

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 |
|-----------|--------------------------|

| | |
|-----------------|-------------------------|
| Associate Vicar | The Reverend Paul White |
|-----------------|-------------------------|

| | |
|---------|--|
| 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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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.

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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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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 |
|--------------------------------|----------------|---------------|---------------|---------------|----------------|

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 |