

**The Parochial Church Council of
St. Catherine's and St. Paul's Church**

**Pauls Lane
Hoddesdon
EN11 8TR**

Registered Charity No: 1129941

**Annual Report,
Accounts and Financial Statements
for the year ended 31 December 2020**

Vicar:

The Reverend Rachel Pennant

Curate:

The Reverend Kate Carter

Bank:

**The Co-operative Bank plc
PO Box 101
1 Balloon Street
Manchester
M60 4EP**

Independent Examiner:

**John Helm ACA
Simply Churches Ltd
17 Heathville Road
London
N19 3AL**

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SECTION 1 LEGAL AND ADMINISTRATIVE INFORMATION

1.1 Administrative Information

The PCC is body corporate within the Church of England; it is governed by the PCC Powers Measure 1956 and by the Church Representation Rules - the original CRR were established in 1969 and completely revised and re-written in 2019. As such, the PCC was previously a charity, exempt from registration with the Charity Commission, but, in accordance with the requirements of the Charities Act 2006, it was registered with the Charity Commission on 02 June 2009 under Registered No. 1129941.

The method of appointment of members of the PCC is set out in the Church Representation Rules. Members are either *ex officio*, elected at the Annual Parochial Church Meeting (APCM) by those church members who are on the Electoral Roll, elected representatives on Deanery or Diocesan Synods, or are co-opted.

All regular worshippers are encouraged to register on the Electoral Roll and to stand for election to the PCC.

During the year the following 19 people served as members of the PCC:

EX OFFICIO:

Vicar	* Revd Rachel Pennant	Chair	
Curate	* Revd Kate Carter		
Churchwarden	* John Everett		From 17 October 2020
Churchwarden	* Linda Hinks		From 17 October 2020
Churchwarden	* Mike Marsh		To 17 October 2020

**CESHUNT
DEANERY SYNOD**

* Hilary Marsh	PCC Secretary	From 19 October 2020
Mike Marsh		From 17 October 2020
Jackie Billing		From 30 April 2017

Paula Clark	<i>Safeguarding Officer</i>	From 24 March 2019
Andrew Davies	<i>From 03 June 2019</i>	
Becca Farrant		From 25 April 2015
* Diana Forrest		<i>Resigned 14 July 2020</i>
Liz Galpin	<i>Minutes Secretary</i>	From 17 October 2020
James Harvey		From 24 March 2019
		From 17 October 2020
		From 30 April 2017
		<i>Resigned 12 January 2020</i>
* Irene Linnell		From 30 April 2017
		To 17 October 2020
* Jim Nicolson	<i>Lay Vice Chair</i>	From 30 April 2017
	<i>From 19 October 2020</i>	
* Christina Parker		From 24 April 2016
Ellie Perkins		From 27 April 2014
		To 17 October 2020
Betty Smith		From 17 October 2020
		<i>Resigned 07 December 2020</i>
Iris Trew		From 17 October 2020

1.2 - Structure, Governance and Management

Members of the PCC are responsible for making decisions on all matters of general concern and importance to the Parish, including, in particular, on how the funds of the PCC are to be spent.

The PCC carries out the day-to-day business of the church; a Standing Committee has the power to transact the business of the PCC between full meetings in an emergency, subject to any directions given by the full Council.

Standing Committee membership is: Chair (incumbent), Lay Vice-Chair, Churchwardens, Secretary, Treasurer and 2 others, elected by the PCC (see *names in preceding list). The Minutes of the Standing Committee are an item on the Agenda of the full PCC meeting held subsequent to an SC meeting.

The PCC recognises that, in the absence of expert knowledge in its own ranks, it benefits from being able to draw on the considerable knowledge and experience of the Diocese in such areas as legal matters, accounting and reporting, planning and other aspects of managing land and buildings, including insurance, and in employment matters. It has made use of this resource on a number of occasions.

The full PCC met 8 times during this year; it was not necessary for the Standing Committee to meet. Decisions have also been made by 'Correspondence' (= e-mail), now permitted in the revised Church Representation Rules.
A good level of attendance was maintained at all meetings.

Induction and Training of PCC Members:

Members are expected to acquaint themselves with the resources available on the websites of both the Charity Commission and the Diocese of St Albans, which cover the responsibilities of Trustees and their training.

1.3 Responsibilities of Trustees

1.3.1 Aims and Purposes

The Parochial Church Council (PCC) of St Catherine and St Paul has the responsibility of co-operating with the incumbent, the Reverend Rachel Pennant, in promoting in the ecclesiastical Parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Parish Church of St Catherine and St Paul, the Churchyard and the Church Hall buildings (Barclay Hall and Hunt Room).

1.3.2 Objectives

The PCC is aware of the Charity Commission's guidance on public benefit and the advancement of religion; the PCC benefits the local and wider community by providing:

- Christian religious worship with one Service each Sunday and a midweek Service each Wednesday, as well as special Festival Services, such as Christmas, Easter and Harvest.
- Services to mark life milestones - Baptisms, Marriages and Funerals, as well as Blessings for special Anniversaries.
- Services to mark national and global events.
- Opportunities for spiritual and intellectual development for church members and anyone who wishes to benefit from what the Church offers.
- Opportunities for local schools to use the church for special events, which include families and friends.
- Opportunities for organisations in the wider community to use the church for concerts and other events.
- Well-maintained church buildings and facilities for church and wider community groups to meet and run activities. *See Review of the Year for church-run groups with wider community involvement.*
- Pastoral care and support for people in the Parish.
- A quiet space for prayer, contemplation and meditation in the church.

The PCC considers that this Report, taken as a whole, provides further evidence that the achievements of the Parish Church of St Catherine and St Paul, Hoddesdon, in 2020, furthered its charitable purposes for the public benefit, taking into account the reduction of 'in person' Services (which were streamed on-line) and activities (some of which were also on-line/via Zoom), because of the COVID-19 Pandemic, and ensuing restrictions of Lockdowns and social distancing, required within Government guidelines.

1.3.3 Financial Statements - Preparation Requirements

Charity Law in England and Wales requires the PCC to prepare Financial Statements for each Financial Year which give a true and fair view of its financial activities during the year and of its financial position at the end of the year.

In preparing those Financial Statements, the PCC is required to:

- Select suitable Accounting Policies and apply them consistently;
- Observe the methods and principles of the Charities SORP (Statement of Recommended Practice);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the Financial Statements; and

Prepare the Financial Statements on the 'Going Concern' basis unless it is inappropriate to presume that the activities of the Charity will continue.

The PCC is responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enables it to ascertain that the Financial Statements comply with applicable laws and regulations. The PCC is also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

1.3.4 Post Balance Sheet Event and Going Concern Consideration

This year's going concern review has focused on the ongoing uncertainty over the timing of the easing of Covid-19 restrictions and to what extent, once those restrictions have been removed, people will return to a more 'normal' level of activity with a reduced online component.

At the time of last year's review, the PCC was, understandably, concerned about the probability of incurring a significant deficit in 2020, particularly in the light of a substantial reduction in the level of hall hire income and, to a lesser extent, in the level of personal giving by the church family. In the event, as these accounts show, the outcome for 2020 was better than anticipated. There was, thankfully, no reduction in personal giving; the PCC benefited from the Government's furlough recovery scheme; the reduction in hall hire income, though still substantial at c.50%, was not as bad as had been feared, two substantial donations were received and the PCC was able to make some useful cost savings. The result was a small operating surplus and, importantly, there was no reduction in cash reserves.

In April 2021, the PCC reviewed the most likely outcome for 2021 and concluded that it would incur an operating deficit of around £6,500. This figure is better than previously predicted as it takes fully into account the significant benefit of the unexpected reduction in Parish Share and the continuing use of the Barclay Hall as a Vaccination Centre, the contract for which was recently extended from the end of March 2021 to the end of October 2021, bringing in income of £1,500 per month. The PCC also remains reasonably confident that the level of personal giving will be maintained in 2021 and that it can consolidate most of the cost savings achieved in 2020. On the other hand, it recognizes that the benefit of income from the furlough recovery scheme will not be repeated in 2021.

In the light of the above review, the PCC concluded that, despite the forecast deficit for 2021, the fact that the level of its cash reserves had been maintained in 2020 meant that these reserves remained more than adequate to absorb that deficit. Accordingly, it considers that it is appropriate to prepare the 2020 Accounts on a going-concern basis and that it is not necessary to make any adjustment to these accounts as a result of the ongoing uncertainty surrounding the emergence from Covid-19 restrictions. The PCC will continue to keep the timing and extent of a return to normality under review.

SECTION 2 STATUTORY REPORTS

2.1 PCC and Standing Committee *Hilary Marsh - PCC Secretary*

Overview of 2020 - Issues and topics discussed:

- Alpha and Start Courses
- Broxbourne Winter Night Shelter
- Children's Admission to Communion (before Confirmation)
- Christmas Services on-line
- Church Open for Private Prayer
- Church Pastoral Network
- Commitment and Stewardship
- Community Mosaic Project
- COVID Vaccinations in Barclay Hall
- Credit card for Staff use
- CTHBW
- Family Link Worker
- Finance - Internal Controls Policy
- Hear4U Listening Team (CTHBW)
- Lent Course
- Lockdown issues
- Mission Action Plan Review and Revision
- Mission Support - allocation to Mission Partners and Organisations
- New Estate Ministry
- PCC Nominations - from the same family
- Peace Cottage and Garden
- On-line Services and Congregation
- Patterns of Worship
- Peache Trust and CPAS amalgamation
- Policies
- Safeguarding - PCC training
- Sunday Services during July/August
- Welcome Team

2.2 Safeguarding *Paula Clark*

The PCC takes its Safeguarding responsibilities very seriously and has reviewed and adopted the guidance from the Diocese and Church of England. This means that all eligible volunteers are subject to Disclosure and Barring Service (DBS) checks and best practice guidelines provided together with relevant training.

A Parish Safeguarding Officer is appointed and works to ensure that all church members understand that Safeguarding is a key element of this church's overall mission with all vulnerable people. During the past year, members of the PCC and others working with vulnerable people have completed on-line training and DBS clearances have been kept up to date.

The Diocese is considering changing the frequency of DBS checks from every 5 years to every 3 years and if this happens, there will be quite a few to renew this year.

2.3 Fabric *John Everett - Churchwarden*

The church building is in good condition as witnessed by the Quinquennial Inspection report in September 2015. However, the church, hall buildings and their fittings, require on-going maintenance, repair and improvement throughout the year, which is detailed below. It should be noted that many tasks have been carried out by the Maintenance Team, to whom the church is indebted, and which is reported separately.

January

- Annual inspection and service of Hunt Room Boilers.
- Annual inspection and service of Church Warm Air Unit.
- Annual inspection and service of Barclay Hall Boiler.

March

- Organ tuned.
- Church and Hall windows cleaned inside and outside.

April

- Church Emergency Lights replaced.
- Hunt Room Emergency Lights replaced.
- Internal check of church ring-main - OK.

May

- Gutter Clearance and Inspection of roofs on all 3 buildings.
- Brass handles fitted to doors from Church Foyer to Nave.
- Gallery floor inspected for future repair.

June

- Barclay Hall Kitchen water tank replaced.

August

- Fire Extinguisher annual testing on all 3 buildings.

September

- Internal check of church ring-main - OK.
- The church Boilers brickwork has been repaired.

October

- Church and Hall windows cleaned inside and outside.

November

- Gutter Clearance and Inspection of roofs on all 3 buildings.
- First Aid boxes checked and refilled as required.

December

- Maintenance and tuning of organ.
- Annual inspection and service of Hunt Room Boilers.
- Annual inspection and service of Church Warm Air Unit.
- Annual inspection and service of Barclay Hall Boiler.
- The Barclay Hall had added security, and other modifications done, to prepare the building to become a Vaccination Centre.

Future planned/possible work:

- Revisions to Foyer layout with removal of shelving and replacement with noticeboards.
- Check North Transept roof for slipped tiles.
- Repair/replace gutter above Church Office.
- Restoration work to brickwork on Church Tower plinth.
- Refurbish external door to Church Tower.
- Re-plaster and decorate Church Office.
- Church Boiler requires repairs to internal steel work.

2.4 Cheshunt Deanery Synod *Dorothy Ayre, DS Secretary/Treasurer*

Synod Officers:

Rural Dean:

Revd Charles Hudson (Broxbourne with Wormley)

Lay Chairman:

Gill Hutchinson (Turford)

Hon Secretary & Treasurer:

Dorothy Ayre (Rye Park)

Synod Meetings: The Deanery Synod met on only one occasion during 2020 due to the Coronavirus

11 February (Broxbourne): all the churches gave an update on what had happened in their Parish, since the previous meeting in October 2019:

Waltham Cross: Attendances, socials and Christmas Services over last year. New monthly Youth Group with Leah the church's first Youth Worker, first Curate, Vanessa, arriving in Summer 2020. Parish Share paid in full.

Cheshunt: Church House development completed; Parish Share paid in full; Continuing fundraising for toilet in church; successful Christmas with over 9,000 visiting.

Goffs Oak: Still in vacancy but living in hope; Parish Share paid in full; successful Christmas with Goffs Oak Primary School holding Service in church.

Northaw and Cuffley: successful Christmas especially Crib Service; Regular Coffee Shop attended by 30-40 with Christmas Service in Shop; Children's Church held in Undercroft; DAC advising on re-ordering and heating; plan to hold a Rose Flower Festival in June.

Turnford: church roof stripped of lead 3 times in 14 months - now in disrepair so much fundraising needed; Coffee Tea and Toast Outreach for elderly and isolated; Christmas Nativity very well attended.

Broxbourne with Wormley: Building renovation has continued - West Tower finished, stonework around window to be repaired, Total cost £250,000; Clergy and Lay Staff numbers down for various reasons; welcomed back Jahn and Ara who lead music; successful Christmas with 560 people at one Christmas Eve Service; Outreach through Messy Church, Tuesday@2 aimed at Over-65s; supporting Winter Night Shelter.

Hoddesdon: Curate Kate joined in June; 2 Readers moved on; another Reader currently in training; Isaiah 54:11-13 encouraged church family after tough times; local school agreed to hold Messy Church; prayer life reinvigorated; Outreach - building up Toddler Group, reflecting on how to reach out to New Estate near A10.

Rye Park: successful Christmas; Forres School Choir at packed Christingle; augmented Church Choir with people from community; hope to provide a social setting for non-churched people to discover the joy of singing, and in time find their way into church; Outreach - Messy Church, Toddler Church, Breakfast Club over Summer holidays and Half Term for those needing free school meals - Morrisons supplied food; Krit, Stitch and Natter (half church and half non-church members), Dots and Tots, Childminders; Autism and Dementia Support Groups; supporting Winter Night Shelter; heating repairs to cost around £10K, and roof repairs to cost around £60K.

The Rural Dean reported on:

- Cheshunt Deanery Hub Grant. Bid process has started with 6/8 Parishes applying. Bids include funding for Messy Church and a school-based Alpha Course.
 - Pre-Lambeth Conference hospitality - Cheshunt Deanery to host Bishop Alf Cooper (Diocese of Chile).
 - Safeguarding - churches encouraged to read updated Safeguarding Newsletter - it contains new information on leaders' responsibilities and advice on training needs.
- Diocesan Synod Report - Bishop Alan spoke about:
- 'Big Conversation' and Eco-Church.
 - Lay Ministry training including shortening of Reader Training to 2 years.
 - Stipends to rise by 2% and Parish Share by almost 2%.
 - Stimulating discussion on the implications of advances in Artificial Intelligence.

Business of Note:

- a) Finance: Reports are prepared by Dorothy Ayre, Treasurer.
- b) The Synod also seeks to:
 - encourage representatives on Synod to take back to their Parishes matters of impact for consideration in their PCC.
 - bring back to Synod any consideration their PCC may have.
 - invite members of each congregation to appropriate discussions or to hear speakers on a wide range of issues.

Charitable Status of Deanery Synod: The Synod has charitable status and is exempt from registration with the Charity Commissioners.

Full Minutes of each Deanery Synod Meeting - circulated to all Synod Members. Parishes requiring a fuller report on any of Synod's proceedings should ask one of their Deanery Synod Members for more details. Copies of previous Deanery Synod minutes are available to PCC Secretaries on request.

Further information can be obtained from the Deanery Secretary/Treasurer or Rural Dean.
2021 Deanery Synod Meeting Dates - To be advised.

SECTION 3 REVIEW OF THE YEAR (CHURCH GROUP REPORTS)

3.1 Children and Families

3.1.1 Baptism Visiting Julia Everett

There was 1 adult Baptism during the year, which took place in a socially-distanced Sunday Morning Service. The young man had attended the Alpha Course beforehand and was well-supported by his friends and family at the Service. Sadly, it was not possible to celebrate with cake and coffee as usual. It is hoped to form a Baptism Visiting Team in the future to welcome and support families.

3.1.2 Children's Classes Jacqui Gifford

Sadly, Sunday school hasn't been meeting on a regular basis. Children are welcomed into the main Sunday All Age Worship Service. It has been pleasing to see them join in the 10:30 Service; Resources are available for children during Services if required.

3.1.3 Early Birds Jacqui Gifford

What a very strange year this Group has had. Early Birds continued to meet on Monday afternoon and Wednesday and Friday mornings until Lockdown in March. The Group is led by Julia Everett, Maggie Brinkley and Jacqui Gifford, alongside a fantastic team of 5, who provide coffee and biscuits..

Since Lockdown, a couple of attempts have been made to contact people, grandparents and carers, to meet on Zoom, but this hasn't been taken up by members. Having spoken to members personally, encouraging them to take part in on-line meetings, it appears that this type of meeting does not suit their needs. Furthermore, e-mails have been sent, encouraging them to join in on-line with Sunday Worship.

Diocesan Support Group for Toddler Group leaders has been attended termly by Julia Everett.

It is hoped that Early Birds will start up again in the near future, once restrictions are lifted.

3.1.4 Young People's Zone Iris and Katrina Trew

The Young People's Zone currently has up to twelve attendees.

Unfortunately, because of Lockdown, the VE Day poster which they painted for the display board in the Church Porch was not used. Kate Carter arranged an afternoon meeting before Christmas in Church which a few children attended. They played games, made colourful jar lights (all socially distanced of course) and enjoyed a goody bag.

Hopefully, it will soon be possible to resume YPZ meetings where friendships are made and activities /crafts achieved.

3.2 Church Buildings and Church Grounds

3.2.1 Church Gardening Team

The Gardening Team continued to meet when possible, keeping the borders tidy and clearing leaves and fallen branches. This also provided a great opportunity to chat to members of the local community as they passed through the Churchyard. A new initiative was the planting of 2,000 crocus bulbs in the grass at the front and side of the church building, by a team of church members and some other interested local people, on an Autumn Saturday. Planting was on a prepared grid to ensure a reasonable spread of bulbs. They looked lovely this Spring - a real ray of hope in a dark February. The Council has been asked to delay mowing to allow the leaves to die down, hopefully giving an even better show next year.

3.2.2 Maintenance Team John Everett

Over the last year, the Maintenance Team members, who don't meet on a regular basis, but just when required, which as it turns out is nearly every week, have continued to carry out a variety of tasks; these have included:

- Changing light fittings and bulbs in the church, Barclay Hall, Hunt Room, Nursery. Whenever possible, the old filament and halogen bulbs have been replaced with LEDs.
- Barclay Hall has had a second pair of LED panel lights fitted, replacing the existing fluorescent 4-tube system.
- Barclay hall spot lights have been changed to LEDs.
- Barclay Hall has been redecorated.
- The Hunt room has been redecorated.
- Church, Barclay Hall and Hunt Rooms have had their emergency lights tested and replaced as required, not completed yet.
- All the Church, Barclay Hall, Hunt Room and Nursery electrical equipment has been PAT tested.
- The Barclay Hall Kitchen has been deep-cleaned twice.
- The Hunt Room Nursery Kitchen has been deep-cleaned.
- Changing and repairing locks as required.

3.3 Church Communications

3.3.1 Church Cyber Issues *John Forrest*

Since the start of 'Lockdown', internet platforms have become ever more vital as lifelines. Some church members who were housebound, even before Lockdown, have been able to join in. However, mixing on-line with in-person worship events may need assessing in future. A protocol exists for all those who make use of the church's e-mail and cyber systems.

3.3.2 Communications Team *Jim Nicolson*

A regular Newsletter from the Church Office and updates on the Website have helped communications as effectively as possible during Lockdown.

The application for a Faculty to revamp the Foyer is continuing; it is to be hoped that an end is in sight and that a start can be made to these long-awaited changes!

3.4 Community and Outreach

3.4.1 Alpha and Start Courses *Rev'd Kate Carter*

Alpha: An Alpha Course was commenced during the Autumn Term of 2020 in hybrid form, with some guests attending in person in the church and others attending on-line. After the first 5 sessions, in-person meetings were stopped due to Government guidance. Those who had been attending in person were not comfortable transferring to on-line meetings and so the Alpha Course was paused in November. It has been possible to keep in touch with most of the guests through WhatsApp, Zoom, E-mail and 'phone. Since COVID has now caused such a large hiatus in the Course, Alpha will re-commence as an on-line Course after Easter 2021. For any of the previous guests who cannot yet engage on-line, every effort will be made to keep in touch informally and to extend invitations to events wherever possible.

Start: The Start Course was also run during 2020 and worked well on Zoom with a small number of guests. One point for consideration will be to discuss which evangelistic/discipleship Courses work best for the local community. Another point for consideration may be whether some Courses are continued to be offered on-line in the future as they can be easier to access for some guests.

3.4.2 Children's Holiday Club *Julian Pennant*

Preliminary plans were made to hold a Summer Holiday Club over 2 full days rather than 4 mornings, as the Team felt that this could be more attractive to families needing child-care. It was hoped that it would have a similar structure to the previous year, giving children a variety of activities including craft, drama, music, dance and games and a chance to relax and enjoy meeting each other and the Club leaders. Because of COVID-19, the Club could not be run, but some of the children met in person for a 'Light Party'.

on 31 October - a socially-distanced event, arranged in the church with snacks, a short film and crafts on the theme of Jesus being the 'Light of the World'.

3.4.3 Community Mosaic Project *Julian Pennant*

The plan is to simplify the design to be simply a large Rainbow, spanning the width of the seating area. It would then become a permanent symbol of gratitude to all who have brought people through the Pandemic - gratitude to the NHS Staff and Key Workers for whom the Rainbow is a recognized symbol; to the Scientists who have developed the vaccine and to the many others who have helped to get everyone through this difficult time.
The Rainbow, of course, is also a symbol of God's love for humanity, bringing them through a crisis and promising never to leave them.

3.4.4 Family Link Worker *Diana Forrest*

During 2020, the PCC has developed plans to employ a full-time Family Link Worker. The role of this Worker will be to work with church members to develop new ways of reaching local families, supporting them in their practical needs and enabling them to come to faith in Christ and grow spiritually.

Applications for funding have been submitted to several different Trusts. By the end of 2020, £3,000 has been offered by the Verulam House Fund Trust. The PCC has agreed to give £10,000 for the first year from the church's Reserves and then £10,000 per year from Reserves and local fund-raising for the next two years. Applications have been submitted to another ten Trust funds for the rest of the funding needed.

3.4.5 Hoddesdon Bell-A-Peal *John Allison*

The only event in 2020 was 'The Italian Job' Bistrot on 15 February; thereafter, because of COVID and Lockdown restrictions, the Team was unable to run any of the planned events. Thanks go to all those who continue to support the Project, which is appreciated. A new Engineers Report was received on 15 October, following the inspection carried out in December 2019 by TLB Services of Newark. Due to COVID restrictions the Bell-A-Peal Team has not met to discuss the proposals from TLB Services; it was hoped that, with assistance of various local organisations who have offered to apply for grant funding, the Project would be further ahead with future plans. It is hoped to start the implementation of the restoration work on the Bells and Tower in 2022 if funding is in position. The current Fund stands at just over £25,000.

3.4.6 Hoddesdon Bell-Ringers *John Allison*

The Hoddesdon Bell-Ringing group activities were cancelled from March due to COVID Lockdowns; because the Ringing Chamber is too small for social-distancing, sadly, it was not possible to ring for the VE Day 75th Anniversary commemoration in May. The only opportunity for ringing was providing a service bell to be tolled before the 10:30 Sunday Services by one individual ringer, from the Summer until Christmas. The Hoddesdon Bell-Ringers will be advised for returning to group-ringing following any guidance from the National Council of Bell-Ringers. The ringing membership has not changed from 2019.

3.4.7 Hoddesdon Mothers' Union *Sarah Davies*

Because of COVID-19 and Lockdowns, the 2020 planned programme of events for members was very much reduced.

Before Lockdown 1, the following events took place:

- January - Quiz (£300 raised); February - AGM; March - talk on the 2020 MU theme ('Building Hope and Confidence') by Kim Wilkinson, Diocesan President.

Other events were run, where possible, via Zoom:

- June - Wave of Prayer; December - Advent/Christmas meeting

Members continued practical activities at home to support the local community:

Princess Alexandra Special Care Baby Unit: knitted cardigans; hats for prem and new-born babies; cot blankets; sewn baby quilts.

Local Dementia Groups: Memory books.

3.4.8 Holiday At Home *Jackie Billing*

Due to COVID-19 restrictions, Holiday At Home week was unable to run this year. However, HAH guests attended a 'Reunion Tea' in the Barclay Hall on Sunday 01 March, just 3 weeks before Lockdown 1.

HAH has kept in contact with guests by sending cards at Easter. Also, in the week in which Holiday At Home would have run, each guest received a card with a tea bag and a biscuit; at Christmas, each guest received a card with a personalised Christmas decoration. Each card had details of support being offered in the local area for those who might need it. Holiday At Home has also contacted guests by telephone.

3.4.9 Luncheon Club *Marian Hoyles*

The Luncheon Club only met in January, February and March, with 35-40 guests, as, even when restrictions due to COVID were eased, the impossibility of maintaining social distancing at a meal where social interaction between guests is always a high priority and the vulnerability of the guests (many of whom are aged over 80), made further meetings impossible.

As anybody over the age of 60 is welcome to attend the Luncheon Club, no list of 'members' or contact details of those who come, is kept, so contact throughout the rest of the year was not possible.

3.4.10 Spring Tea *Hilary Marsh*

The Spring Tea for older members of the church and community was suspended for this year because of other Social events planned for 2020.

3.4.11 St Catherine's School: Prayer Spaces *Rev'd Kate Carter*

Having launched Prayer Spaces in the School for one week in Autumn Term 2019, a second Prayer Space was set up in Spring Term 2020. This ran over the space of a week, allowing children to participate a class at a time, and it was supported by volunteers from St Catherine's and St Paul's.

3.4.12 Star Trail *Julian Pennant*

A group of 10 church members, appropriately distanced, constructed about 25 wooden stars and crowns from the prunings of the lime trees in the Churchyard. All-weather, battery-operated timer lights were wound around them and half of them were arranged in the tree at the front of the church and around the noticeboards. Ten local shops were approached who agreed to have a Star in their window, together with a knitted character from the Nativity Story and a sheet with a stainable code, making up a Trail around the Town which told the Christmas Story.

About thirty children completed the Trail and received a chocolate prize from a church member, sitting in the Foyer doorway, plus a pack to join in with the on-line Christingle Service.

3.4.13 'The Newsletter' *Hilary Marsh (Editor)*

'The Newsletter' - the parish magazine - is published 10 times a year, with double issues for July/August and December/January.

In 2020, February and March issues were distributed by church members; thereafter, because of COVID-19 and 2 Lockdowns, copies were printed in A4 format on the church printer, and posted to all subscribers, the majority of whom are non-church members, as well as to some church members who were housebound.

3.4.14 Tuesday Fellowship Group *John Roberts*

Under normal circumstances, the Group for the over 50s meets on the 3rd Tuesday of the month in the Barclay Hall. Average attendance: 25. (50% from local community).

Members enjoy refreshments, a chat, and peruse second-hand books/CDs (voluntary donation towards guests' expenses); the meeting starts with notices, a 'Thought for the Day', prayers and guest speakers. In-house activities, Anniversary Service, summer outing, and Christmas Lunch complete the year.

In 2020, due to COVID-19 Lockdowns, the Group met in January, February and October.

Thanks go to the Team for giving of their time to this outreach to the congregation and local community.

3.5 Ecumenical Relationships and Involvement

3.5.1 Broxbourne Winter Night Shelter *Diana Forrest - Broxbourne Winter Night Shelter Project Coordinator*

This year, for the first time, one of the Halls, belonging to Hoddesdon Parish Church, Barclay Hall, was used as one of the venues for the Broxbourne Winter Night Shelter, on Thursday nights. Jackie Billing and Diana Forrest were the venue coordinators, and in total 28 volunteers helped to support this work.

Their roles included: receiving the beds from the previous venue; setting up the Hall; making the beds and laying the tables; preparing and cooking the food; serving the food; playing games with the guests and listening to them; staying overnight with the guests; preparing breakfast for them in the morning; packing away the bedding and tidying the Hall and sending the beds off in the van to the next venue.

There was a great atmosphere each night, with a wonderful Team spirit. The food cooked was always delicious, wholesome, and much appreciated by the guests. At times, the guests enjoyed playing cards. A new card game developed after a while, which the guests called 'Night Shelter'!

Alongside this work, the buildings attached to the Quaker Meeting House in Lord Street, Hoddesdon were opened as a Day facility for the guests, in a pilot project called 'Peace Cottage'. The guests could have a shower and use the washing machine there, and stay for hot drinks, a light lunch, play games and chat. A Team of 29 people helped with this, including seven volunteers from the Mothers' Union.

An evaluation of the Broxbourne Winter Night Shelter was undertaken, and this can be summarised as follows:

- The Broxbourne Winter Night Shelter 2020 provided accommodation for nine guests over a 10-week period from 06 January until 12 March.
- 219 volunteers were involved in supporting this project, providing a warm and enjoyable environment in each venue, with good food, encouragement and kindness.
- Three of the guests found it helpful to use the Day facilities at Peace Cottage in Hoddesdon and made use of the shower and washing machine available there.
- The project enriched many who were involved, both volunteers and guests.
- All the longer-term guests who stayed at the Night Shelter had found housing by the end of the Project.

As a result of the Coronavirus Pandemic, the Council was given responsibility for housing all homeless people who came to them for help, through a project called 'No First Night Out'. The rooms they found for people were furnished, but did not have bedding or kitchen equipment like kettles, toasters, plates etc. The Winter Night Shelter Team decided to use their funds to provide Starter Packs for these people as they moved into their rooms. These Starter Packs have been gratefully received.

3.5.2 Christian Aid *John Allison*

The Christian Aid Street Collecting was cancelled due to COVID Lockdown. Christian Aid has been presenting TV advertising to keep their profile in the public domain and receive on-line donations as much as possible. John Allison with Brian and Marian Hoyles are co-ordinating any activities for Christian Aid Week for the Hoddesdon Parish, referenced through local churches rep, Kathleen Lord.

3.5.3 CTHBW - Churches Together In Hoddesdon, Broxbourne and Wormley *Rachel Pennant*
(www.cthbw.org.uk)

Churches Together began 2020 with the Annual Service to mark the Week of Prayer for Christian Unity. This focussed on how Christians can seek to work for peace and reconciliation within our divided political culture. Joint Lent Groups were also organised focusing on the Care of God's Creation, using the Archbishop of Canterbury's Lent book. The planned joint Good Friday worship could not take place, but throughout the year, the group and church leaders have met on-line to plan and pray, including as part of the 'Thy Kingdom Come' season. A new event took place this year, originally planned as a Drive in Carol Service at Paradise Wildlife Park, but which had to move on-line at the last minute. Its success suggests that it might be repeated in future years.

Churches Together also serve the local community together, supporting the Foodbank and providing Street Pastors. This year, they have also been closely involved in several COVID Recovery projects, collaborating with the local Community and Broxbourne Council, many of which are reported elsewhere

in this Report. Plans are also being put into place for welcoming residents at many of the new housing developments in progress across the Borough.

3.5.4 HABS (Hoddesdon and Broxbourne Settings) Revd Kate Carter

In December 2020, members of the congregation of St Catherine's and St Paul's once again generously donated gifts towards the HABS Christmas collection. The HABS team in their work with local schools and families, have reported a significant rise in the needs of vulnerable families in the area during the Pandemic.

3.5.5 Love Hoddesdon and Hoddesdon BID Rachel Pennant

Hoddesdon Parish Church is a co-opted member of the Hoddesdon Business Improvement District (BID). This involves attending Board meetings and being involved in local events. Sadly, many of these had to be cancelled in 2020, however the church has taken an active role in the town's COVID Recovery plans alongside other local churches. The Christmas Star Trail and distribution of 'Comfort and Joy' gifts to local shopkeepers are two examples of ways in which the Church is seeking to build these relationships and support the local town.

3.5.6 Hear4U Listening Team Diana Forrest

Through the Coronavirus Pandemic, local Health and Social Care workers have been identifying increasing numbers of people struggling with anxieties. As a result, Churches Together decided to set up a Listening Team for the Borough of Broxbourne. Sixteen people have come forward for training in Listening, and the training is being given (via Zoom) by the Acorn Christian Healing Foundation. The training will be completed in March 2021, and it is hoped to start the Listening towards the end of April 2021.

3.5.7 New Estate Ministry

No Report for 2020 - the COVID-19 Pandemic reduced building developments.

3.5.8 New River Group Rachel Pennant

The New River Group Ministry was established in 2007 and comprises the three Parishes of Broxbourne with Wormley, Hoddesdon and Rye Park. The role of the Group Ministry is to support each other in prayer and ministry and to develop common areas of working and sharing resources, while at the same time retaining independence as separate and distinct Parishes.

The Group Council, comprising the 3 incumbents, other ordained Clergy, Readers and lay representatives - meets twice a year, to share news of Services, events, new initiatives and ministry within the local communities. Unfortunately, no meetings of the Council took place in 2020, though it is hoped that these will resume once the current COVID restrictions are lifted. However, the three incumbents plus other associated Clergy have met weekly with the rest of the Deanery Chapter to support and pray for one another.

3.5.9 Peace Cottage and Garden Community Project

Peace Cottage Diana Forrest

Following the successful pilot of using Peace Cottage for homeless people early in the year, plans are being developed to open the Quaker Meeting House in Lord Street as a community resource. The facilities include the Grade II listed worship area, a kitchen, a community hall, and the linked warden's cottage. A Partnership Group has been established to support this project, and plans have been made to upgrade the building. There is need for a new heating system, hot water heaters and a modernised kitchen. A video has been made describing the vision for this project. This can be found at:

<https://m.youtube.com/watch?v=mJG87gZtlhLs>

Peace Garden Revd Kate Carter

In Autumn 2020, work began on the garden of Peace Cottage on Lord Street, adjacent to the Quaker Meeting House. Local churches from the Churches Together Group are working with the Quakers to develop the Cottage and Garden into a resource for the local community with a particular aim to meet some of the rising mental health and loneliness needs in the community. It is also envisaged as a space to provide the physical benefits of gardening, room for quiet reflection or prayer and a potential space for

artistic projects as well. Significant clearance work has been done in the garden, thanks to an enthusiastic team of volunteers from the Quakers, St Catherine's and St Paul's and other local churches.

3.6 Mission and Ministry

3.6.1 Home Communion *Brian Hoyles*

There are 6 people on the Home Communion recipients list, split into 2 groups. Two Teams of 2 serve them - which isn't quite enough; this means that some weeks, there is no Home Communion. There really needs to be at least one more Team of people.

This year, Home Communion ran as normal until the end of March when it ceased because of the COVID-19 Pandemic. It briefly restarted at the beginning of September until Tier 3 came in at the end of October. There has been some contact maintained with the recipients during this time.

3.6.2 Mission Support *Mark Galpin*

This year, the Mission Support Group continued to support and be in regular contact with 9 mission partners, spread across 9 different countries and 4 continents, and 4 mission organisations. A representative from Tear Fund visited the church and the congregation heard about their work in Rwanda; videos from partners in Bolivia and the Middle East/Central Asia have been received and shared at Sunday services. A personal highlight for Mark and Liz Galpin was meeting one of the mission partners in the banks of the Bosphorous, looking across to the lights of Old Istanbul.

3.6.3 Prayer and Visiting Team *John and Susan Roberts*

Perhaps a more appropriate title for this year would be: 'Prayer and Keeping In Touch Team'!

Due to the current restrictions around social distancing that have been in place for some time now, visiting church members at home has not currently been an option. However, the Team is continuing to keep in touch with vulnerable and other members, mainly with phone calls, but also by discovering the wonderful gift of 'on-line' communication, including e-mail, Skype, Zoom and WhatsApp. Initiated by the Clergy as well as numerous very thoughtful church members, these options are offering a greater variety of links with church activities as well as one-to-one support and conversations. It will be interesting to discover whether these additional opportunities for keeping in touch will continue after Lockdowns end.

3.6.4 Transport *John Allison*

There was no church transport operating this year due to COVID restrictions; it is hoped that the current Team of regular and occasional drivers, who have transported those in need to church events and occasional trips for medical treatment will be available when conditions allow.

3.7 Worship and Fellowship

3.7.1 Choir *Christina Parker*

This has been a COVID Year. The Choir last met in March, since when live singing has been banned. The lack of live music in church has been a great loss and sadly missed by Choir and Congregation alike. As for the future, it is uncertain. The outcome of the Worship Review and its interpretation will decide on the way forward and whether 'The Choir' will be allowed to return in the form in which it has served so faithfully up until now.

3.7.2 Flower Arrangers *Jackie Stacey*

Weekly flower displays in the church were suspended for 2 Lockdowns in 2020, because of COVID when the church building was closed for public Worship. The Flower Team was able, however, to provide a small flower arrangement for Harvest Festival and Christmas.

3.7.3 House Groups *Geoff Wilcox*

There are currently two House Groups running: one meets at Shirley and Jim Ward's on Roselands as Shirley's health allows, with some 11 members; the other meets in the church Bunting Room, generally every two weeks on Tuesday evenings, with some 6 members.

The purpose of House Groups is to study different aspects of the Bible and thereby get a better understanding of scripture, Christian faith and God's love for everyone.

If anyone would like to join the church House Group, they would be very welcome. Contact Geoff Wilcox (01920 465092).

3.7.4 Prayer Groups *Julian Pennant*

One of the positive things to come from this year is the strengthening of the church's corporate prayer life through on-line connections. Monday Morning Prayer has continued, either in person or on-line, and Saturday Morning Prayer on Zoom was added during the first Lockdown. Morning and Evening Prayer/Compline has also been available on YouTube. The Church WhatsApp Group has allowed the sharing of prayer needs in addition to the Weekly Notice sheet. Corporate intercessions have continued to be an important part of Services.

3.7.5 Sidespersons and Welcomers *Rev'd Kate Carter*

2020 has seen a hiatus in the role of the Welcome Team, due to the closure of the church building for Sunday Services. During this time, the Team has been re-formed with additional Team members coming on board. As a way of preparing for the next season of the church, Kate Carter will be running the 'Everybody Welcome' Course with the Welcome Team, which aims to explore how every aspect of the church's building, Worship and Mission can embody a genuine welcome to new people. This Course will be starting after Easter 2021.

3.7.6 Social Events *Sarah Davies*

One 'in person' Social event was held before COVID-19 restrictions were introduced in late March. Members of the 'Herts For Mission' Team gave a presentation of their work during the 10:30 All Together Sunday Service on 01 March, and were hosted at a 'Bring and Share' lunch, held in Barclay Hall following the Service.

3.7.7 Sound and Vision *Julian Pennant*

Over the course of the year, with help and advice from many quarters, the streaming system for Services was developed to a point where it is not onerous to operate but gives quite watchable results. This has allowed the church to continue to worship as a congregation when the building has been closed. Musicians have been willing and able adapt to producing pre-recorded music for use in streamed Services. From near the start, the aim was to develop a system that could combine 'in person' Worship with live-streaming so that it could be continued when the congregation was back in the building. This was for the benefit of two groups:

1. Those who will continue to find it hard to make it to church every week, even after restrictions have ended because of infirmity; and
2. Those who are interested in what goes on in the building but not yet ready to cross the threshold.

To be able to invite people to join in Worship is at the very heart of mission as a church and on-line video is a significant tool in enabling this.

The majority of those who regularly attended before Lockdown, and who watch on-line, do so on YouTube. Recent Sunday morning Services have generally had about 70 views on YouTube with 10-20 people also watching the sermon when it is posted separately later. Morning Prayer has 10-20 views. This suggests that the YouTube channel is providing a resource for the spiritual lives of a number of people.

Facebook views are more difficult to estimate as people are more likely to watch a couple of seconds of something and then move on, but during the 9 months of 2020, 175 hours of church video material was watched by Facebook users. These will tend to be people less closely associated with church but interested in what the church is doing.

An audio recording of the reading and sermon was made available from December on a dial-in local 'phone line. This has had one regular listener and several more sporadic ones.

3.7.8 Vergers Vernon Tye

There are still only 3 Vergers to cover all the Church Services and activities and they all have other church duties to perform as well, so more willing hands would be most welcome.

Vergers' duties are:

- (1) To open up the Church and prepare it for every Service including Funerals, Weddings etc.
- (2) To prepare the altar, wafers, wine etc. for Holy Communion which are held on Sunday and Wednesday mornings.

Because of the Pandemic, there has been no Holy Communion Services during the 2 Lockdowns; during the 4 months (July to October) between Lockdowns, only bread was permitted for Holy Communion.

Thanks go to all the ladies who do the Church communion washing i.e. purifications, altar and table cloths etc. and also to Jacqui Gifford for sorting out the rota.

Please contact Vernon Tye, Mike Marsh or Linda Hinks to find out more about a Verger's role and work.

SECTION 4 - FINANCIAL REPORT AND ACCOUNTS

4.1 Financial Review

4.1.1 Summary

In the 2019 Annual Report & Accounts, the PCC predicted that the impact of Covid-19 restrictions, particularly the loss of hire income from the closure of the church halls, would be substantial. It predicted that it was likely to incur a substantial deficit and a consequential drain on its cash reserves. We give thanks to the Lord that this prediction was not realised.

In the event, the net result for year was a relatively modest deficit of £5,172 (before an unrealised gain on investment of £1,490). Without depreciation, which does not affect our cash position, the deficit became a small operating surplus of c. £3,000. This meant that cash flow for the year remained positive at c. £2,700, with no drain on cash reserves.

At 31 December 2020, total funds stood at £547,806 (2019: £551,488) and cash balances at £216,154 (2019: £213,486).

4.1.2 Income & Expenditure

Total income for the year amounted to £127,667 against £156,496 in 2019, a reduction of c. £28,800. The main elements were:

- There was a loss of £16,000 (50%) in hall lettings compared with 2019. A substantial loss had been expected, but, in the event, the actual loss was not as great as had been feared.
- Several other income-generating activities from church organisations which rely on social contact, such as Early Birds, Tuesday Club, Luncheon Club, the provision of flowers in church, and fund raising events, suffered an overall reduction in income of c. £3,300 but, there was an offsetting drop in expenditure in these activities, except in the case of fund-raising, of c. £2,200 which meant that the overall impact was not great.
- The lockdown restrictions which applied for most of the year resulted in a sharp reduction in the number of weddings and funerals held in church and, as a result, net fee income in 2020 was just c. £800 a reduction, of c. £4,000 from the 2019 level.
- Fund raising income, mainly for the Bell Appeal, amounted to only £500 in 2020, a reduction of c. £4,000 from the 2019 level.
- In 2019, in the four months prior to the arrival of our curate, the curate's house generated rental income of £5,200. Clearly, there was no income from that source in 2020.
- Income from investments was better than expected and, at £3,200, was just £300 below the 2019 level.
- On the other hand, pledged income and donations showed a modest increase, an outcome that was by no means assured, given the uncertainty over the possible adverse impact of the pandemic in members of the congregation.
- The PCC also benefited from the receipt of £6,200 from the Corona Virus Job Retention Scheme (furlough recovery).

Total expenditure for the year amounted to £132,839 against £144,254 in 2019, a reduction of £11,415.

The main elements were:

- The diocesan parish share, our largest single item of expenditure, amounted to £61,354, a reduction of c. £4,200 compared with 2019. The underlying charge for the cost of providing the parish with clergy increased because we now have a curate in place, this increase was more than offset by a special allowance from the Diocese of £11,700, which represents 75% of the rental income of £15,600 foregone as a result of the house now being used by the Curate.
- Expenditure on grants to mission partners (mission support) was £9,937, a reduction of c. £1,600 from the 2019 level. The target MSG Budget has not changed. The 2019 figure was £1,600 higher,

special allowance from the Diocese of £11,700, which represents 75% of the rental income of £15,600 foregone as a result of the house now being used by the Curate.

- Expenditure on grants to mission partners (mission support) was £9,937, a reduction of c. £1,600 from the 2019 level. The target MSG Budget has not changed. The 2019 figure was £1,600 higher, because the payment to Young Life was overlooked in 2018 and at the 2019 APCM, it was agreed that the missed 2018 payment of £1,600 should be made good in 2019.
- The upkeep of church buildings amounted to c. £10,900, an overall saving against 2019 of c. £2,300. Within the overall total, there was a reduction of c. £3,000 in cleaning; the result of the cleaning of the church building being carried out on a voluntary basis, following the departure of the employed cleaner at the end of 2019. There were small, offsetting increases in the cost of utilities and maintenance. The increase in utilities was disappointing in the light of the enforced reduction in the use of the church during periods of lockdown.
- The cost of running the hall buildings for the year, c. £14,400, represented a small reduction of just £700 from the 2019 level. The cost of heating and lighting the halls, c. £2,300, represented a significant year-on-year saving of c. £2,800, and was to be expected, given that, as a result of lockdown restrictions, the halls were not used at all or only to a very limited extent for much of the year. This saving was offset by an increase in maintenance expenditure of c. £1,200, which reflected both the one-off costs of preparing the Barclay Hall for use by the NHS as a Covid-19 vaccination centre (it should be noted that these costs have been totally funded by the NHS) and taking the opportunity afforded by the low level of use of the halls to carry out deferred repairs. Other costs – cleaning, insurance and water – all increased a little over the year.
- The printing of the church newsletter was taken 'in-house' during the year, and, as a result, the cost of producing it fell from c. £1,500 in 2019 to c. £600, a saving of £900. The associated loss of income was c. £300, producing a net benefit of c. £600. The cost reflects the need to post the majority of newsletters, which had previously been distributed by members of the congregation, due to nervousness about transmission of Covid-19. It does not include the printing and paper costs, although these are modest.
- Administration and Support costs at c. £15,700 remained overall just £100 lower than in 2019. Within the overall total, office and telephone costs showed useful savings of c. £850, reflecting lower administrative activity brought about by the lockdown restrictions. This saving was largely offset by increases in other costs such as internet and website costs, reflecting the move to services being held online during the lockdown.
- The cost of church services, other than online costs, was c. £600 lower than in 2019, a direct result of the restrictions placed on being able to hold services in church.
- There were increases in some other cost categories, such as clergy expenses (largely the effect of a full year for our curate and extra equipment to support working at home during the lockdown) and church activities, (largely the result of training for the Churches Together listening project).

4.2 - Reserves Policy

The PCC has examined the requirements for free reserves i.e. those unrestricted funds not represented by tangible fixed assets or investments. The PCC considers that free reserves should be the equivalent of approximately 4 months' routine general fund expenditure plus the committed future expenditure of other projects, where funds permit. The PCC is of the opinion that this provides sufficient flexibility to cover temporary shortfalls in income and will allow it to cope with unforeseen emergencies. At 31 December 2020, the PCC had net free reserves of £103,908 (2019: £103,658) as follows:

	2020 £	2019 £
Balance of unrestricted funds per Accounts	104,888	104,826
Less: tangible fixed assets	981	1,168

Free reserves

103,907	103,658
2020 £	2019 £

Free reserves requirement:

4 months' forecast routine expenditure	46,000	45,000
Allowance for exceptional expenditure e.g. unavoidable maintenance and major projects.	30,000	30,000

Requirement as % of Free Reserves

76,000	75,000
73.1%	72.4%

The allowance for exceptional expenditure has been substantially increased in the light of the perceived need to refurbish parts of the interior of the church and the Barclay Hall and to allow for other work which needs to be undertaken as a result of the quinquennial inspection which was carried out in 2020. The latter requirement was not, in the event, as onerous as expected but the PCC wishes to remain prudent in the light of increased uncertainty engendered by the pandemic and has decided not to reduce this requirement.

However, the PCC is conscious of the requirement for a charity not to carry excess reserves and has agreed to part-fund the proposed employment of a Community Link Worker for 3 years at £10,000 a year, starting in September 2021. If the employment of a Community Link Worker is realised, it is anticipated, based on past performance, that most, if not all, of this would need to be funded from reserves.

4.3 - Investment Policy

The PCC considers that it has a fiduciary duty to be risk-averse in its approach to investment. In the light of that, it continues to invest cash balances in the general funds that are surplus to normal operating requirements with the CBF Church of England Deposit Fund, despite the very low rates of interest on offer. Market rates, both short- and longer-term, deteriorated in the latter part of 2020 but it continues to be the case that, in order to earn a modest rate, it is necessary to deposit money fixed for unacceptably long periods and the PCC is not prepared to do that.

The cash balance that forms part of the restricted St Catherine's House fund represents capital that the PCC must maintain, although the income therefrom is not restricted. Accordingly, the PCC, in conjunction with its co-trustee, the St Albans Diocesan Board of Finance, deposits these funds with large financial institutions for periods up to a year, in order to obtain higher returns. The Dunn Trust endowment is represented by low-risk investments that are held for the longer term and to produce a steady income. Although the PCC has the power to change the assets in the endowment, it has refrained from doing so, because it considers the present position meets its risk-averse policy. If the PCC were to make any changes, it would not, in the light of that policy, invest in equities.

This report was approved by the PCC on 22 May 2021 and signed on its behalf by

Rev Dr Rachel Pennant

Chair



24/5/21

I report on the financial statements of Hoddesdon Parochial Church Council ('the PCC') for the year ended 31 December 2020, set out on pages 22-35.

This report is made solely to the PCC in accordance with section 145 of the Charities Act 2011 (the Act). My independent examination has been undertaken so that I might state to the PCC those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Trust and the PCC for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF THE PCC AND THE EXAMINER

The PCC considers that an audit is not required for this year (under section 144(2) of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the procedures laid down in the General Direction given by the Charity Commission (under section 145(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed *John Helm*

Date *24 May 2021*

John Helm ACA
Simply Churches Ltd
17 Heathville Road
London N19 3AL

Statement of Financial Activities

For the year ended 31 December 2020

	Unrestricted Funds			Restricted Funds		Endowment Funds		Total	Total
	Note	2020	2020	2020	2020	2020	2019		
		£	£	£	£	£	£		
Income from:									
Donations and legacies	2a	101,369	4,123	-	-	105,492	103,161		
Charitable activities	2b	817	-	-	-	817	4,889		
Other Trading Activities	2c	17,682	487	-	-	18,169	44,934		
Investments	2d	1,982	1,207	-	-	3,189	3,512		
Total Income		121,850	5,817	-	-	127,667	156,496		
Expenditure on:									
Raising funds	3a	16,297	8,111	-	-	24,408	27,398		
Charitable Activities	3b	105,491	2,940	-	-	108,431	116,856		
Total Expenditure		121,788	11,051	-	-	132,839	144,254		
Net Gain/(loss) on Investments - unrealised		-	-	1,490	-	1,490	3,402		
Net Income/(Expenditure)	62	(5,234)	1,490	(3,682)		15,644			
Transfers between funds		-	-	-	-	-	-		
Net Movement in funds	62	(5,234)	1,490	(3,682)		15,644			
Total funds brought forward		104,826	375,088	71,574		551,488	535,844		
Total funds carried forward		104,888	369,854	73,064		547,806	551,488		


Balance Sheet
At 31 December 2020


	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2020 £	2020 £	2020 £	2020 £	2019 £
Fund Assets						
Tangible assets	6	881	251,323	-	252,204	200,002
Investments	7	-	-	73,084	73,084	71,574
		881	251,323	73,084	325,308	322,176
Current Assets						
Debtors	8	18,000	-	-	18,000	16,501
Short term deposits		68,067	67,043	-	135,110	104,842
Cash at Bank		27,946	21,717	-	49,663	46,530
Petty Cash		1,359	-	-	1,359	2,114
		115,454	118,760	-	234,214	230,047
Less:						
Creditors: Accounts Payable						
Due Within One Year	9	11,547	229	-	11,776	10,735
		113,907	119,531	-	222,438	219,312
Net Current Assets						
		104,888	308,854	73,084	547,806	551,488
Funds						
Unrestricted		104,888	-	-	104,888	104,826
Restricted	10	-	308,854	-	308,854	375,088
Endowment	11	-	-	73,084	73,084	71,574
		104,888	308,854	73,084	547,806	551,488

Approved by the Parochial Church Council on 22 May 2021 and signed on its behalf by:

Rev Rachel Parnant
Chair

Mr M Marsh
Treasurer


24/5/21


24.05.2021

Notes to the Financial Statements for the year ended 31 December 2020

Accounting policies

The Financial Statements have been prepared under the Charities Act 2011 and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2019 (FRS102)) and the Financial Reporting Standard 102 (FRS 102)

The financial statements have been prepared under the historical cost convention except for investment assets which are shown at market value. The accruals basis of accounting has been adopted, unless indicated in the following notes. The principal accounting policies are applied consistently.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor of those that are simply informal gatherings of Church members.

The PCC meets the definition of a public benefit entity under FRS 102.

Going Concern

Each year it is the PCC's responsibility to state whether or not the annual accounts have been drawn up on a going concern basis. Going concern is the assumption that an entity, in this case the PCC, has the resources (financial or otherwise) needed to continue operating for the foreseeable future and, in particular, for at least 12 months from the date of approval by the PCC of these annual accounts. If the going concern principle did not apply then the accounts would be drawn up on an insolvent basis.

The PCC considers that there are no material uncertainties over the charity's ability to continue operating in the short-term and, accordingly, the accounts have been drawn up on a going concern basis. Please refer to section 1.3.4 Post Balance Sheet Events and Going Concern Consideration of the Annual Report for an explanation of the matters that the PCC took into account in arriving at this conclusion.

Recognition of income

Planned giving, cash offerings, donations, grants and legacies are recognised when received.

Amounts received for specific purposes are dealt with as restricted funds and the liability for payment is recognised when the amounts are received.

Tax recoverable under Gift Aid is recognised when the donations to which it relates are received.

Income from the letting of hall premises and from freehold premises is recognised on the accruals basis. It is shown gross, with the associated costs being included in fundraising costs.

Dividends are accounted for when received; interest is accounted for on the accruals basis.

PCC Fees for weddings and funerals are accounted for on a 'net' basis, i.e. after deducting that element of the fees charged which belongs legally to the Diocese and other elements which are included in the charge on a 'pass through, nil profit' basis e.g. payments to the organist, choir, bell ringers, vergers.

The proceeds of insurance claims are netted off against the cost incurred in rectifying the damage or loss suffered.

Recognition of expenditure

Expenditure is recognised as soon as a liability is considered probable and the amount of the liability can be reliably measured.

The PCC is not registered for VAT and, accordingly, expenditure includes VAT where appropriate.
Fundraising Expenditure

This includes amounts incurred in obtaining donations and property maintenance costs.

This comprises the costs incurred in fulfilling the PCC's principal objects, as outlined in its Annual Report, and includes:

- Parish share payable to the Dioceses as the PCC's assessed contribution to the provision of the clergy in the Diocese.
- Grants and donations payable to third parties, usually missions, in furtherance of the PCC's objects; these are accounted for when determined by the PCC.
- Payments to third parties of restricted collections and donations made specifically for the benefit of those recipients.
- Costs associated with church services and other worship and fellowship activities.
- Administrative and support costs.
- Governance costs, which are incurred in meeting the PCC's obligation for public accountability and compliance with regulation, and include the cost of the annual independent examination and the expenses of trustee meetings.

Tangible Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by Section 10 (2) (a) of the Charities Act 2011 and, therefore, forms no part of the assets of the PCC.

Moveable church contents are held by the vicar and churchwardens on special trust for the PCC and require a faculty for disposal. They are considered by the PCC to be inalienable property. They are not valued or recognised as fixed assets in the Financial Statements. All expenditure on consecrated or beneficed buildings by way of maintenance or improvement or on the acquisition of moveable church furnishings is written off when incurred.

Other land and buildings

Buildings owned by the PCC are depreciated on a straight-line basis over 50 years.

Other fixtures, fittings and equipment

Most items owned by the PCC are depreciated on a straight-line basis over 10 years. Some items will clearly have a useful life of less than this but others will last longer than 10 years. The PCC considers that an overall period of 10 years is appropriate. Computers, other electronic equipment and software are written off over 4 years.

Some individual items of small value are written off as current expenditure.

Debtors

These are stated at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors

These are stated at their settlement amount.

Investments

Investments are stated at market value on the Balance Sheet date.

Pensions

For eligible salaried employees who commenced employment after 1 January 2009, the PCC participates in the Pension Builder Classic section (PBC) of the Pension Builder Scheme, part of the Church Workers Pension Fund (CWPF), which is administered by Church of England Pensions Board. The latter holds the assets of the scheme separately from those of the PCC and the other participating employers. It is classed as a defined benefit scheme.

PBC provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be declared, depending upon the investment returns and other factors.

There is no sub-division of assets between employers in each section of the PBC and it is not, therefore, possible to attribute the scheme's assets and liabilities to a specific participating employer. The PCC is exposed to the actuarial risks associated with the current and former employees of other entities participating in the scheme and the legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of that employer's pension liabilities. The Pensions Board has, however, put measures in place to mitigate those risks. The scheme is, therefore, considered to be a multi-employer scheme, as described in Section 28 of FRS 102, and, accordingly, contributions are accounted for as if the scheme were a defined contributions scheme

A valuation of the scheme is carried out once every three years. The most recent completed scheme valuation was carried out as at 31 December 2016. This revealed, on the ongoing assumptions used, a deficit of £14.2m. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for employers to make deficit payments at the current time.

The PCC contributes 5% of basic salary and employees are required to contribute a minimum of 5%. There were no arrears of contributions as at 31 December 2020

The PCC had 1 active members and 2 deferred member in the PCB at 31 December 2020.

The pension costs charged during the year in the SOFA represent contributions payable to the scheme and amounted to £402 (2019: £525).

Funds

Unrestricted funds are general funds that are not subject to restrictions regarding their use and can be applied to the general purposes of the PCC. Funds designated for a particular purpose by the PCC (e.g. Children and Family Worker) are also unrestricted.

Endowment funds are funds the capital of which must be retained. Income arising from investment of the endowment may be used only for the purpose, restricted or unrestricted, for which the endowment was established. The endowment funds and their uses are as follows:

S Dunn Bequest This is a permanent endowment which requires the income to be spent within the Parish in providing a retainer for the services of an organist and for meeting the expenses of the clergy and, accordingly, is treated as restricted.

Quibell Bequest This is a permanent endowment which requires the income to be spent within the Parish, primarily for meeting the expenses of the clergy and, accordingly, is treated as restricted. The assets are held in a separate trust fund which is not controlled by the PCC.

Restricted funds comprise (a) funds held under trusts which require the capital to be maintained and invested in a restricted range of assets, (b) income from endowments which is to be spent only on the purposes intended by the donors (see endowment funds above), and (c) revenue donations or grants which may be expended on the specific activity intended by the donor. Any balance of a restricted fund which remains unspent at the end of each year must be carried forward as a balance on that fund.

The main restricted funds and their uses are as follows:

St Catherine's House Fund

This comprises the Barclay Hall and Hunt Rooms, the New Rooms (over the Hunt Rooms), 134 Plomer Avenue (curate's house) and the net cash surplus derived from the sale of St Catherine's House and the purchase of 134 Plomer Avenue in 2008. These assets, any capital receipts derived from their disposal and any replacement assets purchased therefrom are held under a trust of which the PCC is the managing

trustee and the St Albans Diocesan Board of Finance is the custodian trustee. The terms of that trust provide that the capital is to be used for a Church Hall or Meeting Place for the promotion of, aiding or furthering the religious and other charitable work of the Church of England and accordingly it is treated as a restricted fund. The income arising from assets within the Fund is not restricted and can be used for general PCC purposes.

Bell Appeal

This was established in 2014. The condition of the bell installation had been of concern for several years, given that it was approaching twice its predicted maximum useful life (114 years actual compared with 60 years maximum predicted). During 2014 the PCC commissioned 3 specialist bell repair companies to inspect the installation and recommend what action might be needed. These reports showed that the ringing fittings had well outlived their useful life and recommended their replacement, together with some refurbishment of the bell frame. The bells themselves were still usable but it was also recommended that they be renovated and returned as part of the rehangings process. Other non-structural renovation work on the tower is required, some of which can be carried out only with the bells removed. The cost of this work is difficult to predict accurately at this stage, but it could amount to £80,000. The PCC authorised the attempt to raise the necessary funds, recognising that this would be a longer-term project, spread over 4 to 5 years, and that the necessary work needed to be carried out at the same time and not piecemeal. A working group was set up oversee the project and to raise funds under the 'Bell-A-Peal' banner, both through events and, when sufficient money has been raised, by applying for grants from relevant organisations.

In the event that it does not prove possible to raise sufficient funds to finance the project, the money raised so far would revert to the General Fund.

Notes to the Financial Statements - continued
For the year ended 31 December 2020

Income

	Unrestricted Funds		Restricted Funds		Endowment Funds		Total		Total	
	2020	£	2020	£	2020	£	2020	£	2019	£
2a Donations and legacies										
Pledged offerings	67,471	-	-	-	-	-	67,471	65,373		
Cash offerings	565	-	-	-	-	-	565	1,802		
Income Tax reclaimable	18,498	-	-	-	-	-	18,498	18,197		
Restricted Collections	-	-	-	-	-	-	-	1,412		
Donations-Bell Appeal	-	90	-	-	-	-	90	5,757		
Donations-Other	7,591	2,433	-	-	-	-	10,024	8,820		
Legacies	1,000	-	-	-	-	-	1,000	2,000		
Government Grants	6,244	-	-	-	-	-	6,244	-		
Other grant income	-	1,600	-	-	-	-	1,600	-		
	101,369	4,123	-	-	-	-	105,492	103,161		
Government grants: grants received under the Coronavirus Job Retention Scheme (Furlough Recovery) in respect of 2 employees for the period May to November 2020.										
2b Charitable Activities										
Fee income (net)	817	-	-	-	-	-	817	4,889		
2c Other Trading Activities										
Hall Lettings	15,986	-	-	-	-	-	15,986	31,063		
Rent from Curate's House	-	-	-	-	-	-	-	5,200		
Fund raising-Bell Appeal	-	487	-	-	-	-	487	2,157		
Fund raising-Other	-	-	-	-	-	-	-	294		
Newsletter income	424	-	-	-	-	-	424	736		
Early Birds	362	-	-	-	-	-	362	1,244		
Tuesday Club	82	-	-	-	-	-	82	241		
Coffee & Refreshments	234	-	-	-	-	-	234	902		
Flowers	33	-	-	-	-	-	33	608		
Luncheon Club	541	-	-	-	-	-	541	1,576		
Other church activities	20	-	-	-	-	-	20	13		
	17,682	487	-	-	-	-	18,169	44,934		
2d Investments										
Deposit interest	1,982	-	-	-	-	-	1,982	2,308		
Durn Trust income	-	1,207	-	-	-	-	1,207	1,204		
Quibell Trust income	-	-	-	-	-	-	-	-		
	1,982	1,207	-	-	-	-	3,189	3,512		
Total	121,850	5,817	-	-	-	-	127,667	156,485		

Notes to the Financial Statements - continued
For the year ended 31 December 2020

Expenditure

Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
2020	2020	2020	2020	2020	2019
£	£	£	£	£	£
3a Expenditure on Raising Funds					
Hall buildings - upkeep	14,374	-	-	14,374	15,008
Hall buildings - depreciation	-	2,733	-	2,733	2,733
Ourate's House - upkeep	885	-	-	885	1,007
Ourate's House - depreciation	-	5,378	-	5,378	5,378
Early Birds expenditure	368	-	-	368	826
Tuesday Club expenditure	40	-	-	40	181
Luncheon Club expenditure	258	-	-	258	915
Catering expenditure	113	-	-	113	323
Flowers expenditure	200	-	-	200	789
Commitment envelopes	58	-	-	58	58
	16,287	8,111	-	24,408	27,398
3b Expenditure on charitable activities					
Dioceesan Parish share	61,354	-	-	61,354	65,528
Grants - Mission support	9,587	350	-	9,937	11,502
Restricted collections	-	-	-	-	1,135
Clergy expenses	3,698	7	-	3,675	1,804
Organist	-	1,200	-	1,200	1,651
Church buildings - upkeep	10,725	183	-	10,918	13,242
Church services	1,380	-	-	1,380	1,901
Church activities	1,760	940	-	2,700	1,562
Newspaper	637	-	-	637	1,475
Support Cost (see Note 3e)	89,111	2,680	-	91,801	99,988
Expenditure on charitable activities	16,380	250	-	16,630	18,898
Total expenditure	105,481	2,940	-	108,431	116,856
	121,788	11,051	-	132,839	144,254
3c Support costs					
Administration & Support Costs	15,413	250	-	15,663	15,816
Depreciation-plant and equipment	187	-	-	187	272
Governance Costs - Independent Examination Fee	780	-	-	780	780
	16,380	250	-	16,630	16,868

Support costs have been allocated in full to expenditure on charitable activities as the PCC considers that it is substantially to the latter that the benefit of expenditure on support costs accrues.

Notes to the Financial Statements - continued
For the year ended 31 December 2020

3d	Grants Payable - Mission Support - continued	2020	2019
		£	£
	Grants to institutions	6,937	9,000
	Grants to individuals	3,000	2,500
	Total grants payable	9,937	11,500

Parishes in the Church of England are encouraged to allocate a proportion of the available income with which the Lord has generously provided them to support Christian organisations and individuals engaged in missionary activities. Hoddesdon PCC includes such an allocation in its budget each year and considers that, in so doing, it is putting part of its 'Mission Statement' into action by supporting others whose objective it is either 'to lead people to Christ' or 'serve a world in need'.

The PCC does not have a policy of supporting specific organisations or particular areas of mission. In allocating grants, the PCC aims to support mission organisations with which members of the congregation or their close family have a direct connection. This includes, in particular, students of the nearby All Nations Christian College who join the congregation during their period of study and who, on completion of their studies, go on to work for missionary organisations, often overseas, or to work in the ordained ministry. In some cases, it is not practical to make a grant to the organisation to which the mission partner is connected and, accordingly, the grant is paid directly to the individual concerned. The PCC also makes small grants to individuals, by way of personal support.

All grant payments are made from unrestricted funds. No support costs have been allocated to grant payments.

	2020	2019
	£	£
Grants to institutions		
People International	1,500	1,000
Young Life (youth work)	1,000	4,000
Mission Aviation Fellowship	500	500
All Nations Christian College	1,000	500
London City Mission	(500)	300
Wyediffe UK (Bible Translators)	500	1,000
Wyediffe UK (Bible Translators)	1,000	500
AIM International	500	500
Operation Mobilisation	500	500
Tear Fund	500	500
St Catherine's Primary School	-	200
HABS (Hoddesdon & Broxbourne Settings)	437	-
	(in support of M Masorora, Zambia)	
	(Family support through local schools partnership)	
	6,937	9,000
Grants to individuals		
Maria MacClure (Ethiopia)	1,000	500
Julia Liles	500	500
Jonathan & Sonia Weaver	-	500
Peter & Christine Knight	-	1,000
Jennifer Garbay	500	-
Andrew & Lisa Peart	1,000	-
	(with UFT Ethiopia)	
	(in Cambodia)	
	(with Zambia Flying Mission)	
	(Vasudhall Christian Centre)	
	(in Bolivia)	
	3,000	2,500

Net Income/(Expenditure) is stated after charging:

	2020	2019
	£	£
Depreciation	8,288	8,383
Independent Examination fee	780	780
	9,078	9,163

Parish of St Catherine and St Paul, Hoddeston
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Notes to the Financial Statements - continued
For the year ended 31 December 2020

5 Employee Enrolments

Included within resources expended are the following employee enrolments

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
Gross pay	2020	2020	2020	2020
National Insurance Contributions	£	£	£	£
Pension Contributions	17,484	-	-	17,484
	402	-	-	402
	614	-	-	614
	18,478	-	-	18,478
Average number of employees	2	-	-	2

No employee received enrolments in excess of £500,000 during the year.

6 Tangible fixed assets

	Equipment (Unrestricted)	Buildings (Restricted)	Total
Cost	£	£	£
At 1 January 2020	68,657	405,553	472,210
Additions	-	-	-
Deposits	-	-	-
At 31 December 2020	68,657	405,553	472,210
Depreciation			
At 1 January 2020	65,489	148,119	211,008
Charge for the year	187	8,111	8,298
Deposits	-	-	-
At 31 December 2020	65,676	156,230	219,906
Net Book Value			
At 31 December 2020	961	251,323	252,304
At 31 December 2019	1,188	259,434	260,602

The buildings in the Restricted Fund are:

	Cost	Depreciation	Net Book Value
Barclay Hall & Hunt Rooms	£	£	£
New Rooms (over Hunt Rooms)	6,500	6,240	260
Cornell's House (134 Pioneer Ave)	130,144	78,073	52,071
	288,009	88,917	199,092
	405,553	194,230	251,323

7 Fixed Asset Investments

	At 1 January 2020	Gain/(loss) on revaluation	At 31 December 2020
1128 CBF Investment Fund Units	£	£	£
£50,000 NSB Income Bonds	21,574	1,480	23,054
	50,000	-	50,000
	71,574	1,480	73,054
			68,172

The CBF Investment Fund Units are shown in the accounts at market value (original cost £4,415).

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
Debtors				
Hall hire fees receivable	-	-	-	-
Other accrued income	444	-	-	444
Income tax recoverable	13,982	-	-	13,982
Prepayments	3,380	-	-	3,380
Other debtors	-	-	-	-
Interest receivable	254	-	-	254
	18,080	-	-	18,080
				18,591

9 Creditors: Amounts Falling Due Within One Year

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total
Accrued expenditure	4,390	-	-	4,390
Deferred income	632	-	-	632
Other creditors (fees due to Diocese/proceeds of special collections)	6,525	228	-	6,754
	11,547	228	-	11,775
				10,735

Notes to the Financial Statements - continued

For the year ended 31 December 2020

10 Restricted Funds

A) Current Year

	At 1 January 2020	Incoming Resources	Resources Expended	Gains/ (losses)	Transfers	At 31 December 2020
a) St Catherine's House Fund:						
Buildings	259,434		(8,111)	-	-	251,323
Cash on deposit	90,712	-	-	-	-	90,712
b) Restricted Collections & Donations/Dunn Trust & Quibell Trust Income	350,146	-	(8,111)	-	-	342,035
c) Bell Appeal	1	5,240	(2,940)	-	-	2,301
	24,941	577	-	-	-	25,518
	375,088	5,817	(11,051)	-	-	369,854

a) St Catherine's House Fund

This comprises the Barclay Hall and Hunt Rooms, the New Rooms (over the Hunt Rooms), 134 Pioneer Avenue (curate's house) and the net cash surplus derived from the sale of St Catherine's House and the purchase of 134 Pioneer Avenue in 2008. These assets, any capital receipts derived from their disposal and any replacement assets purchased therefrom are held under a trust of which the PCC is the managing trustee and the St Albans Diocesan Board of Finance is the custodian trustee. Accordingly, these assets must be treated as a restricted fund in the accounts of the PCC. The income arising from assets within the Fund is not restricted and can be used for general PCC purposes. In 2008, the PCC decided to allocate the income from the fund to a designated fund for the Children's & Family Worker. The latter was closed in 2012 and the income is now allocated to the General Fund. The resources expended in the fund during the year represent the charge for depreciation on fund assets.

b) Restricted Collections & Donations/Dunn Trust & Quibell Trust Income

Money given to the PCC to be applied for a specified purpose only, e.g. Harvest and Christmas appeals; donations for the upkeep or refurbishment of the church or halls; collections at funerals for a specified charity. Income from the Dunn Trust (see Note 10 Endowment Funds) can be used only for the purposes specified and is therefore treated as restricted.

c) Bell Appeal Fund

The condition of the bell installation has been of concern for several years, given that it is now approaching twice its predicted maximum useful life (114 years actual compared with 60 years maximum predicted). During 2014 the PCC commissioned 3 specialist bell repair companies to inspect the installation and recommend what action might be needed. These reports showed that the ringing fittings had well outlived their useful life and recommended their replacement, together with some refurbishment of the bell frame. The bells themselves were still ringable but it was also recommended that they be renovated and returned as part of the rehanging process. Other non-structural renovation work on the tower is required, some of which can be carried out only with the bells removed. The cost of this work is difficult to predict accurately at this stage, but it could amount to £80,000. The PCC has authorised the attempt to raise the necessary funds, recognising that this would be a longer-term project, spread over 4 to 5 years, and that the necessary work needed to be carried out at the same time and not piecemeal. A working group has been set up oversee the project and to raise funds under the 'Bell-A-Pear' banner, both through events and, when sufficient money has been raised, by applying for grants from relevant organisations. Fund-raising events are held throughout the year.

In the event that it does not prove possible to raise sufficient funds to finance the project, the money raised so far would revert to the General Fund.

Notes to the Financial Statements - continued
For the year ended 31 December 2020

10 Restricted Funds - continued
A) Current Year - continued

b) Restricted Collections & Donations/Dunn Trust & Quibel Trust Income - continued

	At 1 January 2020	Incoming Resources	Resources Expended	Gains/ losses	Transfers	At 31 December 2020
Restricted Donations & Fund Raising						
Bikes for school leavers at St Catherine's Primary School	-	140	(140)	-	-	-
Readership training	-	350	-	-	-	350
Cross Bells	-	193	(193)	-	-	-
To support digital cost of on-line ministry	-	250	(250)	-	-	-
Vicar's Discretionary Fund	-	150	-	-	-	150
Listening Project	-	1,600	(800)	-	-	800
Family Link Worker	-	1,000	-	-	-	1,000
HABS (Hoddesdon & Broxbourne Settings)	-	350	(350)	-	-	-
Other	1	-	-	-	-	1
	1	4,033	(1,733)	-	-	2,301
Dunn Trust Endowment Income						
Organist-retainer	-	1,200	(1,200)	-	-	-
Clergy expenses	-	7	(7)	-	-	-
	-	1,207	(1,207)	-	-	-
Total	1	5,240	(2,940)	-	-	2,301

B) Comparative Year (2019)

	At 1 January 2019	Incoming Resources	Resources Expended	Gains/ (losses)	Transfers	At 31 December 2019
St Catherine's House Fund:						
Buildings	267,545	-	(8,111)	-	-	259,434
Cash on deposit	90,712	-	-	-	-	90,712
	358,257	-	(8,111)	-	-	350,146
Restricted Collections & Donations/Dunn Trust & Quibel Trust Income						
Bel Appeal	-	4,764	(4,763)	-	-	1
	17,027	7,914	-	-	-	24,941
	375,284	12,678	(12,874)	-	-	375,088

11 Endowment Funds

	At 1 January 2020	Incoming Resources	Resources Expended	Gains/ losses)	Transfers	At 31 December 2020
Durn Trust	71,574	-	-	1,480	-	73,054

Durn Trust This is a permanent endowment which requires the income to be spent within the Parish in providing a retainer for the services of an organist and for meeting the expenses of the clergy. Details of the assets included in the fund are set out in note 8. The income is considered to be restricted.

Quibel Trust This is a permanent endowment which requires the income to be spent within the Parish, primarily for meeting the expenses of the clergy. The assets are held in a separate trust fund which is not controlled by the PCC. The trustees have informed the PCC that the fund is invested in C8F Church of England funds (Deposit, Fixed Interest Securities and Investments), the market value of which at 31 December 2020 was £30,971 (2019: £29,872). The original cost of the assets settled on the fund was £25,120. The income is considered to be restricted.

Family Link Worker At its meeting in October 2020, the PCC decided to allocate £10,000 a year for 3 years towards the cost of employing a Family Link Worker from September 2021 and to review the project after one year. The purpose of the role is to build on the Church's current outreach activity and the work of church/community groups, to develop deeper relationships between the church and families within Hoddesdon, by helping to create and develop activities to encourage spiritual growth. The PCC will look to find the additional funding required locally through a combination of encouraging support from the congregation, fund raising activities and seeking support from suitable grant-making bodies. During the year, a member of the congregation donated £1,000 towards the project and indicated that if the project did not go ahead, then they were happy for the donation to be treated as unrestricted.

Listening Project Also at its meeting in October 2020, the PCC decided to participate in a project initiated by Churches Together called Hear4U. Its purpose is to provide trained, one-to-one listening support - a 'listening ear' - to people referred to it in order to help provide a solution to their problems. It will also use the listening skills of its volunteers in other settings, such as walking groups, bereavement support groups and the Peace Cottage refuge. The project is to operate across the Borough of Broxbourne and people will be referred to it by community groups such as General Practice, The Family Centre, Hoddesdon & Broxbourne Settings (HABS) and others. During 2020, the project secured a grant of £1,600 to provide listening training to its volunteers. A condition of the grant was that it had to be made to a registered charity. As Churches Together is not a registered charity, the PCC agreed that it would be the charity to receive the grant on behalf of Churches Together. The grant covers training for 14 volunteers across the Borough, including 3 from Hoddesdon Parish Church, one of whom is a member of the PCC. Half of the training took place in 2020, the rest will take place in 2021. This restricted fund will remain open in the accounts of the PCC as it is hoped that further grants and donations will be received to cover training and other administrative costs.

12 Key Management Personnel & Related Party Transactions

- Key Management Personnel - those in charge of directing, controlling, running and operating the Charity on a day to day basis are the members of the PCC.
- No member of the PCC was remunerated during the year for being a member of the PCC.
- Two (2019: 2) PCC members were reimbursed travelling, entertainment, telephone/broadband, training, publications and other expenses amounting to £3,860 (2019: £2,111) during the year.
- During the year, members of the PCC gave a total of £29,226 (2019: £30,015) in unrestricted offerings and donations.
- There were no other disclosable transactions in respect of PCC members, persons closely connected with them or other related parties during the year.

13 Operating Lease Commitments

At the Balance Sheet date, the PCC had future minimum lease payments under non-cancellable operating leases as follows:

Payments falling due:	2020	2019
Not later than 1 year	979	979
Between 2 and 5 years	2,448	3,427
	<u>3,427</u>	<u>4,406</u>

Parish of St Catherine and St Paul, Hoddesdon
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Appendix to the Financial Statements
For the year ended 31 December 2020

The supplementary information contained in this appendix does not form part of the Financial Statements but is provided in the expectation that it will be of interest to church members.

		Unrestricted Funds		Restricted Funds		Endowment Funds		Total Funds	
		General		Funds		Funds		Year ended 31 December	
		2020		2020		2020		2020	
		£		£		£		£	
2a Hall Buildings									
Heat and light-Halls	2,270	-	-	-	-	-	2,270	5,098	
Maintenance-Halls	2,507	-	-	-	-	-	2,507	1,434	
Cleaning-Halls	6,597	-	-	-	-	-	6,597	6,394	
Insurance-Halls	2,457	-	-	-	-	-	2,457	2,053	
Water rates	443	-	-	-	-	-	443	90	
Advertising	-	-	-	-	-	-	-	-	
	14,374	-	-	-	-	-	14,374	15,058	
2b Church Buildings									
Heat, light and water	5,040	-	-	-	-	-	5,040	4,711	
Maintenance-Church	2,333	193	-	-	-	-	2,526	2,133	
Cleaning-Church	720	-	-	-	-	-	720	3,734	
Sound system	145	-	-	-	-	-	145	54	
Insurance-Church	2,487	-	-	-	-	-	2,487	2,610	
	10,725	193	-	-	-	-	10,918	13,242	
Expenditure									
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds					
	General	Funds	Funds	Year ended 31 December					
	2020	2020	2020	2020			2019		
	£	£	£	£			£		
3a Church services									
Church music	1,128	-	-	-	-	-	1,128	1,226	
Wine, candles etc	138	-	-	-	-	-	138	865	
Service Books	77	-	-	-	-	-	77	50	
Visiting clergy	37	-	-	-	-	-	37	20	
	1,380	-	-	-	-	-	1,380	1,901	
3b Church Activities									
Young Peoples work	-	-	-	-	-	-	-	6	
In-house mission & Pastoral	912	940	-	-	-	-	1,852	912	
Publicity	703	-	-	-	-	-	703	500	
Churches Together/Deanery	145	-	-	-	-	-	145	145	
	1,760	940	-	-	-	-	2,700	1,562	
3c Administration & Support Costs									
Administration & Office Expenses	107	-	-	-	-	-	107	689	
Photocopying & Printing	1,346	-	-	-	-	-	1,346	1,136	
Parish Administrator	12,418	-	-	-	-	-	12,418	12,129	
Telephone	710	-	-	-	-	-	710	908	
Internet & website	829	250	-	-	-	-	1,079	884	
	15,413	250	-	-	-	-	15,663	15,816	
3d Depreciation									
Plant and equipment 10%	187	-	-	-	-	-	187	187	
Plant and equipment 25%	-	-	-	-	-	-	-	85	
Church Halls	-	2,733	-	-	-	-	2,733	2,733	
Curate's House	-	5,378	-	-	-	-	5,378	5,378	
	187	8,111	-	-	-	-	8,298	8,383	

