to the property fittings including solar panels.

12. Debtors

	2021	2020
	£	£
Tax recoverable (Gift Aid)	45,384	59,725
Prepayments and accrued income	19,650	3,754
Other debtors	4,335	2168
Total debtors	69,369	65,647

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13. Creditors & Accruals

	2021	2020
	£	£
Accruals	7,867	11,993
Deferred revenue	1,230	2,412
Creditors for other goods & services	10,884	9,963
Total creditors < one year	19,981	24,368

14. Bank Borrowing

	Handelsbanken		2021	2020
	Loan 1	Loan 2	Total	Total
	£	£	£	£
Balance outstanding at 31 December			170,403	179,715
Repayable within one year			8,580	8,580
Repayable after more > one year	0	0	161,823	171,135

The two loans above, totalling £170,403 at the year-end, were entered into by the PCC in order to fund the purchase of the Associate Vicar's house. These were used to supplement the designated "Capital Asset Fund" set aside for this purpose by the PCC from general funds.

Both loans are repayable over a period of 25 years commencing in 2011 and are secured on the Associate Vicar's house. Interest is payable at 2.0% above Handelsbanken base rate (at 31 December 2021 the base rate was 1.0% and interest was payable at 3.0%).

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15. Analysis of Net Assets by Fund

	Unrestricted Funds		Restricted Funds		Total
	Capital Asset	Mission & Ministry	Jubilee Project	Other restricted	
	£	£	£	£	£
Tangible Fixed Assets	278,918	287,586	567	0	567,071
Current Assets	0	235,999	0	63,688	299,687
Current Liabilities	0	-28,561	0	0	-28,561
Long Term Liabilities	0	-161,823	0	0	-161,823
At 31 December 2021	278,918	333,201	567	63,688	676,374
Tangible Fixed Assets	269,606	303,044	2,636	0	575,286
Current Assets	0	187,075	0	57,348	244,423
Current Liabilities	0	-32,948	0	0	-32,948
Long Term Liabilities	0	-171,135	0	0	-171,135
At 31 December 2020	269,606	286,036	2,636	57,348	615,626

16. Unrestricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus for year	Transfers from/ (to) funds	Balances carried forward
	£	£	£	£	£	£
Mission & Ministry Fund	286,037	620,980	574,260	46,720	444	333,201
Capital Asset Fund	269,606	0	0	0	9,312	278,918
Totals 2021	555,643	620,980	574,260	46,720	9,756	612,119
Mission & Ministry Fund	271,726	648,689	565,594	83,095	-68,784	286,037
Capital Asset Fund	197,321	0	0	0	72,285	269,606
Totals 2020	469,047	648,689	565,594	83,095	3,501	555,643

The Capital Asset Fund represents the monies invested in the Associate Vicar's house, made up of the initial investment in 2011 and the subsequent loan repayments.

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17. Restricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus/ (deficit) for year	Transfers from/(to) unrestricted	Balances carried forward
	£	£	£	£	£	£
Jubilee Project	12,458	8,250	2,153	6,097	-9,756	8,799
Cotteslowe (incl Harvest)	17,143	57,670	48,798	8,872	0	26,015
Cotteslowe Community Fund	7,574	7,164	6,860	304	0	7,878
World Mission	10,722	12,254	12,253	1	40	10,763
Mission Partners (personal)	290	0	250	-250	-40	0
Science & Faith	1,643	0	0	0	0	1,643
Christmas Collections	2,422	3,590	3,685	-95	0	2,327
COVID-19 Fund	4,381	400	400	0	0	4,381
Other specified gifts	3,351	2,211	3,113	-902	0	2,449
Totals 2021	59,984	91,539	77,512	14,027	-9,756	64,255
Totals 2020	64,241	96,951	97,707	-756	-3,501	59,984

The Jubilee Project refers to the construction of a new permanent building south of the Church and the reconfiguration and improvement of the existing "wrap-around" extension. The building project completed on 25 March 2015 and all costs relating to the construction of the building have been written off as incurred against the restricted Jubilee Project Fund. All costs of the original building project have been met and the remaining funds will be spent over time on maintaining, furnishing and equipping the Jubilee building. During 2021 restricted Jubilee Project funds were used to purchase a dishwasher and external noticeboards worth £9,756. The value of these items funded from the restricted funds was transferred on purchase to the unrestricted Mission and Ministry Fund.

The Cotteslowe Fund represents collections made during Harvest as well as other regular giving specifically for the work supported by the Church in Cotteslowe. The work in Cotteslowe is also supplemented by funds made available from the Mission and Ministry Fund.

The Cotteslowe Community Fund represents donations made for work in the Cotteslowe Community including the Cotteslowe Larder.

World Mission represents collections made during World Mission Week and other gifts restricted to mission. It is used to support mission partners and other specific projects.

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Other restricted funds represent donations made to the Church to support specific projects or activities. The year-end balance includes Christmas 2021 donations for projects working with asylum seekers and the homeless.

18. Cutteslowe

	Cutteslowe Restricted	Harvest & One-off Restricted	Mission & Ministry Grant	Total
	£	£	£	£
Donations	21,455	29,096	14,173	64,724
Gift Aid	2,697	2,122	0	4,819
Charitable Activities	0	0	0	0
Other Income	2,300	0	0	2,300
Total - Income	26,452	31,218	14,173	71,843
Staff	23,764	22,282	26	46,072
Staff Housing	0	0	12,685	12,685
Charitable Activities	2,688	0	1,462	4,150
Bank Charges	0	64	0	64
Total - Expenditure	26,452	22,346	14,173	62,971

Balance of 2020 Harvest Collection at 31st December 2020	0	17,143	0	
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Balance of 2021 Harvest Collection at 31st December 2021	0	26,015	0	
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Accounts

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Annual Report and Financial Statements of the Parochial Church Council for the year ended
31st December 2020

This report is prepared in accordance with Church Accounting Regulations 2006 and the requirements of the Charities Act 2011 and covers the activities of St Andrew's Parochial Church Council during the year ending 31st December 2020. In line with the provisions of the Charities Act the Parochial Parish Council is now registered as a charity (Charity Registration 1129280).

Administration Details

Incumbent	The Reverend Dan Heyward The Vicarage 46 Charlbury Road, Oxford OX2 6UX
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Bankers	Barclays Bank plc 211 – 213 Banbury Road Oxford OX2 7HH
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Auditors	Wenn Townsend 30 St Giles Oxford OX1 3LE
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Solicitors	Winckworth Sherwood 16 Beaumont Street Oxford OX1 2LZ
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Membership of the PCC/Trustees

Incumbent	The Reverend Dan Heyward
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Associate Vicar	The Reverend Paul White
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Curates	The Reverend James Dwyer The Reverend Tom Murray The Reverend Judy Harvey (from October 2020, SSM) The Reverend Tom Howell (SSM) The Reverend Dr Elizabeth Pitkethly (SSM)
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Churchwardens	Miss Claire Lewis Dr Philip Allan (until July 2020) Mr Tim Cooper (from July 2020)
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The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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Deanery Synod Representatives Mr Andrew Down (until October 2020)

Mrs Sally Styles (until October 2020)

Mr Stephen Pereira

Dr Rustam Rea (until August 2020)

Ms Anna Bishop

Mrs Harriet Bayly

Mr Ian Barnetson

Elected Members

Mr John Ashmore

Mr Mathias Butler

Mrs Fiona Crisp

Mr Michael Crofton Briggs

Mr Conrad Dirckx

Mrs Rebecca Ekins (from October 2020)

Ms Kate Faccini (from October 2020)

Mrs Sarah Gooding (from October 2020)

Miss Vanda King

Mrs Rachel Lane

Dr Vicky Lavy (until October 2020)

Mr Charles Olver (from October 2020)

Mr Darrel Ross

Dr Mark Smith

Mrs Sarah Wilcock

Structure, Governance and Management

St Andrew's Church is a single Church of England benefice in the Oxford Deanery of the Diocese of Oxford, and its PCC has the responsibility of co-operating with the Vicar in promoting in the parish the whole mission of the church: pastoral, evangelistic, social, and ecumenical.

The PCC comprises:

- . All ordained ministers beneficed or licensed to the parish.
- . Any deaconesses or lay workers licensed to the parish.
- . The Churchwardens, being actual communicants, whose names are on the electoral roll.
- . Readers as determined by the APCM (Annual Parochial Church Meeting).
- . Lay members of general, diocesan and deanery synods whose names are on the electoral roll.
- . Elected lay representatives
- . Co-opted members (at the PCC's discretion) not exceeding one fifth of the elected lay representatives.

The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

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The PCC operates through a number of different Working Groups which meet on a regular basis through the year and report monthly to the PCC.

The Standing Committee is empowered to act on the PCC's behalf between meetings, planning PCC business, overseeing human resource issues and overseeing capital expenditure.

There are 5 working groups made up of PCC members and members of the church congregation to oversee the implementation of the strategy for the PCC.

These are:

- Children and Families
- Young People
- Whole Life Discipleship
- World Mission Group
- Standing Committee

In addition, a Pastoral Care Committee was set up with the Associate Vicar as chair. This reports periodically to PCC.

The Cutteslowe ministry continues to be governed by a PCC project specific group (Cutteslowe Working Group).

The Chair of each of these working and project groups is a member of the PCC and the other members may also be from the PCC or from the church body who have skills and/or a special interest in the work of the group.

The day-to-day operations of the church's life are delegated to a staff team employed by the Council under the direction of The Revd Dan Heyward who holds the office of Vicar.

Appointment of lay representatives of the PCC

The elected lay representatives hold office for a three-year term, with one third of them retiring at the APCM each year. Churchwardens are elected annually. The APCM of St Andrew's has limited to six the number of years during which a lay representative may continuously hold office. A person qualified to be elected as a lay representative must be on the electoral roll of St Andrew's Church, be an actual communicant, be aged at least sixteen and have convinced the APCM of his/her willingness to serve.

Introduction & Training of PCC members

On appointment, PCC members receive a document which outlines their legal responsibilities as trustees. Trustee members receive annually the Standing Orders, covering PCC and Working Group business, and major policy documents, such as the church's Safeguarding Policy. All PCC members are made aware of the issues facing council at its monthly business meeting and through the

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Telephone 01865 311212
Parish.office@standrewsoxford.org

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circulation of documents, discussion forums and the work of working & project groups. General information about the day-to-day ministry of the church is obtained through the Vicar's weekly email and regular fellowship with other church members. All PCC members are encouraged to get to know and support the employees of the church.

Responsibilities of the Parochial Church Council (PCC)

The PCC is responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, which applies to the Parochial Church Council, requires the PCC to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and of the incoming resources and application of resources of the PCC for that period. In preparing these financial statements the PCC is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the church will continue to operate.

The PCC is responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008, the Church Accounting Regulations 2006. It is also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The PCC is responsible for the maintenance and integrity of the Council and financial information included on the PCC's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Key Management Personnel

The church considers its key management personnel comprises of the Standing Committee plus the Operations Support Manager.

The Standing Committee is made up of:

- The Vicar
- The Churchwardens, Treasurer, PCC Secretary, Lay Chair of the PCC and one/two other trustees from the PCC. They are all trustees.
- The Associate Vicar

The Associate Vicar and the Operations Support Manager are employed by the PCC.

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The clergy are paid according to the stipend scale set by the Church of England.

A rolling programme of salary benchmarking for all non-clergy staff posts is in place. Every 5-6 years each post is compared to similar posts in the public, private and charity sector. All staff posts were reviewed in 2016.

Risk Management

The general finances of the church have received close attention and the overall position has been reported regularly to the church, enabling church members to remain well informed. The finances are discussed every other month by the PCC which has taken its responsibilities seriously.

COVID-19 has brought short-term disruption, but most staff have been able to work from home and church meetings have been held online. Risks are being assessed and managed as conditions change. Financial projections are reviewed and adjusted regularly and there is not expected to be a material impact in the medium-term.

Objectives and Activities for the Public Benefit

Aims of the Church

St Andrew's is an evangelical church family in North Oxford which draws a wide range of people from a wide range of places. Our desire is to glorify God by gathering people of all ages into His family, growing up in our faith and going out into Oxford and beyond to make a difference for Christ. To this end we are a seven-day-a-week church running a vibrant programme of events and ministries designed to help people of every age and stage in their Christian life grow in their relationship with God and each other.

Our vision is "To see lives transformed by Jesus" and we have three priority areas to help us shape our activity to achieve the vision.

- 1) **Transforming communities:** There are two key strands to this work. One is to encourage and promote Christian wisdom through discipleship, and courses that enable the church to connect with society in areas where there is a hunger for help. These include courses such as parenting courses, social media and internet awareness courses, marriage and marriage preparation courses, and consideration of how to deal with issues of ageing such as dementia and continued spiritual growth in the older years.

The second strand, encompasses the work we do within certain communities to see transformation on the ground. Church planned and organised activities primarily relate to North Oxford and Cutteslowe where we invest time and attention to encourage change within those communities. For North Oxford, we note the amount of loneliness – exacerbated in COVID lockdown, the quest to succeed academically and materially, and the consumer culture. For Cutteslowe, the challenges we note are particularly around

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disaffected young people, economic hardship, and relationship challenges. Questions of identity, and mental wellbeing span both communities. Church members are also involved in giving their time and energies to transforming their local communities in their neighbourhood and schools, workplaces, and through being part of charitable projects such as: Street Pastors; Oxford Winter Night Shelter; the Gatehouse; the Porch; Asylum Welcome; Oxford Pastorate, Oxford Schools Chaplaincy to name but a few. The church also supports, through its mission partners and through other mission agencies, transformation of lives and communities in other parts of the world.

Ultimately, we believe that true transformation comes through a knowledge and faith in Christ and so transforming communities includes our work of evangelism – which in 2020 was most notable in running two Alpha courses.

- 2) **Developing godly leaders:** our work in this area is less developed, although we have a history of being the place of worship, discipleship, and in some cases, training, for many godly leaders in both the secular and spiritual spheres. We are keen to ensure that our emphasis is on all the people of God whilst recognising that many in our number are appointed to positions of leadership, have a gift of leadership or are potential future leaders. Many of our mission partners invest particularly in training leaders, and St Andrew's is a place of training for those exploring ordained ministry. In 2020, we have welcomed 7 ordinands undertaking placements from local theological college, and we are training and benefitting from the ministry of 4 curates.
- 3) **Growing churches:** We understand that St Andrew's is a gathered community, and where possible, we would like to be able to support and resource other churches in the areas in which we live. Many people contribute to their local church alongside their commitment to St Andrew's. We are committed to seeing St Andrew's grow in depth as a church, and we would like to see our number grow as well.

We see ourselves as a church that grows other churches. That is through the deployment of godly leaders, but also through new initiatives to grow churches in existing and potentially new areas. Within Cutteslowe, 2020 saw the agreement of a Bishop's Mission Order for the Cutteslowe area, and formal recognition of the Cutteslowe Church. Tom Murray, curate at St Andrew's, has been appointed as Leader of the Cutteslowe Church for the BMO, and it has been encouraging to see how community partnership and church growth have gone hand in hand in this area, even with the difficulties of COVID-19.

The values of St Andrew's are meant to mark out what we celebrate and value in St Andrew's rather than provide a prescriptive list of what any church does. We aspire to grow in these values as we grow in the fruits of the Spirit.

- a. **Audacious Generosity** – We are generous with one another and with the communities in which we live and serve. To see lives transformed by Jesus will mean that we see lives of audacious generosity in the church.

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- b. Courageous Vulnerability - We are undefended, honest and vulnerable before God and before one another in order that we might help one another on the journey of faith, and so that the work of God's grace in our lives might be clearly shown. We expect to help others on their journey with God by seeing how He has helped us.
- c. Determined Service - We are called to serve, and we do so to one another without respect for status. We recognise that persistence in service is the call of Christ on His people – we are here to serve until Christ comes again, or calls us home – and we are just one part of a long legacy of God's people in this place.

The activities employed to address our vision have been curtailed and often adapted in this strange year of the pandemic, but they include:

- Encouraging and facilitating prayer through monthly and weekly prayer meetings, regular teaching on prayer, two dedicated weeks of prayer for the church (including participation in "Thy Kingdom Come" – a global wave of prayer in the week prior to Pentecost – and driving and participating in a cross Oxford prayer initiative called "The Upper Room".
- The provision of four different styles of church services most Sundays when corporate worship was permitted, encouraging a wide range of people to be involved in wholehearted worship, including a range of activities for children and young people.
- Provision of small informal groups, notably house groups, but also more targeted groups such as Monday Mums, groups for 20-30 year olds, for older and retired folk, and discussion forums to explore Bible teaching on specific issues and its guidance and application to daily life.
- Running courses for the church and local community like parenting, marriage and marriage preparation.
- Voluntary opportunities to serve and care, through hospital visiting, welcoming visitors and providing meals.
- Provision of mid-week baby and toddler groups which are available to parents in the church and the local community.
- Provision of youth groups that meet on Sundays and during the week.
- Informal and formal youth work on the Cutteslowe Estate including mentoring and different clubs and groups with and without faith content.
- Leading Cutteslowe Connected – a worshipping community on the estate operating in cooperation with the Cutteslowe Church Partnership.
- Provision of the church to outside bookings for meetings and concerts – and particularly through the provision of space for Oxford Schools Chaplaincy, Discovering Prayer and the Trauma Recovery Centre.
- Opportunities for any church members to volunteer their time, talent and financial resources to support the ongoing work of the church.
- Support for different mission partners and organisations in the UK and abroad.
- Partnering with churches across Oxford and the Diocese in the gospel

The above strategies illustrate some of the ways in which the members of the PCC, as trustees, have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

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Long-term Strategies and Yearly Objectives

The PCC understands that St Andrew's exists to see lives transformed by Jesus. This has been considered and discussed in various PCC meetings and church vision days and has been preached on repeatedly and communicated to the APCM as we have thought about our three key priorities in this context – developing godly leaders, growing churches and transforming communities. These have been reinforced with the development of a new website and a new logo launched in September 2020, and a set of new visually attractive posters in the church building at the same time.

The key long-term initiative has been to grow church in Cutteslowe within the Anglican framework of a Bishop's Mission Order. This was approved on 9th March 2020.

The PCC will work with clergy and the working groups to establish the strategies and objectives which will deliver the church's vision and mission. This process of objective setting will become part of the annual planning process of the PCC.

Grant Making Policies

Part of St Andrew's PCC commitment to be a resourcing church is evidenced in its financial commitment to individuals and organisations working throughout the world. The World Mission Working Group meets regularly to review circumstances and make recommendations to the PCC regarding the allocation of funds. The grants are normally set for each mission partner for the year ahead and the mission partner is informed. Part of the vision for the building project was that St Andrew's could become more of a resource centre for other Christian organisations.

Use of Volunteers

Volunteers are involved in many different aspects of the work of the church.

All volunteers who are involved with children, young people and vulnerable adults are subject to DBS checks in line with St Andrew's Safeguarding Policy. Safeguarding training is expected of any church officer, staff or volunteer that works with children, young people and vulnerable adults in line with Diocesan and Church of England guidelines.

In respect of Safeguarding, the Parish Safeguarding Officer has been active in meeting with clergy, staff and ministry leads and ensuring that the growth of a culture of safeguarding remains a priority with volunteers, staff and PCC. He makes a separate report to both PCC and APCM, reflecting on key trends, issues of note and audit and objectives. Important to note in 2020 are three key initiatives:

- Past Cases Review of the Church of England
- Review and comment on a number of significant national cases that could pertain to safeguarding at St Andrew's, including one on Spiritual abuse.
- Continuing desire to see all volunteers appropriately trained at all required levels – this has been somewhat confused in 2020 by the changing requirements for training from national church.

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Achievements and Performance

Church Attendance

	2020	2019	2018	2017	2016	2015	2014
Electoral Roll at the APCM	387	350	468	446	488	454	436
Attendance – 16 years plus week Second Sunday in October	N/A	320	385	368	373	400 (estimated)	397
Attendance – under 16 years week Second Sunday in October	N/A	101	123	104	125	84	81

Due to restriction on capacity, social distancing and the use of live streaming as a result of the Coronavirus pandemic we did not undertake a count in October.

However, our estimated numbers for second Sunday in October are:

	Second Sunday in October 2020
Attendance – in person	32 (over 16s), 48 (under 16s)
Approximate attendance – through livestreaming	400 (263 views of 9.30 service, 191 views of 11.15 service)

General Review of the Year

We outlined 5 key areas of focus for the year in 2020:

Continued emphasis on the centrality of prayer

The following table shows the services that took place through 2020. Prayer has been at the heart of the services, and it has been encouraging to see how people have been willing to lead intercessions and participate in prayer through these services. Prayer ministry was a growing part of the three larger services until lockdown began. Since lockdown, prayer ministry has been offered by appointment but seldom taken up.

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	Thursday 10am Holy Communion	Sunday 8am Holy Communion	Sunday 9.30 Family Worship	Sunday 11.15 Morning Worship	Cotteslowe Connected	Sunday 6pm Evening Praise
<i>January 2020 – 17th March 2020</i>	In person	In person	In person (All age once a month)	In person	In person	In person
<i>23rd March – 5th July 2020</i>			Online (pre- recorded)	Online (pre- recorded)	By zoom	By zoom
<i>6th July – 4th November 2020</i>	In person	In person	Online and in person*	Online and in person*	By zoom	In person (youth reconnect service alternating with evening worship service)
<i>5th November – 2nd December</i>			Online - livestreamed	Online - livestreamed	By zoom	Online - livestreamed
<i>3rd December 2020 – 4th January 2021</i>	In person	In person	Online and in person	Online and in person	By zoom	Online and in person

* The 9.30 and 11.15 services were joined together during school summer holidays.

The 9.30 service has transitioned most in terms of style and content – it is now an all age service each week, seeking to be a place of accessible worship for all ages, and containing content from all demographics. The monthly All Age service has continued, but is now more closely aligned to the weekly service style.

There were 2 separate weeks set aside for prayer: in January at the start of the year, and as part of the national Thy Kingdom Come initiative in the run up to Pentecost. During this latter event, the church took part in the cross-Oxford initiative “The upper room” which was highlighted in the Thy Kingdom Come national report (p7): <https://www.thykingdomcome.global/sites/default/files/2020-11/2020%20Thy%20Kingdom%20Come%20Impact%20Report.pdf>

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House groups have continued to be a core part of our midweek prayerful worship, and a place of prayerful support and now have a regular timetable with a mix of centrally run initiatives (such as the Lent course – spiritual formation through spiritual disciplines), centrally provided programmes for home group study and locally provided programmes. Many small groups have found that they have been fundamental to providing pastoral care and engagement during the pandemic. Clergy have visited all small groups to check-in through the year.

The building has remained open for private prayer whenever possible. This has included developing some material for those who come to the church to pray.

The lockdown has provided more opportunity for weekly and monthly prayer. The monthly Prayer and Praise meeting has continued to take place on zoom and included 79 screens at its height. Each week there has been a regular rhythm of zoom prayer meetings – including Anglican morning prayer at least twice a week, a period in which evening prayer was available every week, the “Seek First” prayer meeting and the Friday morning prayer each week, and an increased engagement in prayer for Cutteslowe now happening weekly (and a monthly additional evening meeting).

Clarification and communication of vision for the whole church

The presentation at the (delayed) APCM in 2020, together with the launch of the new logo, website and brand identity was well received and gave impetus to a set of communication activities across the church to apply vision, priorities and values across all our ministries.

Vision, priorities and values are now consistently referred to in communications and will be a feature of communication going forward. A key step in embedding these priorities and values into the lifeblood of the church will be seeking to align the work of PCC working groups and priorities for specific ministries with the church strategy.

Continued emphasis on youth ministry and integration & emphasis on 20s/30s in St Andrew's – particularly with the 6pm service

The place of children and young people in the corporate life of worship in St Andrew's is crucial.

With a new Youth Pastor arriving in January 2020, youth groups (SAYGO and Pathfinders) continued to meet on Sundays and, when possible, during the week. With the pandemic and the subsequent lockdowns, all youth activities moved online. Pathfinders and SAYGO happened on zoom but the key area of contact and discipleship for young people was in the growing number of small groups. During the Summer of 2020, when corporate in person worship was permitted, the church prioritised young people by re-purposing the 6pm service on a fortnightly basis as a youth “Reconnect” service which was targeted in a COVID-compliant manner to 11-18 year olds.

The participation of the youth in the overall worship and service of the church (for example in all age worship, drama, and particularly in music) is notable – and while many young people do not want to be seen in online worship, some have adapted to this well and enriched the worship experience of

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the whole church. The contributions of some of the youth to the church online Advent Calendar is a good example of how the youth have contributed to the worship of the whole church.

A strategy is developing from the Youth Working Group and Youth Pastor which focuses on small groups as the foundation for youth ministry.

Growth in the 20s/30s age group continues to be slow and challenging. A 20s/30s small group has met consistently and a second group has emerged in lockdown which focusses on post-graduates. Many serve faithfully in youth and children's work.

The 6pm service has been in growth mode from 2016-20, and with the addition of "Supper at the 6" there was a real sense of community, cohesion and prayerful worship. The nascent community feel of this service was disturbed in lockdown, and it is only with the livestreaming of the 6pm service that we are beginning to grow back a sense of congregational togetherness. We foresee that this will be the most difficult service to re-engage as a community post pandemic.

Making good strategic use of the building

Prior to lockdown, the building was actively used with the local community. Monday Mums and Baby and Toddler Groups were well attended.

External users included ballet classes, Pilates classes, drama groups and choirs. We continue to offer office space to Oxford Schools Chaplaincy (OSC) and Discovering Prayer.

With the government guidelines in place from March 2020, our use of the building changed considerably. With the exception of services, the building has been open daily (with a few exceptions) for private prayer for the community. We have continued to provide a venue for a home-schooling organisation and for Wycliffe Hall – our local theological college – who needed a larger venue to enable face to face teaching to continue when that was permitted.

With so little use of the building this year, the feed-in tariff from the addition of the solar panels in 2019 has been a welcome financial boon.

The decision to replace the chairs in the church with light weight, stackable chairs, was a timely transition given the need to increase cleaning and quarantine of chairs after use. The other major change in the building is the addition of new technology to help our online presence – including two mounted cameras, livestream technology, a new sound desk, an electronic drumkit.

Pursuing the possible structure and staffing of the Cutteslowe initiative in partnership with other parishes

A Bishop's Mission Order was agreed and signed for the Cutteslowe Church on 9th March 2020. Since its inception in 2014, the desire has been to have a worshipping community develop into a recognised church. Revd Tom Murray is the named leader of the Cutteslowe Church and has the

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support of St Michael's Summertown and St Peter's Wolvercote in developing mission and ministry in that area of Oxford.

Governance of the BMO sits with the Cutteslowe Enabling Group on which Vanda King, Tom Murray and Dan Heyward sit alongside colleagues from the St Peter's, St Michael's and the Summertown URC.

The freedom and permissions given by the new BMO, alongside the opportunity presented by the pandemic have allowed for significant flourishing of the ministry in Cutteslowe – albeit not yet reflected in “in church” attendance. Sacramental ministry for the BMO has not yet been explored given the online nature of worship.

Highlights in 2020 have included:

- Provision of food boxes through partnership with the Oxford Hub. This was free provision of food boxes into the Cutteslowe Community during the first lockdown.
- Establishing the Cutteslowe Community Larder – a partnership with SOFEA. This is a paid membership set up which not only addresses food insecurity but also increases community and addresses issues of food wastage.

This presents a number of opportunities for wrap around services and support for the community. Examples include: “bonus item” provision funded by St Michael's; Christmas additions provided by a St Andrew's small group; specialist support services present at the Larder to help people with benefits provision and debt advice; funding for home-schooling provision for the locality.

- Establishing with the local Primary school headteacher, the Cutteslowe Community Partnership – a partnership venture of key community agencies looking to establish and reinforce community relationships in the area. Fruit from this venture includes the Cutteslowe Light Trail with the Oxford NorthWall and the possibility of a “Love Cutteslowe” venture in the future.
- Christmas Dinner provided for 150 people in partnership with St Edward's School and Christingles provided through the Larder – both with associated invitations to services and with short gospel films.

The Cutteslowe Connected Church has continued to engage weekly online through zoom. This has been challenging for many in the community, particularly children and young people. When outdoor gatherings were permitted in the Summer, a number of church picnics were well attended with new people from the community linking up where connections had been made through the Larder.

There are now three “Connect” groups – regular smaller group gatherings – which help discipleship, pastoral care and accountability in the church.

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The Cutteslowe youth worker left in September 2020 and the level of youth work in the area is currently very low. We continue to engage actively with 3 young people who are growing and deepening in faith. Placement students have largely carried the leadership of this youth provision through lockdown since then.

Building team and a common purpose across the church – within staff team and beyond

The staff team has been strengthened in diversity and scope by the addition of Judy Harvey as a self-supporting curate in September 2020. It is hoped that the addition of Judy to the team will more clearly model female ordained leadership. Outside of services, her focus is on Monday Mums and pastoral care, whilst she continues to fulfil her employed role as Cutteslowe Families Pastoral worker. With four curates now training at St Andrew's we recognise our responsibilities in developing godly leaders, and in supporting endeavours beyond our own parish.

The additions of Anne Dorman (Administrator), Ryan Torrie (Youth Pastor), and Danielle Gullett (PA to the Vicar) have strengthened the team considerably. Anne and Danielle have provided excellent support and administrative depth to the team. Ryan has had a challenging first year as Youth Pastor, making the transition from a different culture and then being thrown into an online world of remote youth ministry.

In 2020, Gareth Williamson left his role as Cutteslowe Youth worker and we continue to consider the best make-up of the team in Cutteslowe to support the growth of the BMO.

In addition to this, the following should be noted:

We continue to be a church that seeks to make disciples of Jesus. Men's and women's ministry groups continued to meet online where possible at key moments in the year – primarily in breakfast meetings or evening events (such as the series of zoom advent craft evenings). Alpha was run twice through lockdown in 2020 – on both occasions with about 15 guests, which is more than we have had in person in recent years. As an online course, we had participants from Oxford, London, Essex, Hertfordshire, France, Ukraine and Russia. It has been a great encouragement to see how some have continued to engage with church or with a follow up group.

Care of the elderly happened through the regular calls and ministry of the pastoral visiting team and by clergy. The St Andrew's Retirement Network (STAR) ran a successful workshop in Jan 2020 on the theme of spiritual growth and wellbeing in the latter years. In addition to ad hoc pastoral care, and the pastoral care through smaller groups, there have been two "whole church" phone-arounds – the second concluding in 2021. Noting that much material is only accessible online, some additional material has been provided to our more senior friends, particularly over the advent season.

Parenting courses, championed by Vicky Lavy who has become a Care for the Family co-ordinator, have been well received. The marriage preparation course was expertly run by Andy and Andrea West.

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For our children, Lesley Dentry, our Children and Families worker, continues to ensure that there is provision and contact for our children. From regular Sunday groups at the start of the year, she has navigated the way through online zoom groups, in person campfires and gatherings, and particularly an online holiday club in August.

Behind the scenes, ChurchSuite continues to be developed as our key communication platform. It has been helpful in as we have had to book into services and in preparing for Track and Trace. New expense management and financial systems have much improved back office administration and reporting.

We continue to support our mission partners overseas and in the UK. In 2020, we noted that many of our mission partners had increased financial pressure due to costs of emergency travel and COVID testing. Additional grants were provided to 4 of our mission partners to help with this. We were able to have our mission partners join us in online worship, and we welcomed back to the UK for short periods Chris & Sarah Downing, Jill Ireland, Sarah Dorman, and Tim & Nim Kempton.

Financial Review

Total income for the year amounted to £745,640 (2019: £727,401) and total expenditure came to £663,301 (2019: £671,449) giving a surplus of £82,339 (2019: £55,952) which was very encouraging, particularly in the light of the difficulties caused by the COVID-19 pandemic.

The main source of income is donations from church members to the unrestricted Mission and Ministry Fund which increased to £610,776 (2019: 590,060). These are supplemented by two gift days for World Mission and the work in Cutteslowe.

Unrestricted expenditure was £565,594 (2019: £565,953) Most of our expenditure goes to supporting our own directly employed staff, including those working in Cutteslowe, our mission partners, and our contribution to the Diocese (the parish share) which indirectly provides for the Vicar and one curate. Although activities were carried out online rather than in person for much of the year, this has little impact on expenditure, which remained at a similar level to the previous year.

Grants totalling £59,792 (2019: £77,164) were made during the year, principally to mission partners.

Cash Flow

The cash flow analysis for 2020 shows a modest decrease in the cash position during the year as there was significant capital investment.

Reserves policy

The PCC strives to ensure that sufficient reserves are held to maintain its ministry and honour its obligations to the Diocese, its staff and those it supports from its funds. Part of this obligation is to

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ensure that the buildings are maintained in good condition so that they can provide for this and future generations of members.

The target range is between £75,000 and £125,000 which represents approximately 1.5 to 2.5 months of Mission and Ministry Fund expenditure.

At the end of 2019 the balance in the unrestricted Mission and Ministry Fund was £271,726. By the end of 2020 this figure had increased to £286,037. Taking off the fixed assets, this represents a freely available reserve of £154,127, compared with the equivalent figure of £127,165 at the end of 2019.

The PCC has set a budget for 2021 assuming a deficit for the year of around £30,000. Allowing for the possibility of continuing impacts from the COVID-19 pandemic, the budget includes only a small increase in giving, and a number of expenditure items can, if necessary, be deferred (though not indefinitely).

Investment policy

The PCC has the power to invest unused funds and to generate income from investments. To achieve this, they have opted to keep funds liquid during the year and generate cash returns whilst doing so.

Risk Analysis

As part of its responsibilities the PCC maintains an overview of the various activities of the church to ensure that the best current practice is followed. Policies are in place for particular areas of the work of the church.

Plans for the Future

Looking ahead, specific goals for 2021 include:

- Continued emphasis on the centrality of prayer
- Embedding the vision, priorities and values into ministries across the church
- Pivoting to provide worship services, discipleship and pastoral support in the new way of operating as we begin to exit the pandemic
- Continued investment in Cutteslowe and support of the leadership under the new Bishop's Mission Order for the Cutteslowe Church
- Establishing an Eco advisory group to help the church respond to the key themes going into and coming out of COP26
- Emphasis on youth ministry with the appointment of a Youth Pastor, and continued consideration of how to grow our 20s/30s work.

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This Annual Report was approved by the members of the PCC at their meeting on the 12th April 2021 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Sarah Wilcock (Treasurer) Date

Independent Auditor's Report to the Trustees of The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford

Opinion

We have audited the financial statements of The Parochial Church Council of the Ecclesiastical Parish of St Andrew's, Oxford (the 'charity') for the year ended 31st December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2020, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report¹, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

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Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 3 and 4, the trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management, those charged with governance and the entity's solicitors (or in-house legal team) around actual and potential litigation and claims;
- Enquiry of entity staff in tax and compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing internal audit reports;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias;

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance

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with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wenn Townsend, Statutory Auditor
30 St Giles
Oxford
OX1 3LE

Wenn Townsend is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

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Statement of Financial Activities

			2020	2020	2020	2019	2019	2019
		Note	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
			£	£	£	£	£	£
Income								
	Donations and legacies	4	610,776	92,224	703,000	590,060	99,289	689,349
	Charitable activities	5	23,835	191	24,026	27,619	0	27,619
	Investments	6	107	0	107	95	23	118
	Other	7	13,971	4,536	18,507	10,315	0	10,315
Total Income			648,689	96,951	745,640	628,089	99,312	727,401
Expenditure								
	Raising funds		0	0	0	0	0	0
	Church Ministry	9	535,607	68,715	604,322	533,491	60,794	594,285
	Outside Giving	10	29,987	28,992	58,979	32,462	44,702	77,164
Total Expenditure			565,594	97,707	663,301	565,953	105,496	671,449
Net incoming/(outgoing) resources before transfers			83,095	-756	82,339	62,136	-6,184	55,952
Gross Transfers between funds		16,17	3,501	-3,501	0	30,000	-30,000	0
Net movements of funds			86,596	-4,257	82,339	92,136	-36,184	55,952
Balances brought forward at 1 January			469,047	64,241	533,288	376,911	100,425	477,336
Balances carried forward at 31 December			555,643	59,984	615,627	469,047	64,241	533,288

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Balance Sheet

			2020	2019
		Note	£	£
Tangible Fixed Assets				
	Property		449,321	449,321
	Other fixed assets		125,965	82,791
		11	575,286	532,112
Current Assets				
	Debtors	12	65,647	34,291
	Cash at bank and in hand		178,777	185,853
			244,424	220,144
Creditors: amounts falling due within one year				
	Creditors and accruals	13	-24,368	-30,342
	Bank borrowing repayable within one year	14	-8,580	-8,580
			-32,948	-38,922
Net Current Assets			211,476	181,222
Total Assets less Current Liabilities			786,762	713,334
Creditors: amounts falling due after more than one year				
	Bank borrowing repayable after more than one year	14	-171,135	-180,046
Total Net Assets		15	615,627	533,288
Unrestricted Income Funds				
	Mission & Ministry Fund		286,037	271,726
	Capital Asset Fund		269,606	197,321
		16	555,643	469,047
Restricted Income Funds		17	59,984	64,241
Total Accumulated Funds			615,627	533,288

These accounts were approved by the members of the PCC at their meeting on the 12th April 2021 and signed on their behalf by:

Claire Lewis (Churchwarden) Date

Sarah Wilcock (Treasurer) Date

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Statement of Cash Flow

			2020	2019
			£	£
Cash flows from operating activities:		Note		
	Net cash provided by operating activities		69,111	90,298
Cash flows from investing activities:				
	Dividends, interest and rents from investments	6	107	118
	Purchase of property, plant and equipment	11	-67,383	-79,660
	Net cash used in operating activities		-67,276	-79,542
Cash flows from financing activities:				
	Repayment of borrowing	14	-8,911	-8,580
	Net cash used in financing activities		-8,911	-8,580
Change in cash and cash equivalents in the year			-7,076	2,176
	Cash and cash equivalents at the beginning of the year		185,853	183,677
	Cash and cash equivalents at the end of the year		178,777	185,853

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Reconciliation of net income to net cash flow from operating activities

			2020	2019
		Note	£	£
Net income for the year as per the Statement of Financial Activities			82,339	55,952
Adjustments for:				
	Depreciation charges	11	24,209	21,041
	Dividends, interest and rents from investments	6	-107	-118
	Decrease (+) / Increase (-) in debtors	12	-31,356	13,268
	Increase (+) / Decrease (-) in creditors	13	-5,974	155
Net cash provided by operating activities			69,111	90,298

Notes on the financial statements

1. Explanatory notes to the financial statements

Basis of preparation and assessment of going concern

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The accounts are presented in a format compatible with the Church Accounting Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

2. Accounting policies

a) Income

All the income is recognised once the charity has entitlement to the income, and it is probable that the income will be received and the amount of income receivable can be measured reliably.

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Voluntary Income:

- **Collections** are recognised when received by and on behalf of the PCC.
- **Planned giving** is recognised when received, except for gifts in advance of the period for which they are pledged, which are included in deferred income. Where a donor specifies that a gift is to be spent over a future period beyond the end of the financial period covered by the SOFA then the gift is shown as a liability in the balance sheet at the year end and will be recognised as income in future financial periods in accordance with the donor's wishes.
- **Income tax recoverable** on gift aid donations is recognised when the donation is received.
- **Legacies:** entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received.

b) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required, and the amount of the obligation can be measured reliably.

- **Grants and donations** are accounted for when paid, or when awarded if that creates a binding obligation for the PCC.
- **The Diocesan Parish Share** is accounted for when due for payment.
- **Irrecoverable VAT** is charged against the expenditure heading for which it was incurred.

c) Fund accounting

- **General Funds (unrestricted)** are referred to by the PCC, and therefore in these financial statements, as the 'Mission and Ministry Fund'. This represents the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC as set out in the Church's Vision Statement.
- **Designated Funds** are that part of the unrestricted funds earmarked by the PCC for a particular purpose.
- **Restricted Funds** represent those funds to be used for specific purposes as requested by the donor.

The PCC does not usually invest for each fund separately and interest is attributed to the Mission and Ministry Fund.

d) Fixed assets and depreciation

Fixed Assets are stated at cost less accumulated depreciation and accelerated write offs.

Consecrated and benefice property is excluded from the accounts by section 10(2) of the Charities Act 2011.

In line with this policy all costs associated with the construction of the permanent annexe along the south side of the church, referred to as the Jubilee Project, were written off as incurred.

Moveable church furnishings held by the churchwardens on special trust for the PCC and which will require a faculty for disposal since the PCC considers this to be inalienable property, are capitalised at cost and depreciated over their useful economic life other than where insufficient cost

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information is available. In this case, the item is not capitalised, but all items are included in the church's inventory.

Tangible fixed assets costing over £1,000, with a useful life of over one year, are capitalised and depreciated on a straight-line basis over the length of their expected useful life as follows.

Property Fittings	5-15 years life	7-20% annual depreciation rate
Furniture and Av equipment	3-10 years life	10-33% depreciation rate

The value of the house purchased during 2011 and occupied by the Associate Vicar is accounted for at purchase value plus the cost of capital improvements. The house is not being depreciated on the basis that annual expenditure on repairs and upkeep maintains the property to a high standard, and as such, its useful life is extended into the foreseeable future and any depreciation would be immaterial.

e) Other cash accounts under church control

Certain church groups are responsible for their own petty cash accounts which are partly funded by the church and the balances on these accounts at the year-end have been included in incoming resources from church activities. Both the income and expenditure for the office petty cash account have been recorded in these accounts and the cash in hand balance carried forward.

f) Current assets

Amounts owing to the PCC at the year-end date in respect of fees, gift aid recoverable or other income are shown as debtors less provision for amounts that may prove uncollectible.

g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered.

h) Creditors

Creditors are recognised when the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

i) Grants

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC

j) Pensions

Contributions to the St Andrew's Church defined contribution scheme are included in the accounts where payable.

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k) Going Concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements, including expectations for the potential impact of COVID-19 on the charity. They have concluded that the budgeted income and expenditure is sufficient with the level of reserves held for the charity to be able to continue as a going concern.

3. Related Party Transactions

Grant payments

From time to time the PCC authorises grant payments from the Mission and Ministry Fund and from restricted funds to individuals and organisations who have connections to Trustees of the charity serving on the PCC. The details of such payments during the year are as follows: -

			2020	2019
			£	£
Grant Recipient	Trustee	Relationship		
Innovista International - Jason Lane	Rachel Lane	Wife of Jason Lane		
	Sarah Wilcock	Employee of Innovista International (to Oct 2019)	6,480	6,480
Jason Lane	Rachel Lane	Wife of Jason Lane	50	50
Oxford Pastorate (OP)	Mark Smith	Husband of Jane Smith, OP employee		
	Sarah Wilcock	Wife of Colin Wilcock, OP Finance Manager (to Sept 2020)	750	750
Oxford Schools Chaplaincy (OSC)	Andrew Down	Husband of Frances Down, OSC trustee		
	Dan Heyward	OSC trustee	750	750
Church Mission Society (CMS)	Rachel Lane	Daughter of Charles Clayton, CMS trustee	11,530	10,480

Donations

The aggregate value of donations made to the church by Trustees who served as PCC members during the year was £65,226 to the general fund (2019: £67,742), and £4,612 to restricted funds (2019: £2,520). This does not include tax reclaimed under the Gift Aid scheme on these donations.

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4. Donations and legacies

	2020	2020	2020	2019	2019	2019
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Planned - supported by Gift Aid	287,722	19,430	307,152	301,199	24,917	326,116
Planned - other	143,814	11,635	155,449	132,863	5,285	138,148
Freewill collections	2,963	15	2,978	15,744	6,474	22,218
One-off donations - supported by Gift Aid	41,555	25,856	67,411	13,349	30,126	43,475
One-off donations - other	52,403	22,422	74,825	49,431	17,107	66,538
Grants received	0	0	0	0	700	700
Gift Aid	82,182	12,866	95,048	76,474	14,680	91,154
Legacies	137	0	137	1,000	0	1,000
Total Donations and Legacies	610,776	92,224	703,000	590,060	99,289	689,349
Special Collections included in figures above						
Jubilee Project	0	0	0	0	22,573	22,573
World Mission Week	0	18,800	18,800	0	24,859	24,859
Harvest	0	20,571	20,571	0	27,241	27,241
	0	39,371	39,371	0	74,673	74,673

5. Income from Charitable Activities

Income from church ministry activities is generated when a contribution is made by participants towards the costs of the activity e.g. lunch club.

	2020	2020	2020	2019	2019	2019
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Church ministry activities	23,835	191	24,026	27,619	0	27,619
Total Income from Charitable Activities	23,835	191	24,026	27,619	0	27,619

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6. Income from Investments

	2020	2020	2020	2019	2019	2019
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Bank Interest	107	0	107	95	23	118
Total Income from Investments	107	0	107	95	23	118

7. Other Income

	2020	2020	2020	2019	2019	2019
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Hire of church	4,272	0	4,272	5,142	0	5,142
Feed in tariff	1,523	0	1,523	0	0	0
Income under Job Retention Scheme	8,136	4,244	12,380	0	0	0
Other	40	292	332	5,173	0	5,173
Total other Income	13,971	4,536	18,507	10,315	0	10,315

8. Staff Costs & Trustee Remuneration

	2020	2019
	£	£
Wages & salaries	246,017	213,066
Social security costs	16,309	15,847
Pension costs	38,448	31,143
Total staff costs	300,774	260,056

Equivalent full time staff	7.0	7.6
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A stakeholder pension scheme is in operation and, where appropriate, St Andrew's PCC contributes 10% of gross salary for each employee. Outstanding contributions owing to the pension scheme at 31st December 2020 were £1,128 (2019 - £1,075).

The church considers its key management personnel to comprise the Standing Committee plus the Operations Support Manager.

The Standing Committee is made up of:

- The Vicar and Associate Vicar
- The churchwardens, PCC secretary, treasurer, lay chair of the PCC and one or two other members of the PCC. These are all Trustees. No remuneration was paid to any lay members of the PCC during the current or preceding year, including those on the Standing Committee.

The clergy are paid according to the stipend scale set by the Church of England. The Vicar is paid by the Diocese of Oxford. The Associate Vicar and the Operations Support Manager are employed by the PCC and paid by the Church.

The total key management personnel remuneration for the year was £86,065 including housing and pension costs (2019: £84,189). No employee received £60,000 or more during the current or preceding year. No expenses were reimbursed to any members of the PCC in respect of their role as Trustees during the current or preceding year.

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9. Expenditure - Church Ministry

	2020	2020	2020	2019	2019	2019
	Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£	£	£	£
Staff – direct ministry	132,274	58,545	190,819	121,742	36,312	158,054
Staff – support	109,955	0	109,955	102,002	0	102,002
Training	2,385	0	2,385	4,329	0	4,329
Staff housing costs	43,394	0	43,394	40,914	0	40,914
Misc. staff costs	4,194	292	4,486	9,081	0	9,081
Sub-total staff costs	292,202	58,837	351,039	278,068	36,312	314,380
Diocesan parish share	114,734	0	114,734	111,928	0	111,928
Audio Visual systems	8,176	7,305	15,481	4,801	7,305	12,106
Church Activities	32,566	1,847	34,413	46,840	6,171	53,011
Sub - total other ministry	155,476	9,152	164,628	163,569	13,476	177,045
Insurance, light, heat, water	18,486	0	18,486	23,693	0	23,693
Major repairs	8,500	0	8,500	7,118	6,234	13,352
Minor repairs & cleaning	6,933	0	6,933	14,882	0	14,882
Minor equipment	11,077	0	11,077	9,177	0	9,177
Sub-total Property costs	44,996	0	44,996	54,870	6,234	61,104
Telephone, postage, stationery, photocopying	7,545	0	7,545	8,969	331	9,300
Fixtures & fittings	9,950	244	10,194	3,957	4,123	8,080
IT equipment	15,402	0	15,402	8,651	0	8,651
Web site management	0	0	0	1,377	0	1,377
Bookkeeping fees & system	4,098	0	4,098	6,538	0	6,538
Fees, subs & legal	2,518	482	3,000	4,152	318	4,470
Sub-total Other Overheads	39,513	726	40,239	33,644	4,772	38,416
Audit costs	3,420	0	3,420	3,300	0	3,300
PCC costs	0	0	0	40	0	40
Sub-total Governance	3,420	0	3,420	3,340	0	3,340
Total expenditure Church Ministry	535,607	68,715	604,322	533,491	60,794	594,285

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10. Expenditure - Outside Giving

	2020	2019
	£	£
Grants from Mission and Ministry Fund		
European Christian Mission - Chris & Sarah Downing	5,320	8,740
CMS - Tim Curtis	7,840	7,940
Innovista International - Jason Lane	6,480	6,530
Pioneers UK - Lindsey Capper	4,360	4,460
SIM International - Jill Ireland	5,600	10,600
Serving in Mission - Sarah Dorman	5,000	4,360
Dayspring - Margaret & Jonathan Lamb	2,280	2,330
CMS - Berdine van den Toren	3,690	2,540
Friends International - Peter & Lynette Teagle	750	750
Wycliffe Bible Translators - Nim & Tim Kempton	3,500	3,050
Love Sierra Leone	750	750
Oxford Pastorate	750	750
Oxford Schools Chaplaincy	750	750
NOOC	500	500
Love Oxford	0	2,000
Urban Action Trust	1,000	0
Amounts included above in total grants to mission partners which were funded from restricted giving	-19,512	-24,504
Small grants to individuals	1,929	916
Small grants to organisations	0	0
Sub-total Grants from the Mission and Ministry Fund	29,987	32,462
Grants from Restricted Funds		
Various Mission Partners partly funded through restricted giving	19,512	24,504
Congo Church Association	0	8,140
Homeless charities - Christmas collections*	4,480	4,835
Union Biblical Seminary	0	1,000
Elisama Daniel OCMS student	5,000	5,000
Small grants to individuals	292	1,223
Small grants to organisations	0	0
Sub -total Grants from Restricted Funds	28,992	44,702
Total Expenditure - Outside Giving	58,979	77,164

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11. Fixed Assets

	Freehold Property	Property Fittings incl Solar Panels	Jubilee Project Furniture & AV equipment	Computer & Sound Equipment	Total
Cost	£	£	£	£	£
At 1 January 2020	449,321	68,447	42,935	49,866	610,569
Additions	0	37,940	0	29,443	67,383
Disposals	0	0	0	0	0
At 31 December 2020	449,321	106,387	42,935	79,309	677,952

Depreciation					
At 1 January 2020	0	7,796	32,751	37,910	78,457
Charge for the year	0	9,950	7,548	6,711	24,209
Disposals	0	0	0	0	0
At 31 December 2020	0	17,746	40,299	44,621	102,666

Net Book Value					
At 31 December 2020	449,321	88,641	2,636	34,688	575,286

At 31 December 2019	449,321	60,651	10,184	11,956	532,112
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The freehold property above is a house purchased for the Associate Vicar in 2011. The cost represents the purchase price of the property (£360,000) plus the cost of improvements, including an extension (£89,321). The PCC are of the opinion that the present value of the house is not less than £449,321.

During the year new chairs were purchased at a total cost of £37,940 and are classified under 'Property Fittings incl Solar Panels' above. These chairs were purchased using £3,501 of restricted funds remaining after capital expenditure in the Jubilee Project and have been in use from January 2020. On purchase, the portion of the chairs funded from restricted funds has been transferred to the Mission and Ministry Fund due to the chairs being used for general use. The chairs will be depreciated over 10 years.

Video and Sound Equipment was purchased at a total cost of £26,557 from the Mission & Ministry (unrestricted) Fund have also been classified as 'Computer & Sound Equipment' above. The equipment has been purchased and used during year and will be depreciated over 5 years.

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12. Debtors

	2020	2019
	£	£
Tax recoverable (Gift Aid)	59,725	14,277
Prepayments and accrued income	3,754	19,496
Other debtors	2,168	518
Total debtors	65,647	34,291

13. Creditors & Accruals

	2020	2019
	£	£
Accruals	11,993	6,593
Deferred revenue	2,412	2,300
Creditors for other goods & services	9,963	21,449
Total creditors < one year	24,368	30,342

14. Bank Borrowing

	Handelsbanken		2020	2019
(falling due after > one year)	Loan 1	Loan 2	Total	Total
	£	£	£	£
Balance outstanding at 31 December	163,811	15,904	179,715	188,626
Repayable within one year			8,580	8,580
Repayable after more > one year	0	0	171,135	180,046

The two loans above, totalling £179,715 at the year-end, were entered into by the PCC in order to fund the purchase of the Associate Vicar's house. These were used to supplement the designated "Capital Asset Fund" set aside for this purpose by the PCC from general funds.

Both loans are repayable over a period of 25 years commencing in 2011 and are secured on the Associate Vicar's house. Interest is payable at 2.0% above Handelsbanken base rate (at 31 December 2020 the base rate was 1.0% and interest was payable at 3.0%).

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15. Analysis of Net Assets by Fund

	Unrestricted Funds		Restricted Funds		Total
	Capital Asset	Mission & Ministry	Jubilee Project	Other restricted	
	£	£	£	£	£
Tangible Fixed Assets	269,606	303,044	2,636	0	575,286
Current Assets	0	187,075	0	57,348	244,423
Current Liabilities	0	-32,948	0	0	-32,948
Long Term Liabilities	0	-171,135	0	0	-171,135
At 31 December 2020	269,606	286,036	2,636	57,348	615,626
Tangible Fixed Assets	197,321	324,607	10,184	0	532,112
Current Assets	0	166,087	3,356	50,701	220,144
Current Liabilities	0	-38,922	0	0	-38,922
Long Term Liabilities	0	-180,046	0	0	-180,046
At 31 December 2019	197,321	271,726	13,540	50,701	533,288

16. Unrestricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus for year	Transfers from/ (to) funds	Balances carried forward
	£	£	£	£	£	£
Mission & Ministry Fund	271,726	648,689	565,594	83,095	-68,784	286,037
Capital Asset Fund	197,321	0	0	0	72,285	269,606
Totals 2020	469,047	648,689	565,594	83,095	3,501	555,643
Mission & Ministry Fund	179,590	628,089	-565,953	62,136	30,000	271,726
Capital Asset Fund	197,321	0	0	0	0	197,321
Totals 2019	376,911	628,089	-565,953	62,136	30,000	469,047

The Capital Asset Fund represents the monies invested in the Associate Vicar's house, made up of the initial investment in 2011 and the subsequent loan repayments.

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17. Restricted Income Funds

	Balances brought forward	Income	Expenditure	Surplus/ (deficit) for year	Transfers from/(to) unrestricted	Balances carried forward
	£	£	£	£	£	£
Jubilee Project	13,540	10,040	7,621	2,419	-3,501	12,458
Cotteslowe (incl Harvest)	22,741	52,605	58,203	-5,598	0	17,143
Cotteslowe Community Fund	2,871	4,919	216	4,703	0	7,574
World Mission	15,722	19,675	24,675	-5,000	0	10,722
Youth Fund	0	2,200	2,200	0	0	0
Mission Partners (personal)	290	0	0	0	0	290
Science & Faith	1,643	0	0	0	0	1,643
Christmas Collections	4,083	2,839	4,500	-1,661	0	2,422
COVID-19 Fund	0	4,381	0	4,381	0	4,381
Other specified gifts	3,351	292	292	0	0	3,351
Totals 2020	64,241	96,951	97,707	-756	-3,501	59,984
Totals 2019	100,425	99,312	-105,496	-6,184	-30,000	64,241

The Jubilee Project refers to the construction of a new permanent building south of the Church and the reconfiguration and improvement of the existing "wrap-around" extension. The building project completed on 25 March 2015 and all costs relating to the construction of the building have been written off as incurred against the restricted Jubilee Project Fund. All costs of the original building project have been met and the remaining funds will be spent over time on maintaining, furnishing and equipping the Jubilee building. During 2020 restricted Jubilee Project funds were used to contribute £3,501 towards the cost of chairs, with the balance being met from the Mission and Ministry Fund. The value of the chairs funded from the restricted funds was transferred on purchase to the unrestricted Mission and Ministry Fund.

The Cotteslowe Fund represents collections made during Harvest as well as other regular giving specifically for the work supported by the Church on the Cotteslowe Estate. The work in Cotteslowe is also supplemented by funds made available from the Mission and Ministry Fund.

The Cotteslowe Community Fund represents donations made for work in the Cotteslowe Community including the Cotteslowe Larder.

World Mission represents collections made during World Mission Week and other gifts restricted to mission. It is used to support mission partners and other specific projects.

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Other restricted funds represent donations made to the Church to support specific projects or activities. The year-end balance includes Christmas 2020 donations for projects working with asylum seekers and the homeless.

18. Cutteslowe

	Cutteslowe Restricted	Harvest & One-off Restricted	Mission & Ministry Grant	Total
	£	£	£	£
Donations	21,245	19,952	22,220	63,417
Gift Aid	3,879	3,094	0	6,973
Charitable Activities	191	0	0	191
Other Income	4,244	0	0	4,244
Total - Income	29,559	23,046	22,220	74,825
Staff	29,367	28,419	6,043	63,830
Staff Housing	0	0	12,174	12,174
Charitable Activities	192	0	4,003	4,195
Bank Charges	0	225	0	225
Total - Expenditure	29,559	28,644	22,220	80,424
Balance of 2019 Harvest Collection at 31st December 2019	0	22,741	0	0
Balance of 2020 Harvest Collection at 31st December 2020	0	17,143	0	0