

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

England & Wales · Charity number 1130027

Details

Other names ST ANDREW'S, CAVERSHAM

Status Registered

Legal form Previously excepted

Registered 2009-06-08

Register [View on the Charity Commission register](#)

Contact

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Website www.standrewscaversham.org

Activities

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

Activities: Regular Public worship open to all. The provision of a sacred place for personal prayer and contemplation. Teaching of Christianity through sermons, courses and small groups. Promoting the whole mission of the Church through provision of activities for families, senior citizens and young people.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£135,459	£126,167	-	-
2023-12-31	£146,525	£125,949	-	-
2022-12-31	£126,032	£106,259	-	-
2021-12-31	£114,459	£97,185	-	-
2020-12-31	£107,148	£97,773	-	-

Trustees

Name	Role	Appointed
REV NIGEL DAVID JONES	Chair	
Andrew Edward ALLEN		2017-04-23
Catherine Noble		2024-04-28
Gordon Ball		2014-04-24
Jane Pares		2024-04-28
Katrina Mary Collett Fuzesi		2020-10-11
Lynda Hanks		2021-07-18
Nicholas Jones		2019-04-28
Patricia Ann Jeffery		2025-04-27
Regula Adams		2023-04-23
Shelley Montague		2023-04-23

Accounts

St Andrew's Church, Caversham. Registered Charity 1130027

Trustees Annual Report re 2024

Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, Reverend Nigel Jones, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This includes the maintenance of the Church Hall, Albert Road, Caversham.

The vision of St Andrew's is to be:

- a Christian people growing in a faith that is honest and life-changing
- a centre for community at the heart of Caversham Heights
- a blessing and support to our neighbours locally and in the wider world

This Vision Statement, adopted by the PCC, recognises that the purpose of the church is to serve the whole community, not just those who confess a Christian faith.

Objectives and Activities

When planning our activities for the year, the incumbent and PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In particular we seek to help local people to live fulfilling, meaningful, healthy and happy lives. We do this

- by providing Christian worship and prayer, in a variety of styles
- by helping people to learn about, and grow in, the Christian faith, which includes the imperative to be a blessing to others, e.g. by volunteering with our projects, or by supporting our charity of the year
- through the provision of pastoral care in the parish, including at special times of life, including christenings, weddings and funerals
- by seeking to strengthen the local community, through hiring our church hall (community groups get a 50% discount) and through activities such as our church café, church concerts and toddler group, and regular community events

To facilitate this it is important that we maintain the fabric of the Church and the adjacent Church Hall.

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. We hold a daily time of silent meditation/prayer, open to all.

The main religious festivals of Christmas and Easter are marked with services of different characteristics to appeal to those seeking reflection, solemn prayer, joyous worship and tradition. In this way the PCC aims to make St Andrew's accessible to a wide range of people.

Church Services and events are advertised throughout the parish by way of the St Andrew's website, Facebook page, posters outside the church and hall, and prayer cards delivered in rotation to each road in the parish on one week in the year.

Deanery Synod

Two members of the PCC sit on the deanery synod. The number of representatives is related to the number of people on the electoral roll. This provides the PCC with an important link between the parish and the wider structure of the church.

Community Outreach

The continued use of Church buildings to host the high quality "Concerts in Caversham" attract visitors from a wide geographical area. Other musical events have also been hosted.

The Church building is left open during the day to provide local people with the opportunity for informal prayer or a quiet space at times when they find it convenient.

Tiddlers, our toddler group, is very popular and it is appreciated that the church provides the facility. Most of those that attend are not committed Christians. There are healthy snacks for the children.

The Fisherman Cafe in the Church Hall opens every Thursday and customers are a mix of church and nonchurchgoers.

Church Fabric

The Church is in a good state of repair, minor repairs and maintenance are undertaken as required. The crack in the Chancel arch continues to be monitored and no action is required at present. The church lightning conductor was tested and was found to be in good order.

The Garden of Remembrance continues to be well cared for. The condition of the cedar tree continues to be monitored to ensure public safety.

Church Hall Fabric

Repairs and maintenance are undertaken as required to maintain the fabric of the building and ensure compliance with health and safety legislation. The solar panels on the hall roof continue to generate electricity, which contributes to our overall hall income.

The church hall has been in use every morning and evening, and most afternoons. In addition to its occasional use as a polling station, the hall is regularly used by uniformed organizations, music groups, acting classes, dance-groups, a pre-school, yoga group, an aerobics class and blood donors, as well as birthday parties.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year St Andrew's has supported local and overseas charities. The Church supports one named local charity each year, for the year under review it was Daisy's Dream which supports children and young people facing bereavement. In addition, church members continued to support Grow Hope in Zimbabwe, training young people in the second poorest country in the world as farmers and Christian leaders helping them take responsibility for their lives and their communities. Towards the end of the year we began to consider changing which project in the developing world we support. There were no door-to-door collections during Christian Aid week this year, although envelopes were delivered, encouraging people to support the churches' aid agency.

St Andrew's provides a collecting point in the Church Porch for Readifood, the Reading food bank, and donations are given generously by both members of the congregation and non church goers in the parish.

The St Andrew's branch of the Mothers' Union continues to support parents of children admitted to the Royal Berkshire Hospital by providing toiletry bags filled with essentials for an unexpected overnight stay.

Ecumenical Relations

The Church is a member of Churches together in Caversham (CTC). CTC co-ordinates a project called RE-Inspired which takes church members into local schools to help deliver the Christian element of the RE curriculum. Approximately 1000 children benefit each year. CTC also runs a summer holiday club for 100-150 children.

Financial Review

Total Income in the year was £135,459 (previous year £146,525). Total Expenditure (including large one-off items) was £126,167 (£125,949). Income comes from donations and legacies, trading activities which include activities such as the hire of the hall, investments and other income that does not fit into the previous headings. Investment income includes dividends and interest on the deposit account, which is higher reflecting the increased cash balance. Other income is the refund received from the diocese for paying the parish share in full and on time.

The Balance Sheet shows the church has total net assets of £270,312 (£260,512) made up of fixed assets, funds in the current and deposit accounts and investments. The figure of £270,312 is allocated to a variety of funds some of which are restricted.

Reserves Policy

It is PCC policy to maintain a balance on the unrestricted funds (if possible) which equates to at least three months unrestricted payments, equivalent to £100,000, to cover emergency situations that may arise from time to time (including roof repair at £50,000).

It is our practice to invest excess funds with the CCIF Church Commissioners Investment fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the warm and welcoming community it is. In particular the churchwardens Virginia Cullura and Shelley Montague and all members of the PCC for their valuable contribution to our ministry and for keeping the church running. Thanks are due to Andy Allen who has acted as treasurer.

Structure, Governance and Management

At the 2024 APCM (annual meeting) there were 73 names on the Electoral Roll (membership list).

The method of appointment of the PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 6 times during the year. A standing committee meets between PCC meetings. There is also a social committee for planning and coordinating events for the church and wider community.

There is a Safeguarding Officer and a Health & Safety Officer who ensure that the church is compliant with best practice, following diocesan guidelines, and who report to the PCC at each meeting.

Administrative Information

St Andrew's Church is situated in Harrogate Road, Caversham. It is part of the deanery of Reading in the Diocese of Oxford. The correspondence address is St Andrew's House, Harrogate Road, Caversham, Reading RG4 7PW.

The PCC is a body corporate (PCC Powers measure 1956, Church Representation rules 2006) and a charity registered with the Charities Commission, registration number 1130027.

PCC members who served during 2024 are:

Ex Officio Members

Incumbent

The Rev'd Nigel Jones

Chairman

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Churchwardens

Virginia Cullura
Shelley Montague

Deanery Synod Representatives

Lynda Hanks
Jane Pares (from 28 April 2024)

Elected members

Andy Allen (Treasurer)
Gordon Ball
Katrina Collett
David Marsh (until 20 March 2024)
Lynda Hanks
Regula Adams
Nick Jones
Anne Noble (from 28 April 2024)

Approved by the PCC on 27 July 2025 and signed on their behalf by Revd Nigel Jones (PCC Chairman):



PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Statement of Financial Activities For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Donations and legacies	57,895	4,388	—	62,284	76,186
Church Activities	51,735	4,760	—	56,495	58,226
Income from charitable activities	1,638	—	—	1,638	1,373
Other trading activities	2,088	202	—	2,290	2,852
Investments	11,120	—	—	11,120	6,459
Other income	1,630	—	—	1,630	1,427
Total income	126,108	9,351	—	135,459	146,525
<i>Expenditure on:</i>					
Church Activities	108,447	15,994	—	124,441	122,796
Expenditure on charitable activities	—	—	—	—	806
Other expenditure	1,562	163	—	1,725	2,345
Total expenditure	110,009	16,157	—	126,167	125,949
Net income / (expenditure) resources before transfer	16,098	(6,806)	—	9,292	20,576
<i>Transfers</i>					
Gross transfers between funds - in	8,040	5,904	—	13,944	12,301
Gross transfers between funds - out	(13,909)	(35)	—	(13,944)	(12,301)
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	507	—	—	507	1,922
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	10,737	(937)	—	9,800	22,498
<i>Reconciliation of funds</i>					
Total funds brought forward	248,521	11,990	—	260,512	238,013
Total funds carried forward	259,259	11,053	—	270,312	260,512
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>					

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Balance sheet (Summary) As at: 31 December 2024

	As at 31/12/2024	As at 31/12/2023
	£	£
Fixed assets		
Tangible assets	6,929	7,558
Investments	22,687	22,180
	<u>29,616</u>	<u>29,738</u>
Current assets		
Debtors	5,303	4,756
Cash at bank and in hand	241,226	230,327
	<u>246,529</u>	<u>235,083</u>
Liabilities		
Creditors: Amounts falling due in one year	5,833	4,308
Net current assets less current liabilities	<u>240,695</u>	<u>230,774</u>
Total assets less current liabilities	<u>270,312</u>	<u>260,512</u>
Total net assets less liabilities	<u>270,312</u>	<u>260,512</u>
Represented by		
Unrestricted		
Unrestricted - General fund	88,588	84,060
Designated		
Designated - Cafe	984	1,721
Designated - Concerts	0	0
Designated - Legacies	169,270	162,341
Designated - Messy Church	398	398
Designated - Hardship Fund (Hilda Hodges)	—	—
Designated - Social	18	0
Restricted		
Restricted - Hall Hire Deposits	303	430
Restricted - Children & Youth	0	0
Restricted - Traidcraft	37	0
Restricted - Choir	855	999
Restricted - Flowers	700	670
Restricted - Garden of remembrance	0	0
Restricted - Hardship Fund (Hilda Hodges)	6,770	6,770
Restricted - Mission	843	1,743
Restricted - Social	1,544	1,378
Restricted - Weddings funerals etc fees	0	0
Funds of the church	<u>270,312</u>	<u>260,512</u>

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Fund movement summary Selected period: 01 January 2024 to 31 December 2024

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
HHD - Hall Hire Deposits	430	2,837	2,963	—	—	—	303
Traid - Traidcraft	0	202	163	—	—	—	37
General - General fund	84,060	123,139	107,746	(11,372)	507	—	88,588
Cafe - Cafe	1,721	2,838	2,073	(1,502)	—	—	984
Concerts - Concerts	0	—	—	—	—	—	0
Legacies - Legacies	162,341	—	76	7,005	—	—	169,270
Messy - Messy Church	398	—	—	—	—	—	398
Choir - Choir	999	90	234	—	—	—	855
Flowers - Flowers	670	210	180	—	—	—	700
Garden - Garden of remembrance	0	—	824	824	—	—	0
Hilda - Hardship Fund (Hilda Hodges)	6,770	—	—	—	—	—	6,770
Mission - Mission	1,743	4,088	9,980	4,990	—	—	843
Social - Social	1,379	672	489	—	—	—	1,562
WFFees - Weddings funerals etc fees	0	1,381	1,345	(35)	—	—	0
Youth - Children & Youth	0	—	90	90	—	—	0
Totals	260,512	135,459	126,167	—	507	—	270,312
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>							

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP FRS 102).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. 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 affiliation to another body, nor those that are informal gatherings of church members.

A materiality level of £100 has been used for accruals and prepayments.

Fund accounting

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds e.g. Messy Church.

Incoming resources

Planned Giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

St Andrew's Church owns a hall built in the 1960s. This is fully depreciated and not shown as a separate tangible asset.

Equipment used within the church or hall premises is depreciated on a straight-line basis over the useful life. Items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December 2024.

2. FIXED ASSETS

	Tangible	Fixtures and Fittings £	Total £
Cost or Valuation	At 1st January 2024	12,590	12,590
	Additions at Cost	0	0
	At 31st December 2024	12,590	12,590
Depreciation	At 1st January 2024	5,032	5,032
	Charge for the Year	629	629
	At 31st December 2024	5,661	5,661
Net Book Value	At 31st December 2024	6,929	6,929
	At 31st December 2023	7,558	7,558

3. INVESTMENTS

Market value at 1 January 2024	22,180
Disposal	0
Purchases at cost	0
Net Gain (loss)	508
Market value at 31 December 2024	22,688



4. CURRENT ASSETS

	2024	2023
Other debtors	5,303	4,756

5. CURRENT LIABILITIES

	2024	2023
Other creditors	5,833	4,308

6. PAID EMPLOYEES

	2024	2023
Staff Costs	10,179	9,228
Average number of employees in the year	3	3

Independent Examiner's Report

Independent Examiner's Report to the members/trustees of St Andrew's Church, Caversham, Parochial Church Council.

I report on the accounts for the year ended 31st December 2024 which are set out on pages 5 to 9.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Julia Moore, BA (Oxon), MIAB
Chartered Accountant (retired)
11 Buxton Avenue, Reading

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Analysis of income and expenditure Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
C0101 - Planned Giving	37,461	—	—	—	37,461	37,376
C0102 - Tax Recoverable	10,288	—	—	—	10,288	11,438
C0103 - Collections	4,711	—	—	—	4,711	3,686
C0105 - Donations	5,165	—	—	—	5,165	10,500
C0106 - Votive Candles	270	—	—	—	270	289
C0101 - Childrens Choir Fund Income	—	—	90	—	90	—
F0101 - Flowers income	—	—	210	—	210	180
GH0101 - Grow Hope	—	—	670	—	670	670
GR0101 - Garden of remembrance inc	—	—	—	—	—	200
L0101 - Legacy income	—	—	—	—	—	10,000
M0102 - Mission income	—	—	3,418	—	3,418	1,845
<i>Donations and legacies Totals</i>	57,895	—	4,388	—	62,284	76,186
<i>Church Activities</i>						
C0108 - Church hire	4,180	—	—	—	4,180	3,460
C0109 - Fairs	1,638	—	—	—	1,638	1,373
C0114 - Church rental deposit	—	—	—	—	—	—
CAF0101 - Cafe Bankings	—	2,838	—	—	2,838	4,133
F0104 - Fees weddings etc for Oxford Dioc.	—	—	1,381	—	1,381	1,167
H0108 - Church Hall Hire	41,943	—	—	—	41,943	42,394
H0112 - Hall rental deposits	—	—	2,837	—	2,837	3,150
H0113 - Hall hire heating supplement	—	—	—	—	—	—
M0101 - Messy church income	—	—	—	—	—	—
PCC0101 - PPC Funds from weddings, funerals etc	1,985	—	—	—	1,985	2,805
SOC0101 - Social income	—	130	542	—	672	643
T0101 - Tiddlers	656	—	—	—	656	473
<i>Church Activities Totals</i>	50,405	2,968	4,760	—	58,134	59,600
<i>Other trading activities</i>						
C0110 - Miscellaneous	45	—	—	—	45	592
H0111 - Solar income	2,043	—	—	—	2,043	1,517
TR0101 - Traidcraft income	—	—	202	—	202	742
<i>Other trading activities Totals</i>	2,088	—	202	—	2,290	2,852
<i>Investments</i>						
C0112 - Church interest recd	11,120	—	—	—	11,120	6,459
<i>Investments Totals</i>	11,120	—	—	—	11,120	6,459
<i>Other income</i>						
C0111 - Parish share refund	1,630	—	—	—	1,630	1,427
<i>Other income Totals</i>	1,630	—	—	—	1,630	1,427
Income and endowments Grand totals	123,139	2,968	9,351	—	135,459	146,525

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Expenditure

Church Activities

B0201 - Bank charges	166	—	—	—	166	231
C0201 - Parish Share	58,205	—	—	—	58,205	56,510
C0202 - Clergy expenses	1,624	—	—	—	1,624	1,149
C0203 - Vestry requisites	632	—	—	—	632	625
C0205 - Flowers	122	—	—	—	122	276
C0206 - Choir	80	—	234	—	314	1,172
C0207 - Organists	3,246	—	—	—	3,246	3,062
C0208 - Director of music	—	—	—	—	—	—
C0209 - Piano/Organ	883	—	—	—	883	569
C0210 - Gas	3,729	—	—	—	3,729	5,660
C0211 - Electricity	1,063	—	—	—	1,063	1,028
C0212 - Water	199	—	—	—	199	327
C0213 - Insurance	2,358	—	—	—	2,358	2,223
C0214 - Maintenance	1,509	—	—	—	1,509	1,607
C0215 - Publicity/Advertising	551	—	—	—	551	644
C0216 - Publications	189	—	—	—	189	302
C0217 - Youth	8	—	—	—	8	19
C0218 - Secretary	936	—	—	—	936	722
C0219 - Office Materials	687	—	—	—	687	429
C0220 - Fire extinguisher	—	—	—	—	—	—
C0221 - Licences and fees	958	—	—	—	958	736
C0222 - Miscellaneous	500	—	—	—	500	1,406
C0223 - Church service extras	454	—	—	—	454	—
C0224 - Church hire refund	—	—	—	—	—	—
C0225 - Church hire deposit return	—	—	—	—	—	—
CAF0203 - Cafe use of hall	—	—	—	—	—	—
CAF0204 - Cafe stationery & publicity	—	—	—	—	—	—
CAF0205 - Cafe equipment	—	1,663	—	—	1,663	1,601
CAF0206 - Cafe supplies	—	410	—	—	410	479
CAF0207 - Cafe donations to charity	—	—	—	—	—	206
CD0201 - Childrens Choir Fund expenditure	—	—	—	—	—	—
CON0201 - Concerts use of hall	—	—	—	—	—	—
CON0202 - Concerts Refreshments	—	—	—	—	—	—
F0201 - Flowers expenditure	—	—	180	—	180	123
F0202 - Fees weddings etc to Oxford Dioc.	—	—	1,345	—	1,345	1,167
G201 - Garden of remembrance expenditure	—	—	824	—	824	2,879
GH0202 - Grow Hope expenditure	—	—	1,020	—	1,020	1,020
H0211 - Electricity hall	5,172	—	—	—	5,172	7,008
H0212 - Water hall	604	—	—	—	604	589
H0213 - Insurance hall	2,302	—	—	—	2,302	2,223
H0214 - Maintenance hall	4,736	—	—	—	4,736	6,627
H0220 - Fire extinguisher hall	—	—	—	—	—	—
H0222 - Office materials & Misc hall	288	—	—	—	288	63
H0223 - Cleaning hall	7,578	—	—	—	7,578	7,688
H0224 - Supervisor hall	5,997	—	—	—	5,997	5,444
H0225 - Telephone hall	709	—	—	—	709	560
H0226 - Licences hall	—	—	—	—	—	—
H0227 - Refuse collection hall	—	—	—	—	—	(700)
H0228 - Hall Hire Deposit Refunds	150	—	2,963	—	3,113	3,163
H0229 - Refund of hall hire charges	30	—	—	—	30	20
HH0222 - Hilda Hodges expenditure	—	—	—	—	—	600
L201 - Legacy expenditure	—	76	—	—	76	—
M0201 - Messy church food	—	—	—	—	—	—
M0202 - Messy Church non food expenses	—	—	—	—	—	—
MI0201 - Mission expenditure	—	—	8,960	—	8,960	2,629
PCC0201 - PCC wedding, funerals etc. costs	508	—	—	—	508	780
SOC0201 - Social expenses	—	112	376	—	489	719
T0202 - Tiddlers expenses	—	—	90	—	90	—
Y0201 - Youth church expenditure	—	—	—	—	—	—

Church Activities Totals

106,184	2,263	15,994	—	124,441	123,603
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Other expenditure

CT0201 - Subscriptions	933	—	—	—	933	926
H0250 - Depreciation	629	—	—	—	629	629
TR0201 - Traid expenditure	—	—	163	—	163	790

Other expenditure Totals

1,562	—	163	—	1,725	2,345
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Expenditure Grand totals

107,746	2,263	16,157	—	126,167	125,949
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7. APPROVAL OF ACCOUNTS

Approved by the trustees on 27th July 2025

Signed by two trustees on behalf of all trustees

Signature	Name	Date
	NIGEL JONES	27 JUL 25
	GORDON BALL	27 JUL 25

Accounts

St Andrew's Church, Caversham. Registered Charity 1130027

Trustees Annual Report re 2023

Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, Reverend Nigel Jones, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This includes the maintenance of the Church Hall, Albert Road, Caversham.

The vision of St Andrew's is to be:

- a Christian people growing in a faith that is honest and life-changing
- a centre for community at the heart of Caversham Heights
- a blessing and support to our neighbours locally and in the wider world

This Vision Statement, adopted by the PCC, recognises that the purpose of the church is to serve the whole community, not just those who confess a Christian faith.

Objectives and Activities

When planning our activities for the year, the incumbent and PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In particular we seek to help local people to live fulfilling, meaningful, healthy and happy lives. We do this

- by providing Christian worship and prayer, in a variety of styles
- by helping people to learn about, and grow in, the Christian faith, which includes the imperative to be a blessing to others, e.g. by volunteering with our projects, or by supporting our charity of the year
- through the provision of pastoral care in the parish, including at special times of life, including christenings, weddings and funerals
- by seeking to strengthen the local community, through hiring our church hall (community groups get a 50% discount) and through activities such as our church café, church concerts and toddler group, and regular community events

To facilitate this it is important that we maintain the fabric of the Church and the adjacent Church Hall.

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

The main religious festivals of Christmas and Easter are marked with services of different characteristics to appeal to those seeking reflection, solemn prayer, joyous worship and tradition. In this way the PCC aims to make St Andrew's accessible to a wide range of people.

Church Services and events are advertised throughout the parish by way of the St Andrew's website, Facebook page, posters outside the church and hall, and prayer cards delivered in rotation to each road in the parish on one week in the year.

Deanery Synod

Two members of the PCC sit on the deanery synod. The number of representatives is related to the number of people on the electoral roll. This provides the PCC with an important link between the parish and the wider structure of the church.

Community Outreach

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

The continued use of Church buildings to host the high quality "Concerts in Caversham" attract visitors from a wide geographical area. Other musical events have also been hosted.

The Church building is left open during the day to provide local people with the opportunity for informal prayer or a quiet space at times when they find it convenient.

Tiddlers, our toddler group, is very popular and it is appreciated that the church provides the facility. Most of those that attend are not committed Christians. There are healthy snacks for the children.

The Fisherman Cafe in the Church Hall opens every Thursday and customers are a mix of church and nonchurchgoers.

Church Fabric

The Church is in a good state of repair, minor repairs and maintenance are undertaken as required. The crack in the Chancel arch continues to be monitored and no action is required at present. The church lightning conductor was tested and was found to be in good order.

The Garden of Remembrance continues to be well cared for. The condition of the cedar tree continues to be monitored to ensure public safety.

Church Hall Fabric

Repairs and maintenance are undertaken as required to maintain the fabric of the building and ensure compliance with health and safety legislation. The solar panels on the hall roof continue to generate electricity, which contributes to our overall hall income.

The church hall has been in use every morning and evening, and most afternoons. In addition to its occasional use as a polling station, the hall is regularly used by uniformed organizations, music groups, acting classes, dance-groups, a pre-school, yoga group, an aerobics class and blood donors, as well as birthday parties.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year St Andrew's has supported local and overseas charities. The Church supports one named local charity each year, for the year under review it was No5 which supports young people with mental health issues in Reading. In addition, church members continued to support Grow Hope in Zimbabwe, training young people in the second poorest country in the world as farmers and Christian leaders helping them take responsibility for their lives and their communities. There were no door-to-door collections during Christian Aid week this year, although envelopes were delivered, encouraging people to support the churches' aid agency.

St Andrew's provides a collecting point in the Church Porch for Readifood, the Reading food bank, and donations are given generously by both members of the congregation and non church goers in the parish.

The St Andrew's branch of the Mothers' Union continues to support parents of children admitted to the Royal Berkshire Hospital by providing toiletry bags filled with essentials for an unexpected overnight stay.

A PCC sub committee has continued during the year to review St Andrew's environmental position and to recommend actions to the PCC to improve the eco footprint of both Church and congregation.

Ecumenical Relations

The Church is a member of Churches together in Caversham (CTC). CTC co-ordinates a project called RE-Inspired which takes church members into local schools to help deliver the Christian element of the RE curriculum. Approximately 1000 children benefit each year. CTC also runs a summer holiday club for 100-150 children.

Financial Review

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Total Income in the year was £146,525, up on the previous year's total of £126,032. Total Expenditure (including large one-off items) was £125,949 (£106,259). Income comes from donations and legacies, trading activities which include activities such as the Hire of the hall, investments and other income that does not fit into the previous headings. Investment income includes dividends and interest on the deposit account, which is higher reflecting the increased cash balance. Other income is the refund received from the diocese for paying the parish share in full and on time.

The Balance Sheet shows the church has total net assets of £260,512 (£238,013) made up of fixed assets, funds in the current and deposit accounts and investments. The figure of £260,512 is allocated to a variety of funds some of which are restricted.

Reserves Policy

It is PCC policy to maintain a balance on the unrestricted funds (if possible) which equates to at least three months unrestricted payments, equivalent to £100,000, to cover emergency situations that may arise from time to time (including roof repair at £50,000).

It is our practice to invest excess funds with the CCIF Church Commissioners Investment fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the warm and welcoming community it is. In particular the churchwardens Virginia Cullura and Shelley Montague and all members of the PCC for their valuable contribution to our ministry and for keeping the church running. Thanks are due to Andy Allen who has acted as treasurer.

Structure, Governance and Management

At the 2023 APCM (annual meeting) there were 73 names on the Electoral Roll (membership list).

The method of appointment of the PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 6 times during the year. A standing committee meets between PCC meetings. There is also a social committee for planning and coordinating events for the church and wider community.

There is a Safeguarding Officer and a Health & Safety Officer who ensure that the church is compliant with best practice, following diocesan guidelines, and who report to the PCC at each meeting.

Administrative Information

St Andrew's Church is situated in Harrogate Road, Caversham. It is part of the deanery of Reading in the Diocese of Oxford. The correspondence address is St Andrew's House, Harrogate Road, Caversham, Reading RG4 7PW.

The PCC is a body corporate (PCC Powers measure 1956, Church Representation rules 2006) and a charity registered with the Charities Commission, registration number 1130027.

PCC members who served during 2023 are:

Ex Officio Members

Incumbent	The Rev'd Nigel Jones	Chairman
Churchwardens	Nick Jones (until 23 Apr 2023)	

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Virginia Cullura (from 23 Apr 2023)
Shelley Montague (from 23 Apr 2023)

Deanery Synod Representatives

Lynda Hanks
one vacancy

Elected members

Andy Allen (Treasurer)
Gordon Ball
Katrina Collett
Virginia Cullura (until 23 Apr 2023)
David Marsh
Lynda Hanks
Regula Adams (from 23 Apr 2023)
Nick Jones (from 23 Apr 2023)

Approved by the PCC on 10 September 2024 and signed on their behalf by Revd Nigel Jones (PCC Chairman):

 14/9/24

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Statement of Financial Activities

For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Donations and legacies	73,290	2,895	—	76,186	70,331
Church Activities	53,266	4,960	—	58,226	46,018
Income from charitable activities	1,373	—	—	1,373	974
Other trading activities	2,109	742	—	2,852	2,367
Investments	6,459	—	—	6,459	2,739
Other income	1,427	—	—	1,427	3,601
Total income	137,926	8,598	—	146,525	126,032
<i>Expenditure on:</i>					
Church Activities	109,922	12,874	—	122,796	104,366
Expenditure on charitable activities	206	600	—	806	500
Other expenditure	1,555	790	—	2,345	1,393
Total expenditure	111,683	14,265	—	125,949	106,259
Net income / (expenditure) resources before transfer	26,243	-5,666	—	20,576	19,772
<i>Transfers</i>					
Gross transfers between funds - in	7,177	5,124	—	12,301	4,834
Gross transfers between funds - out	-12,097	-204	—	-12,301	-4,834
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	1,922	—	—	1,922	-2,689
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	23,245	-747	—	22,498	17,083
<i>Reconciliation of funds</i>					
Total funds brought forward	225,275	12,737	—	238,013	220,930
Total funds carried forward	248,521	11,990	—	260,512	238,013
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>					

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Balance sheet (Summary)

As at: 31 December 2023

	As at 31/12/2023 £	As at 31/12/2022 £
Fixed assets		
Tangible assets	7,558	8,187
Investments	22,180	20,257
	<u>29,738</u>	<u>28,444</u>
Current assets		
Debtors	4,756	7,607
Cash at bank and in hand	230,327	207,411
	<u>235,083</u>	<u>215,018</u>
Liabilities		
Creditors: Amounts falling due in one year	4,308	5,449
Net current assets less current liabilities	<u>230,774</u>	<u>209,569</u>
Total assets less current liabilities	<u>260,512</u>	<u>238,013</u>
Total net assets less liabilities	<u>260,512</u>	<u>238,013</u>
Represented by		
Unrestricted		
Unrestricted - General fund	84,060	77,139
Designated		
Designated - Cafe	1,721	1,091
Designated - Concerts	0	0
Designated - Legacies	162,341	146,570
Designated - Messy Church	398	398
Designated - Hardship Fund (Hilda Hodges)	—	—
Designated - Social	0	76
Restricted		
Restricted - Hall Hire Deposits	430	600
Restricted - Children & Youth	0	0
Restricted - Traidcraft	0	0
Restricted - Choir	999	941
Restricted - Flow ers	670	568
Restricted - Garden of remembrance	0	0
Restricted - Hardship Fund (Hilda Hodges)	6,770	7,370
Restricted - Mission	1,743	1,880
Restricted - Social	1,378	1,378
Restricted - Weddings funerals etc fees	0	0
Funds of the church	<u>260,512</u>	<u>238,013</u>

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Fund movement summary

Selected period: 01 January 2023 to 31 December 2023

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Journal Entries Losses	Fund balances Carried forward
HHD - Hall Hire Deposits	600	3,150	3,163	-156	—	430
Traid - Traidcraft	0	742	790	48	—	0
General - General fund	77,139	123,793	109,396	-9,398	1,922	84,060
Cafe - Cafe	1,091	4,133	2,287	-1,216	—	1,721
Concerts - Concerts	0	—	—	—	—	0
Legacies - Legacies	146,570	10,000	—	5,771	—	162,341
Messy - Messy Church	398	—	—	—	—	398
Choir - Choir	941	—	1,172	1,231	—	999
Flow ers - Flow ers	568	180	123	45	—	670
Garden - Garden of remembrance	0	200	2,879	2,678	—	0
Hilda - Hardship Fund (Hilda Hodges)	7,370	—	600	—	—	6,770
Mission - Mission	1,880	2,515	3,649	997	—	1,743
Social - Social	1,455	643	719	—	—	1,379
WFFees - Weddings funerals etc fees	0	1,167	1,167	—	—	0
Youth - Children & Youth	0	—	—	—	—	0
Totals	238,013	146,525	125,949	—	1,922	260,512
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>						

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Analysis of income and expenditure

Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
C0101 - Planned Giving	37,376	—	—	—	37,376	35,964
C0102 - Tax Recoverable	11,438	—	—	—	11,438	11,343
C0103 - Collections	3,686	—	—	—	3,686	3,317
C0105 - Donations	10,500	—	—	—	10,500	11,055
C0106 - Votive Candles	289	—	—	—	289	178
C10101 - Childrens Choir Fund Income	—	—	—	—	—	—
F0101 - Flow ers income	—	—	180	—	180	404
GH0101 - Grow Hope	—	—	670	—	670	745
GR0101 - Garden of remembrance inc	—	—	200	—	200	778
L0101 - Legacy income	—	10,000	—	—	10,000	5,000
M0102 - Mission income	—	—	1,845	—	1,845	1,544
<i>Donations and legacies Totals</i>	63,290	10,000	2,895	—	76,186	70,331
<i>Church Activities</i>						
C0108 - Church hire	3,460	—	—	—	3,460	3,153
C0109 - Fairs	1,373	—	—	—	1,373	974
CAF0101 - Cafe Bankings	—	4,133	—	—	4,133	756
F0104 - Fees w eddings etc for Oxford Dioc.	—	—	1,167	—	1,167	1,357
H0108 - Church Hall Hire	42,394	—	—	—	42,394	34,792
H0112 - Hall rental deposits	—	—	3,150	—	3,150	2,400
H0113 - Hall hire heating supplement	—	—	—	—	—	525
M0101 - Messy church income	—	—	—	—	—	—
PCC0101 - PPC Funds from w eddings, funerals etc	2,805	—	—	—	2,805	2,530
SOC0101 - Social income	—	—	643	—	643	504
T10101 - Tiddlers	473	—	—	—	473	—
<i>Church Activities Totals</i>	50,506	4,133	4,960	—	59,600	46,992
<i>Other trading activities</i>						
C0110 - Miscellaneous	592	—	—	—	592	35
H0111 - Solar income	1,517	—	—	—	1,517	1,656
TR0101 - Traidcraft income	—	—	742	—	742	675
<i>Other trading activities Totals</i>	2,109	—	742	—	2,852	2,367
<i>Investments</i>						
C0112 - Church interest recd	6,459	—	—	—	6,459	2,739
<i>Investments Totals</i>	6,459	—	—	—	6,459	2,739
<i>Other income</i>						
C0111 - Parish share refund	1,427	—	—	—	1,427	3,601
<i>Other income Totals</i>	1,427	—	—	—	1,427	3,601
Income and endowments Grand totals	123,793	14,133	8,598	—	146,525	126,032

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Expenditure

Church Activities

B0201 - Bank charges	231	—	—	—	231	250
C0201 - Parish Share	56,510	—	—	—	56,510	55,400
C0202 - Clergy expenses	1,149	—	—	—	1,149	1,074
C0203 - Vestry requisites	625	—	—	—	625	655
C0205 - Flow ers	276	—	—	—	276	102
C0206 - Choir	—	—	1,172	—	1,172	164
C0207 - Organists	3,062	—	—	—	3,062	2,881
C0208 - Director of music	—	—	—	—	—	—
C0209 - Piano/Organ	569	—	—	—	569	733
C0210 - Gas	5,660	—	—	—	5,660	3,062
C0211 - Electricity	1,028	—	—	—	1,028	709
C0212 - Water	327	—	—	—	327	94
C0213 - Insurance	2,223	—	—	—	2,223	2,347
C0214 - Maintenance	1,607	—	—	—	1,607	1,654
C0215 - Publicity/Advertising	644	—	—	—	644	651
C0216 - Publications	302	—	—	—	302	63
C0217 - Youth	19	—	—	—	19	46
C0218 - Secretary	722	—	—	—	722	724
C0219 - Office Materials	429	—	—	—	429	411
C0220 - Fire extinguisher	—	—	—	—	—	—
C0221 - Licences and fees	736	—	—	—	736	735
C0222 - Miscellaneous	1,406	—	—	—	1,406	534
C0223 - Church service extras	—	—	—	—	—	1
C0224 - Church hire refund	—	—	—	—	—	130
CAF0203 - Cafe use of hall	—	—	—	—	—	—
CAF0204 - Cafe stationery & publicity	—	—	—	—	—	—
CAF0205 - Cafe equipment	—	1,601	—	—	1,601	—
CAF0206 - Cafe supplies	—	479	—	—	479	275
CAF0207 - Cafe donations to charity	—	206	—	—	206	—
CI0201 - Childrens Choir Fund	—	—	—	—	—	50
expenditure						
CON0201 - Concerts use of hall	—	—	—	—	—	—
CON0202 - Concerts Refreshments	—	—	—	—	—	—
F0201 - Flow ers expenditure	—	—	123	—	123	280
F0202 - Fees w eddings etc to Oxford	—	—	1,167	—	1,167	1,524
Dioc.						
G201 - Garden of remembrance	—	—	2,879	—	2,879	816
expenditure						
GH0202 - Grow Hope expenditure	—	—	1,020	—	1,020	120
H0211 - Electricity hall	7,008	—	—	—	7,008	4,323
H0212 - Water hall	589	—	—	—	589	337
H0213 - Insurance hall	2,223	—	—	—	2,223	2,004
H0214 - Maintenance hall	6,627	—	—	—	6,627	1,463
H0220 - Fire extinguisher hall	—	—	—	—	—	—
H0222 - Office materials & Misc hall	63	—	—	—	63	94
H0223 - Cleaning hall	7,688	—	—	—	7,688	6,833
H0224 - Supervisor hall	5,444	—	—	—	5,444	5,022
H0225 - Telephone hall	560	—	—	—	560	523
H0226 - Licences hall	—	—	—	—	—	—
H0227 - Refuse collection hall	-700	—	—	—	-700	—
H0228 - Hall Hire Deposit Refunds	—	—	3,163	—	3,163	1,939
H0229 - Refund of hall hire charges	20	—	—	—	20	150
HH0222 - Hilda Hodges expenditure	—	—	600	—	600	500
L201 - Legacy expenditure	—	—	—	—	—	1,116
M0201 - Messy church food	—	—	—	—	—	—
M0202 - Messy Church non food	—	—	—	—	—	—
expenses						
MI0201 - Mission expenditure	—	—	2,629	—	2,629	2,473
PCC0201 - PCC w edding, funerals etc.	780	—	—	—	780	1,184
costs						
SOC0201 - Social expenses	—	—	719	—	719	481
Y0201 - Youth church expenditure	—	—	—	—	—	925
Church Activities Totals	107,841	2,287	13,474	—	123,603	104,866

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Other expenditure

CT0201 - CTC subs	926	—	—	—	926	—
H0250 - Depreciation	629	—	—	—	629	629
TR0201 - Traid expenditure	—	—	790	—	790	764

<i>Other expenditure Totals</i>	1,555	—	790	—	2,345	1,393
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Expenditure Grand totals	109,396	2,287	14,265	—	125,949	106,259
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There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027
Independent Examiner's Report

Independent Examiner's Report to the members/trustees of St Andrew's Church, Caversham, Parochial Church Council.

I report on the accounts for the year ended 31st December 2023 which are set out on pages 5 to 11.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Julia Moore, BA (Oxon), MIAB
Chartered Accountant (retired)
11 Buxton Avenue, Reading

15/4/24

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP FRS 102).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. 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 affiliation to another body, nor those that are informal gatherings of church members.

A materiality level of £100 has been used for accruals and prepayments.

Fund accounting

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds e.g. Messy Church.

Incoming resources

Planned Giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

St Andrew's Church owns a hall built in the 1960s. This is fully depreciated and not shown as a separate tangible asset.

Equipment used within the church or hall premises is depreciated on a straight-line basis over the useful life. Items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December 2023.

2. FIXED ASSETS

	Tangible	Fixtures and Fittings £	Total £
Cost or Valuation	At 1st January 2023	12,590	12,590
	Additions at Cost	0	0
	At 31st December 2023	12,590	12,590
Depreciation	At 1st January 2023	4,403	4,403
	Charge for the Year	629	629
	At 31st December 2023	5,032	5,032
Net Book Value	At 31st December 2023	7,558	7,558
	At 31st December 2022	8,187	8,187

3. INVESTMENTS

Market value at 1 January 2023	20,257
Disposal	0
Purchases at cost	0
Net Gain (loss)	1,922
Market value at 31 December 2023	22,180

4. CURRENT ASSETS

	2023	2022
Other debtors	4,756	7,607

5. CURRENT LIABILITIES

	2023	2022
Other creditors	4,308	5,449

6. PAID EMPLOYEES

	2023	2022
Staff Costs	9,228	8,627
Average number of full-time equivalent employees in the year	<1	<1

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

7. APPROVAL OF ACCOUNTS

Approved by the trustees on 10th September 2024

Signed by two trustees on behalf of all trustees

Signature	Name	Date
	NIGEL JONES	14/9/24
	GORDON BALL	15/9/24

Accounts

St Andrew's Church, Caversham. Registered Charity 1130027

Trustees Annual Report re 2022

Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, Reverend Nigel Jones, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This includes the maintenance of the Church Hall, Albert Road, Caversham.

The vision of St Andrew's is to be:

- a Christian people growing in a faith that is honest and life-changing
- a centre for community at the heart of Caversham Heights
- a blessing and support to our neighbours locally and in the wider world

This Vision Statement, adopted by the PCC, recognises that the purpose of the church is to serve the whole community, not just those who confess a Christian faith.

Objectives and Activities

When planning our activities for the year, the incumbent and PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In particular we seek to help local people to live fulfilling, meaningful, healthy and happy lives. We do this

- by providing Christian worship and prayer, in a variety of styles
- by helping people to learn about, and grow in, the Christian faith, which includes the imperative to be a blessing to others, e.g. by volunteering with our projects, or by supporting our charity of the year
- through the provision of pastoral care in the parish, including at special times of life, including christenings, weddings and funerals
- by seeking to strengthen the local community, through hiring our church hall (community groups get a 50% discount) and through activities such as our church café, church concerts and toddler group, and regular community events

To facilitate this it is important that we maintain the fabric of the Church and the adjacent Church Hall.

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

The main religious festivals of Christmas and Easter are marked with services of different characteristics to appeal to those seeking reflection, solemn prayer, joyous worship and tradition. In this way the PCC aims to make St Andrew's accessible to a wide range of people.

Church Services and events are advertised throughout the parish by way of the St Andrew's website, Facebook page, posters outside the church and hall, and prayer cards delivered in rotation to each road in the parish on one week in the year.

Deanery Synod

Two members of the PCC sit on the deanery synod. The number of representatives is related to the number of people on the electoral roll. This provides the PCC with an important link between the parish and the wider structure of the church. Since Feb 2020 one of the two positions has been vacant.

Community Outreach

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

The continued use of Church buildings to host the high quality "Concerts in Caversham" attract visitors from a wide geographical area. Other musical events have also been hosted.

The Church building is left open during the day to provide local people with the opportunity for informal prayer or a quiet space at times when they find it convenient.

Tiddlers, our toddler group, is very popular and it is appreciated that the church provides the facility. Most of those that attend are not committed Christians. There are healthy snacks for the children.

The Fisherman Cafe in the Church Hall was closed from March 2020. It reopened October 2022.

Church Fabric

The Church is in a good state of repair, minor repairs and maintenance are undertaken as required. The crack in the Chancel arch continues to be monitored and no action is required at present. The church lightning conductor was tested and was found to be in good order.

The Garden of Remembrance continues to be well cared for. The condition of the cedar tree continues to be monitored to ensure public safety.

Church Hall Fabric

Repairs and maintenance are undertaken as required to maintain the fabric of the building and ensure compliance with health and safety legislation. The solar panels on the hall roof continue to generate electricity, which contributes to our overall hall income.

The church hall has been in use every morning and evening, and most afternoons. In addition to its occasional use as a polling station, the hall is regularly used by uniformed organizations, music groups, acting classes, dance-groups, a pre-school, yoga group, an aerobics class and blood donors, as well as birthday parties.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year St Andrew's has supported local and overseas charities. The Church supports one named local charity each year, for the year under review it was No5 which supports young people with mental health issues in Reading. In addition, church members continued to support Grow Hope in Zimbabwe, training young people in the second poorest country in the world as farmers and Christian leaders helping them take responsibility for their lives and their communities. There were no door-to-door collections during Christian Aid week this year, although envelopes were delivered, encouraging people to support the churches' aid agency.

St Andrew's provides a collecting point in the Church Porch for Readifood, the Reading food bank, and donations are given generously by both members of the congregation and non church goers in the parish.

The St Andrew's branch of the Mothers' Union continues to support parents of children admitted to the Royal Berkshire Hospital by providing toiletry bags filled with essentials for an unexpected overnight stay.

A PCC sub committee has continued during the year to review St Andrew's environmental position and to recommend actions to the PCC to improve the eco footprint of both Church and congregation.

Ecumenical Relations

The Church is a member of Churches together in Caversham (CTC). CTC co-ordinates a project called RE-Inspired which takes church members into local schools to help deliver the Christian element of the RE curriculum. Approximately 1000 children benefit each year. CTC also runs a summer holiday club for 100-150 children. RE-Inspired and the Holiday Club have both fully recovered from the Covid limitations of the previous years.

Financial Review

Total Income in the year was £126,032, up on the previous year's total of £114,459. Total Expenditure (including large one-off items) was £106,259 (£97,185). Income comes from donations and legacies, trading activities which include activities such as the Hire of the hall, investments and other income that does not fit into the previous headings. Investment income includes dividends and interest on the deposit account, which is higher reflecting the increased cash balance. Other income is the refund received from the diocese for paying the parish share in full and on time.

The Balance Sheet shows the church has total net assets of £238,013 (£220,930) made up of fixed assets, funds in the current and deposit accounts and investments. The figure of £238,013 is allocated to a variety of funds some of which are restricted.

Reserves Policy

It is PCC policy to maintain a balance on the unrestricted funds (if possible) which equates to at least three months unrestricted payments, equivalent to £100,000, to cover emergency situations that may arise from time to time (including roof repair at £50,000).

It is our practice to invest excess funds with the CCIF Church Commissioners Investment fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the warm and welcoming community it is. In particular the churchwarden Nick Jones, and all members of the PCC for their valuable contribution to our ministry and for keeping the church running. Thanks are due to Andy Allen who has acted as treasurer.

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 6 times during the year. A standing committee meets between PCC meetings. There is also a social committee for planning and coordinating events for the church and wider community.

There is a Safeguarding Officer and a Health & Safety Officer who ensure that the church is compliant with best practice, following diocesan guidelines, and who report to the PCC at each meeting.

Administrative Information

St Andrew's Church is situated in Harrogate Road, Caversham. It is part of the deanery of Reading in the Diocese of Oxford. The correspondence address is St Andrew's House, Harrogate Road, Caversham, Reading RG4 7PW.

The PCC is a body corporate (PCC Powers measure 1956, Church Representation rules 2006) and a charity registered with the Charities Commission, registration number 1130027.

PCC members who served during 2022 are:

Ex Officio Members

Incumbent	The Rev'd Nigel Jones	Chairman
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Churchwardens	Nick Jones
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Deanery Synod Representatives

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Jane Borgeaud

Elected members

Andy Allen (Treasurer)
Gordon Ball
Katrina Collett
Virginia Cullura (Secretary)
Betty Pargeter (until 24 April 2022)
David Marsh (from 24 April 2022)
Lynda Hanks

Approved by the PCC on 27th September 2023 and signed on their behalf by Revd Nigel Jones (PCC Chairman)

A handwritten signature in blue ink, appearing to read 'Nigel Jones', is written over a large, light yellow rectangular area that serves as a background for the signature.

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Donations and legacies	66,860	3,471	—	70,331	77,872
Church Activities	41,757	4,261	—	46,018	31,187
Income from charitable activities	974	—	—	974	1,530
Other trading activities	1,692	675	—	2,367	1,538
Investments	2,739	—	—	2,739	652
Other income	3,601	—	—	3,601	1,678
Total income	117,624	8,407	—	126,032	114,459
<i>Expenditure on:</i>					
Church Activities	95,697	8,668	—	104,366	96,556
Expenditure on charitable activities	—	500	—	500	—
Other expenditure	629	764	—	1,393	629
Total expenditure	96,326	9,932	—	106,259	97,185
Net income / (expenditure) resources before transfer	21,298	-1,525	—	19,772	17,273
<i>Transfers</i>					
Gross transfers between funds - in	1,184	3,650	—	4,834	2,926
Gross transfers between funds - out	-4,575	-259	—	-4,834	-2,926
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	-2,689	—	—	-2,689	2,884
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	15,218	1,865	—	17,083	20,158
<i>Reconciliation of funds</i>					
Total funds brought forward	210,057	10,872	—	220,930	200,771
Total funds carried forward	225,275	12,737	—	238,013	220,930
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>					

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Balance sheet (Summary)

As at: 31 December 2022

	As at 31/12/2022 £	As at 31/12/2021 £
Fixed assets		
Tangible assets	8,187	8,816
Investments	20,257	22,947
	<u>28,444</u>	<u>31,763</u>
Current assets		
Debtors	7,607	6,518
Cash at bank and in hand	207,411	185,467
	<u>215,018</u>	<u>191,985</u>
Liabilities		
Creditors: Amounts falling due in one year	5,449	2,818
Net current assets less current liabilities	<u>209,569</u>	<u>189,167</u>
Total assets less current liabilities	<u>238,013</u>	<u>220,930</u>
Total net assets less liabilities	<u>238,013</u>	<u>220,930</u>
Represented by		
Unrestricted		
Unrestricted - General fund	77,139	64,360
Designated		
Designated - Cafe	1,091	611
Designated - Concerts	0	0
Designated - Heating upgrade	—	—
Designated - Legacies	146,570	143,686
Designated - Messy Church	398	1,323
Designated - Hardship Fund (Hilda Hodges)	—	—
Designated - Social	76	76
Restricted		
Restricted - Hall Hire Deposits	600	150
Restricted - Weddings funerals etc fees	0	108
Restricted - Youth Church	0	0
Restricted - Traidcraft	0	0
Restricted - Choir	941	50
Restricted - Flow ers	568	444
Restricted - Garden of remembrance	0	18
Restricted - Hardship Fund (Hilda Hodges)	7,370	7,870
Restricted - Mission	1,880	1,094
Restricted - Social	1,378	1,136
Restricted - St Raphael	—	—
Funds of the church	<u>238,013</u>	<u>220,930</u>

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Fund movement summary

Selected period: 01 January 2022 to 31 December 2022

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Journal Entries Losses	Fund balances Carried forward
HHD - Hall Hire Deposits	150	2,400	1,939	-10	—	600
Traid - Traidcraft	0	675	764	88	—	0
General - General fund	64,360	111,868	94,935	-1,465	—	77,139
Cafe - Cafe	611	756	275	—	—	1,091
Concerts - Concerts	0	—	—	—	—	0
Heating - Heating upgrade	—	—	—	—	—	—
Legacies - Legacies	143,686	5,000	1,116	-1,000	—	146,570
Messy - Messy Church	1,323	—	—	-925	—	398
Choir - Choir	50	—	109	1,000	—	941
Flow ers - Flow ers	444	404	280	—	—	568
Garden - Garden of remembrance	18	778	816	20	—	0
Hilda - Hardship Fund (Hilda Hodges)	7,870	—	500	—	—	7,370
Mission - Mission	1,094	2,068	2,593	1,310	—	1,880
Social - Social	1,212	724	481	—	—	1,455
Raphael - St Raphael	—	—	—	—	—	—
WFFees - Weddings funerals etc fees	108	1,357	1,524	58	—	0
Youth - Youth Church	0	—	925	925	—	0
Totals	220,930	126,032	106,259	—	—	238,013
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>						

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Analysis of income and expenditure Selected period: 01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year	%=100
Income and endowments							
<i>Donations and legacies</i>							
C0101 - Planned Giving	35,964	—	—	—	35,964	34,638	104
C0102 - Tax Recoverable	11,343	—	—	—	11,343	10,694	106
C0103 - Collections	3,317	—	—	—	3,317	2,435	136
C0105 - Donations	11,055	—	—	—	11,055	11,895	93
C0106 - Votive Candles	178	—	—	—	178	216	82
C0113 - Government Support	—	—	—	—	—	1,084	
C0101 - Childrens Choir Fund Income	—	—	—	—	—	—	
F0101 - Flow ers income	—	—	404	—	404	365	111
GH0101 - Grow Hope	—	—	745	—	745	480	155
GR0101 - Garden of remembrance inc	—	—	778	—	778	519	150
L0101 - Legacy income	—	5,000	—	—	5,000	15,000	33
M0102 - Mission income	—	—	1,544	—	1,544	544	284
<i>Donations and legacies Totals</i>	61,860	5,000	3,471	—	70,331	77,872	90
<i>Church Activities</i>							
C0107 - Sale of stamps	—	—	—	—	—	—	
C0108 - Church hire	3,153	—	—	—	3,153	644	490
C0109 - Fairs	974	—	—	—	974	1,530	64
CAF0101 - Cafe Bankings	—	756	—	—	756	54	1400
F0104 - Fees w eddings etc for Oxford Dioc.	—	—	1,357	—	1,357	1,390	98
H0108 - Church Hall Hire	34,792	—	—	—	34,792	27,231	128
H0112 - Hall rental deposits	—	—	2,400	—	2,400	450	533
H0113 - Hall hire heating supplement	525	—	—	—	525	—	
M0101 - Messy church income	—	—	—	—	—	—	
MIND0101 - Mindfulness course	—	—	—	—	—	—	
PCC0101 - PPC Funds from w eddings, funerals etc	2,530	—	—	—	2,530	1,211	209
SOC0101 - Social income	—	—	504	—	504	205	246
<i>Church Activities Totals</i>	41,975	756	4,261	—	46,992	32,717	144
<i>Other trading activities</i>							
C0110 - Miscellaneous	35	—	—	—	35	—	
H0111 - Solar income	1,656	—	—	—	1,656	1,538	108
TR0101 - Traidcraft income	—	—	675	—	675	—	
<i>Other trading activities Totals</i>	1,692	—	675	—	2,367	1,538	154
<i>Investments</i>							
C0112 - Church interest recd	2,739	—	—	—	2,739	652	420
<i>Investments Totals</i>	2,739	—	—	—	2,739	652	420
<i>Other income</i>							
C0111 - Parish share refund	3,601	—	—	—	3,601	1,678	215
<i>Other income Totals</i>	3,601	—	—	—	3,601	1,678	215
Income and endowments	111,868	5,756	8,407	—	126,032	114,459	110
Grand totals							

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Expenditure

Church Activities

B0201 - Bank charges	250	—	—	—	250	249	100
C0201 - Parish Share	55,400	—	—	—	55,400	55,400	100
C0202 - Clergy expenses	1,074	—	—	—	1,074	1,040	103
C0203 - Vestry requisites	655	—	—	—	655	223	294
C0205 - Flowers	102	—	—	—	102	45	227
C0206 - Choir	105	—	59	—	164	—	
C0207 - Organists	2,881	—	—	—	2,881	2,688	107
C0208 - Director of music	—	—	—	—	—	—	
C0209 - Piano/Organ	733	—	—	—	733	518	142
C0210 - Gas	3,062	—	—	—	3,062	1,401	219
C0211 - Electricity	709	—	—	—	709	438	162
C0212 - Water	94	—	—	—	94	74	127
C0213 - Insurance	2,347	—	—	—	2,347	2,267	104
C0214 - Maintenance	1,654	—	—	—	1,654	1,331	124
C0215 - Publicity/Advertising	651	—	—	—	651	569	114
C0216 - Publications	63	—	—	—	63	232	27
C0217 - Youth	46	—	—	—	46	10	460
C0218 - Secretary	724	—	—	—	724	753	96
C0219 - Office Materials	411	—	—	—	411	119	345
C0220 - Fire extinguisher	—	—	—	—	—	—	
C0221 - Licences and fees	735	—	—	—	735	651	113
C0222 - Miscellaneous	534	—	—	—	534	937	57
C0223 - Church service extras	1	—	—	—	1	15	7
C0224 - Church hire refund	130	—	—	—	130	—	
CAF0203 - Cafe use of hall	—	—	—	—	—	—	
CAF0204 - Cafe stationery & publicity	—	—	—	—	—	—	
CAF0205 - Cafe equipment	—	—	—	—	—	—	
CAF0206 - Cafe supplies	—	275	—	—	275	—	
CAF0207 - Cafe donations to charity	—	—	—	—	—	—	
CI0201 - Childrens Choir Fund	—	—	50	—	50	—	
expenditure							
CON0201 - Concerts use of hall	—	—	—	—	—	—	
CON0202 - Concerts Refreshments	—	—	—	—	—	—	
F0201 - Flowers expenditure	—	—	280	—	280	—	
F0202 - Fees w weddings etc to Oxford Dioc.	—	—	1,524	—	1,524	1,282	119
G201 - Garden of remembrance	—	—	816	—	816	1,859	44
expenditure							
GH0202 - Grow Hope expenditure	—	—	120	—	120	—	
H0211 - Electricity hall	4,323	—	—	—	4,323	2,750	157
H0212 - Water hall	337	—	—	—	337	109	309
H0213 - Insurance hall	2,004	—	—	—	2,004	1,937	103
H0214 - Maintenance hall	1,463	—	—	—	1,463	2,808	52
H0220 - Fire extinguisher hall	—	—	—	—	—	—	
H0222 - Office materials & Misc hall	94	—	—	—	94	19	495
H0223 - Cleaning hall	6,833	—	—	—	6,833	6,428	106
H0224 - Supervisor hall	5,022	—	—	—	5,022	4,820	104
H0225 - Telephone hall	523	—	—	—	523	676	77
H0226 - Licences hall	—	—	—	—	—	—	
H0227 - Refuse collection hall	—	—	—	—	—	700	
H0228 - Hall Hire Deposit Refunds	—	—	1,939	—	1,939	289	671
H0229 - Refund of hall hire charges	150	—	—	—	150	185	81
HH0222 - Hilda Hodges expenditure	—	—	500	—	500	—	
L201 - Legacy expenditure	—	1,116	—	—	1,116	1,613	69
M0201 - Messy church food	—	—	—	—	—	—	
M0202 - Messy Church non food	—	—	—	—	—	—	
expenses							
MI0201 - Mission expenditure	—	—	2,473	—	2,473	1,119	221
PCC0201 - PCC wedding, funerals etc.	1,184	—	—	—	1,184	227	522
costs							
SOC0201 - Social expenses	—	—	481	—	481	209	230
Y0201 - Youth church expenditure	—	—	925	—	925	550	168
Church Activities Totals	94,306	1,391	9,168	—	104,866	96,556	109
Other expenditure							
H0250 - Depreciation	629	—	—	—	629	629	100
TR0201 - Traid expenditure	—	—	764	—	764	—	
Other expenditure Totals	629	—	764	—	1,393	629	221
Expenditure Grand totals	94,935	1,391	9,932	—	106,259	97,185	109

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027
Independent Examiner's Report

**Independent Examiner's Report to the members/trustees of St Andrew's Church, Caversham,
Parochial Church Council.**

I report on the accounts for the year ended 31st December 2022 which are set out on pages 5 to 12.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Julia Moore, BA (Oxon), MIAB
Chartered Accountant (retired)
11 Buxton Avenue, Reading

23/5/23

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP FRS 102).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. 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 affiliation to another body, nor those that are informal gatherings of church members.

A materiality level of £100 has been used for accruals and prepayments.

Fund accounting

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds e.g. Messy Church.

Incoming resources

Planned Giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

St Andrew's Church owns a hall built in the 1960s. This is fully depreciated and not shown as a separate tangible asset.

Equipment used within the church or hall premises is depreciated on a straight-line basis over the useful life. Items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December 2022.

2. FIXED ASSETS

	Tangible	Fixtures and Fittings £	Total £
Cost or Valuation	At 1st January 2022	12,590	12,590
	Additions at Cost	0	0
	At 31st December 2022	12,590	12,590
Depreciation	At 1st January 2022	3,774	3,774
	Charge for the Year	629	629
	At 31st December 2022	4,403	4,403
Net Book Value	At 31st December 2021	8,816	8,816
	At 31st December 2022	8,187	8,187

3. INVESTMENTS

Market value at 1 January 2022	22,947
Disposal	
Purchases at cost	
Net Gain (loss)	(2,690)
Market value at 31 December 2022	20,257

4. CURRENT ASSETS

	2022	2021
Other debtors	7,607	6,518

5. CURRENT LIABILITIES

	2022	2021
Other creditors	5,449	2,818

6. PAID EMPLOYEES

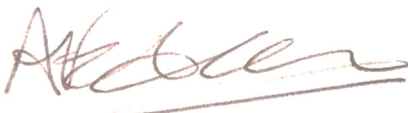
	2022	2021
Staff Costs	8,627	8,261
Average number of full-time equivalent employees in the year	<1	<1

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

7. APPROVAL OF ACCOUNTS

Approved by the trustees on 27th September 2023

Signed by two trustees on behalf of all trustees

Signature	Name	Date
	ANDREW ALLEN TREASURER	10 OCT 2023
	NIGEL JONES VICAR	10 OCT 2023

Accounts

St Andrew's Church, Caversham. Registered Charity 1130027

Trustees Annual Report re 2021

Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, Reverend Nigel Jones, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This includes the maintenance of the Church Hall, Albert Road, Caversham.

The vision of St Andrew's is to be:

- a Christian people growing in a faith that is honest and life-changing
- a centre for community at the heart of Caversham Heights
- a blessing and support to our neighbours locally and in the wider world

This Vision Statement, adopted by the PCC, recognises that the purpose of the church is to serve the whole community, not just those who confess a Christian faith.

Objectives and Activities

When planning our activities for the year, the incumbent and PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In particular we seek to help local people to live fulfilling, meaningful, healthy and happy lives. We do this

- by providing Christian worship and prayer, in a variety of styles
- by helping people to learn about, and grow in, the Christian faith, which includes the imperative to be a blessing to others, e.g. by volunteering with our projects, or by supporting our charity of the year
- through the provision of pastoral care in the parish, including at special times of life, including christenings, weddings and funerals
- by seeking to strengthen the local community, through hiring our church hall (community groups get a 50% discount) and through activities such as our church café, church concerts and toddler group, and regular community events

To facilitate this it is important that we maintain the fabric of the Church and the adjacent Church Hall.

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

The main religious festivals of Christmas and Easter are marked with services of different characteristics to appeal to those seeking reflection, solemn prayer, joyous worship and tradition. In this way the PCC aims to make St Andrew's accessible to a wide range of people.

Church Services and events are advertised throughout the parish by way of the St Andrew's website, Facebook page, posters outside the church and hall, and prayer cards delivered in rotation to each road in the parish on one week in the year.

Deanery Synod

Two members of the PCC sit on the deanery synod. The number of representatives is related to the number of people on the electoral roll. This provides the PCC with an important link between the parish and the wider structure of the church. Since Feb 2020 one of the two positions has been vacant.

Community Outreach

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

The continued use of Church buildings to host the high quality "Concerts in Caversham" attract visitors from a wide geographical area. Other musical events have also been hosted.

The Church building is left open during the day to provide local people with the opportunity for informal prayer or a quiet space at times when they find it convenient.

Tiddlers, our toddler group, is very popular and it is appreciated that the church provides the facility. Most of those that attend are not committed Christians. There are healthy snacks for the children.

The Fisherman Cafe in the Church Hall has been closed since March 2020.

Church Fabric

The Church is in a good state of repair, minor repairs and maintenance are undertaken as required. The crack in the Chancel arch continues to be monitored and no action is required at present. The church lightning conductor was tested and was found to be in good order.

The Garden of Remembrance continues to be well cared for. The condition of the cedar tree continues to be monitored to ensure public safety.

Church Hall Fabric

Repairs and maintenance are undertaken as required to maintain the fabric of the building and ensure compliance with health and safety legislation. The solar panels on the hall roof continue to generate electricity, which contributes to our overall hall income.

Hall use has largely recovered from the covid shutdown this year, with bookings every morning and evening, and most afternoons. In addition to its occasional use as a polling station, the hall is regularly used by uniformed organizations, music groups, acting classes, dance-groups, a pre-school, yoga group, an aerobics class and blood donors, as well as birthday parties.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year St Andrew's has supported local and overseas charities. The Church supports one named local charity each year, for the year under review it was No5 which supports young people with mental health issues in Reading. In addition, church members continued to support Grow Hope in Zimbabwe, training young people in the second poorest country in the world as farmers and Christian leaders helping them take responsibility for their lives and their communities. As a result of the pandemic, there were no door-to-door collections during Christian Aid week this year.

St Andrew's provides a collecting point in the Church Porch for Readifood, the Reading food bank, and donations are given generously by both members of the congregation and non church goers in the parish.

The St Andrew's branch of the Mothers' Union continues to support parents of children admitted to the Royal Berkshire Hospital by providing toiletry bags filled with essentials for an unexpected overnight stay.

A PCC sub committee has continued during the year to review St Andrew's environmental position and to recommend actions to the PCC to improve the eco footprint of both Church and congregation.

Ecumenical Relations

The Church is a member of Churches together in Caversham (CTC). CTC co-ordinates a project called RE-Inspired which takes church members into local schools to help deliver the Christian element of the RE curriculum. Approximately 1000 children benefit each year. CTC also runs a summer holiday club for 100-150 children. RE-Inspired and the Holiday Club were severely curtailed in 2021.

Financial Review

Total Income in the year was £114,459, up on the previous year's total of £107,148. Total Expenditure (including large one-off items) was £97,185 (£97,773). Income comes from donations and legacies, trading activities which include activities such as the Hire of the hall, sale of stamps, investments and other income that does not fit into the previous headings. Investment income includes dividends and interest on the deposit account, which is higher reflecting the increased cash balance. Other income is the refund received from the diocese for paying the parish share in full and on time.

The Balance Sheet shows the church has total net assets of £220,930 (£200,771) made up of fixed assets, funds in the current and deposit accounts and investments. The figure of £220,930 is allocated to a variety of funds some of which are restricted.

Reserves Policy

It is PCC policy to maintain a balance on the unrestricted funds (if possible) which equates to at least three months unrestricted payments, equivalent to £100,000, to cover emergency situations that may arise from time to time (including roof repair at £50,000).

It is our practice to invest excess funds with the CCIF Church Commissioners Investment fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the warm and welcoming community it is. In particular the churchwarden Nick Jones, and all members of the PCC for their valuable contribution to our ministry and for keeping the church running. Thanks are due to Andy Allen who has acted as treasurer.

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 6 times during the year, largely via Zoom. A standing committee meets between PCC meetings. There is also a social committee for planning and coordinating events for the church and wider community.

There is a Safeguarding Officer who ensures that the church is compliant with best practice, following diocesan guidelines, and who reports to the PCC at each meeting.

Administrative Information

St Andrew's Church is situated in Harrogate Road, Caversham. It is part of the deanery of Reading in the Diocese of Oxford. The correspondence address is St Andrew's House, Harrogate Road, Caversham, Reading RG4 7PW.

The PCC is a body corporate (PCC Powers measure 1956, Church Representation rules 2006) and a charity registered with the Charities Commission, registration number 1130027.

PCC members who served during 2021 are:

Ex Officio Members

Incumbent	The Rev'd Nigel Jones	Chairman
Churchwardens	Nick Jones	

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Deanery Synod Representatives

Jane Borgeaud

Elected members

Andy Allen (Treasurer)
Gordon Ball
Katrina Collett
Virginia Cullura (Secretary)
Betty Pargeter
Lynda Hanks (from 18 July 2021)

Approved by the PCC on 14th June 2022 and signed on their behalf by Revd Nigel Jones (PCC Chairman)



PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	75,963	1,908	—	77,872	77,707
Church Activities	29,257	1,929	—	31,187	23,426
Income from charitable activities	1,530	—	—	1,530	—
Other trading activities	1,538	—	—	1,538	1,863
Investments	652	—	—	652	1,118
Other income	1,678	—	—	1,678	3,032
Total income	110,621	3,838	—	114,459	107,148
Expenditure on:					
Church Activities	91,246	5,310	—	96,556	96,920
Expenditure on charitable activities	—	—	—	—	95
Other expenditure	629	—	—	629	757
Total expenditure	91,875	5,310	—	97,185	97,773
Net income / (expenditure) resources before transfer	18,746	-1,472	—	17,273	9,375
Transfers					
Gross transfers between funds - in	10	2,915	—	2,926	335
Gross transfers between funds - out	-2,915	-10	—	-2,926	-335
Other recognised gains / losses					
Gains / losses on investment assets	2,884	—	—	2,884	1,253
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	18,725	1,432	—	20,158	10,629
Reconciliation of funds					
Total funds brought forward	191,332	9,439	—	200,771	190,142
Total funds carried forward	210,057	10,872	—	220,930	200,771

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Balance sheet (Summary) as at: 31 December 2021

	As at 31/12/2021 £	As at 31/12/2020 £
Fixed assets		
Tangible assets	8,816	9,445
Investments	22,947	20,062
	31,763	29,507
Current assets		
Debtors	6,518	5,309
Cash at bank and in hand	185,467	168,246
	191,985	173,555
Liabilities		
Creditors: Amounts falling due in one year	2,818	2,290
Net current assets less current liabilities	189,167	171,264
Total assets less current liabilities	220,930	200,771
Total net assets less liabilities	220,930	200,771
Represented by		
Unrestricted		
Unrestricted - General fund	64,360	59,076
Designated		
Designated - Cafe	611	556
Designated - Concerts	0	0
Designated - Heating upgrade	—	—
Designated - Legacies	143,686	130,300
Designated - Messy Church	1,323	1,323
Designated - Hardship Fund (Hilda Hodges)	—	—
Designated - Social	76	76
Restricted		
Restricted - Hall Hire Deposits	150	—
Restricted - Weddings funerals etc fees	108	0
Restricted - Youth Church	0	93
Restricted - Traidcraft	0	0
Restricted - Choir	50	50
Restricted - Flowers	444	79
Restricted - Garden of remembrance	18	33
Restricted - Hardship Fund (Hilda Hodges)	7,870	7,870
Restricted - Mission	1,094	55
Restricted - Social	1,136	1,256
Restricted - St Raphael	—	—
Funds of the church	220,930	200,771

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Fund movement summary

Selected period: 01 January 2021 to 31 December 2021

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
HHD - Hall Hire Deposits	—	450	289	-10	—	—	150
Traid - Traidcraft	0	—	—	—	—	—	0
General - General fund	59,076	95,566	90,261	-2,905	2,884	—	64,360
Cafe - Cafe	556	54	—	—	—	—	611
Concerts - Concerts	0	—	—	—	—	—	0
Heating - Heating upgrade	—	—	—	—	—	—	—
Legacies - Legacies	130,300	15,000	1,613	—	—	—	143,686
Messy - Messy Church	1,323	—	—	—	—	—	1,323
Choir - Choir	50	—	—	—	—	—	50
Flowers - Flowers	79	365	—	—	—	—	444
Garden - Garden of remembrance	33	519	1,859	1,325	—	—	18
Hilda - Hardship Fund (Hilda Hodges)	7,870	—	—	—	—	—	7,870
Mission - Mission	55	1,024	1,119	1,134	—	—	1,094
Social - Social	1,333	89	209	—	—	—	1,212
Raphael - St Raphael	—	—	—	—	—	—	—
WFFees - Weddings funerals etc fees	0	1,390	1,282	—	—	—	108
Youth - Youth Church	93	—	550	456	—	—	0
Totals	200,771	114,459	97,185	—	2,884	—	220,930

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

St Andrews Church - 1130027

Analysis of income and expenditure

Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
<i>Donations and legacies</i>						
C0101 - Planned Giving	34,638	—	—	—	34,638	32,291
C0102 - Tax Recoverable	10,694	—	—	—	10,694	9,553
C0103 - Collections	2,435	—	—	—	2,435	1,870
C0105 - Donations	11,895	—	—	—	11,895	13,025
C0106 - Votive Candles	216	—	—	—	216	39
C0113 - Government Support	1,084	—	—	—	1,084	1,243
CI0101 - Choir robes income	—	—	—	—	—	—
F0101 - Flowers income	—	—	365	—	365	144
GH0101 - Grow Hope	—	—	480	—	480	913
GR0101 - Garden of remembrance inc	—	—	519	—	519	1,431
L0101 - Legacy income	—	15,000	—	—	15,000	16,255
M0102 - Mission income	—	—	544	—	544	938
<i>Donations and legacies Totals</i>	60,963	15,000	1,908	—	77,872	77,707
<i>Church Activities</i>						
C0107 - Sale of stamps	—	—	—	—	—	—
C0108 - Church hire	644	—	—	—	644	1,953
C0109 - Fairs	1,530	—	—	—	1,530	—
CAF0101 - Cafe Bankings	—	54	—	—	54	570
F0104 - Fees weddings etc for Oxford Dioc.	—	—	1,390	—	1,390	373
H0108 - Church Hall Hire	27,231	—	—	—	27,231	19,268
H0112 - Hall rental deposits	—	—	450	—	450	—
M0101 - Messy church income	—	—	—	—	—	86
MIND0101 - Mindfulness course	—	—	—	—	—	—
PCC0101 - PPC Funds from weddings, funerals etc	1,211	—	—	—	1,211	1,045
SOC0101 - Social income	116	—	89	—	205	131
<i>Church Activities Totals</i>	30,733	54	1,929	—	32,717	23,426
<i>Other trading activities</i>						
C0110 - Miscellaneous	—	—	—	—	—	2
H0111 - Solar income	1,538	—	—	—	1,538	1,861
TR0101 - Traidcraft income	—	—	—	—	—	—
<i>Other trading activities Totals</i>	1,538	—	—	—	1,538	1,863
<i>Investments</i>						
C0112 - Church interest recd	652	—	—	—	652	1,118

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Investments Totals	652	—	—	—	652	1,118
Other income						
C0111 - Parish share refund	1,678	—	—	—	1,678	3,032
Other income Totals	1,678	—	—	—	1,678	3,032
Income and endowments	95,566	15,054	3,838	—	114,459	107,148
Grand totals						

Expenditure

Church Activities

B0201 - Bank charges	249	—	—	—	249	245
C0201 - Parish Share	55,400	—	—	—	55,400	58,670
C0202 - Clergy expenses	1,040	—	—	—	1,040	826
C0203 - Vestry requisites	223	—	—	—	223	43
C0205 - Flowers	45	—	—	—	45	107
C0206 - Choir	—	—	—	—	—	—
C0207 - Organists	2,688	—	—	—	2,688	2,710
C0208 - Director of music	—	—	—	—	—	—
C0209 - Piano/Organ	518	—	—	—	518	969
C0210 - Gas	1,401	—	—	—	1,401	1,553
C0211 - Electricity	438	—	—	—	438	326
C0212 - Water	74	—	—	—	74	118
C0213 - Insurance	2,267	—	—	—	2,267	2,324
C0214 - Maintenance	1,331	—	—	—	1,331	2,288
C0215 - Publicity/Advertising	569	—	—	—	569	664
C0216 - Publications	232	—	—	—	232	251
C0217 - Youth	10	—	—	—	10	—
C0218 - Secretary	753	—	—	—	753	620
C0219 - Office Materials	119	—	—	—	119	47
C0220 - Fire extinguisher	—	—	—	—	—	—
C0221 - Licences and fees	651	—	—	—	651	1,195
C0222 - Miscellaneous	937	—	—	—	937	172
C0223 - Church service extras	15	—	—	—	15	125
CAF0203 - Cafe use of hall	—	—	—	—	—	—
CAF0204 - Cafe stationery & publicity	—	—	—	—	—	46
CAF0205 - Cafe equipment	—	—	—	—	—	1
CAF0206 - Cafe supplies	—	—	—	—	—	59
CAF0207 - Cafe donations to charity	—	—	—	—	—	—
CI0201 - Choir expenditure	—	—	—	—	—	—
CON0201 - Concerts use of hall	—	—	—	—	—	—
CON0202 - Concerts Refreshments	—	—	—	—	—	—
F0201 - Flowers expenditure	—	—	—	—	—	7
F0202 - Fees weddings etc to Oxford Dioc.	—	—	1,282	—	1,282	373
G201 - Garden of remembrance expenditure	—	—	1,859	—	1,859	2,327
GH0202 - Grow Hope expenditure	—	—	—	—	—	1,075
H0211 - Electricity hall	2,750	—	—	—	2,750	2,454
H0212 - Water hall	109	—	—	—	109	481
H0213 - Insurance hall	1,937	—	—	—	1,937	2,046
H0214 - Maintenance hall	2,808	—	—	—	2,808	1,244

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

H0220 - Fire extinguisher hall	—	—	—	—	—	—
H0222 - Office materials & Misc hall	19	—	—	—	19	—
H0223 - Cleaning hall	6,428	—	—	—	6,428	5,066
H0224 - Supervisor hall	4,820	—	—	—	4,820	4,198
H0225 - Telephone hall	676	—	—	—	676	667
H0226 - Licences hall	—	—	—	—	—	—
H0227 - Refuse collection hall	700	—	—	—	700	804
H0228 - Hall Hire Deposit Refunds	—	—	289	—	289	—
H0229 - Refund of hall hire charges	185	—	—	—	185	—
HH0222 - Hilda Hodges expenditure	—	—	—	—	—	95
L201 - Legacy expenditure	—	1,613	—	—	1,613	1,145
M0201 - Messy church food	—	—	—	—	—	71
M0202 - Messy Church non food expenses	—	—	—	—	—	—
MI0201 - Mission expenditure	—	—	1,119	—	1,119	1,123
PCC0201 - PCC wedding, funerals etc. costs	227	—	—	—	227	246
SOC0201 - Social expenses	—	—	209	—	209	78
Y0201 - Youth church expenditure	—	—	550	—	550	140
Church Activities Totals	89,632	1,613	5,310	—	96,556	97,015
Other expenditure						
H0250 - Depreciation	629	—	—	—	629	629
TR0201 - Traid expenditure	—	—	—	—	—	128
Other expenditure Totals	629	—	—	—	629	757
Expenditure Grand totals	90,261	1,613	5,310	—	97,185	97,773

1. ACCOUNTING POLICIES

Basis of financial statements

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Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

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Equipment used within the church or hall premises is depreciated on a straight-line basis over the useful life. Items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December 2021.

2. FIXED ASSETS

	Tangible	Fixtures and Fittings £	Total £
Cost or Valuation	At 1st January 2021	12,590	12,590
	Additions at Cost	0	0
	At 31st December 2021	12,590	12,590
Depreciation	At 1st January 2021	3,145	3,145
	Charge for the Year	629	629
	At 31st December 2021	3,774	3,774
Net Book Value	At 31st December 2021	8,816	8,816
	At 31st December 2020	9,445	9,445

3. INVESTMENTS

Market value at 1 January 2021	20,062
Disposal	0
Purchases at cost	0
Net Gain	2,885
Market value at 31 December 2021	22,947

4. CURRENT ASSETS

	2021	2020
Other debtors	6,518	5,309

5. CURRENT LIABILITIES

	2021	2020
Other creditors	2,818	2,290

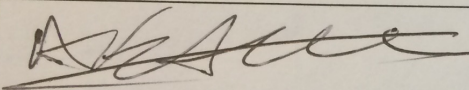
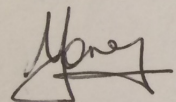
6. PAID EMPLOYEES

	2021	2020
Staff Costs	8,261	7,528
Average number of full-time equivalent employees in the year	<1	<1

7. APPROVAL OF ACCOUNTS

Approved by the trustees on 14th June 2022

Signed by two trustees on behalf of all trustees

Signature	Name	Date
	ANDREW ASHER TREASURER	22/6/22
	NIGEL JONES VICAR	30/6/22

Independent Examiner's Report to the members/trustees of St Andrew's Church, Caversham, Parochial Church Council.

I report on the accounts for the year ended 31st December 2021 which are set out on pages 5 to 12.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Julia Moore, BA (Oxon), MIAB
Chartered Accountant (retired)
11 Buxton Avenue, Reading

15/3/22

Accounts

St Andrew's Church, Caversham. Registered Charity 1130027

Trustees Annual Report 2020

Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, Reverend Nigel Jones, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This includes the maintenance of the Church Hall, Albert Road, Caversham.

The vision of St Andrew's is to be:

- a Christian people growing in a faith that is honest and life-changing
- a centre for community at the heart of Caversham Heights
- a blessing and support to our neighbours locally and in the wider world

This Vision Statement, adopted by the PCC, recognises that the purpose of the church is to serve the whole community, not just those who confess a Christian faith.

Objectives and Activities

When planning our activities for the year, the incumbent and PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

In particular we seek to help local people to live fulfilling, meaningful, healthy and happy lives. We do this

- by providing Christian worship and prayer, in a variety of styles
- by helping people to learn about, and grow in, the Christian faith, which includes the imperative to be a blessing to others, e.g. by volunteering with our projects, or by supporting our charity of the year
- through the provision of pastoral care in the parish, including at special times of life, including christenings, weddings and funerals
- by seeking to strengthen the local community, through hiring our church hall (community groups get a 50% discount) and through activities such as our church café, church concerts and toddler group, and regular community events

To facilitate this it is important that we maintain the fabric of the Church and the adjacent Church Hall.

Achievements and Performance

Virtually all aspects of the church have been affected by the Covid situation so comparisons with previous years is problematic.

Worship and Prayer

The PCC are keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

The main religious festivals of Christmas and Easter are marked with services of different characteristics to appeal to those seeking reflection, solemn prayer, joyous worship and tradition. In this way the PCC aims to make St Andrew's accessible to a wide range of people. In 2020 these and very many church services were online only.

Church Services and events are advertised throughout the parish by way of the St Andrew's website, Facebook page, posters outside the church and hall, and prayer cards delivered in rotation to each road in the parish on one week in the year. The number on the electoral role this in 2020 was 74(60). All "in person" services were cancelled for much of 2020. The pre-pandemic figures are as follows. The official average weekly attendance was 66. This number increased

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

at festivals the Christmas attendance being 456 (471) and Easter 125 (131). St Andrew's held 6 (9) Baptisms, 1 (2) wedding and 7 (9) funerals during the previous year (2019).

Deanery Synod

Two members of the PCC sit on the deanery synod. The number of representatives is related to the number of people on the electoral roll. This provides the PCC with an important link between the parish and the wider structure of the church. Since Feb 2020 one of the two positions has been vacant.

Community Outreach

The continued use of Church buildings to host the high quality "Concerts in Caversham" attract visitors from a wide geographical area. Other musical events have also been hosted.

The Church building is left open during the day to provide local people with the opportunity for informal prayer or a quiet space at times when they find it convenient.

Tiddlers, our toddler group, is very popular and it is appreciated that the church provides the facility. Most of those that attend are not committed Christians. There are healthy snacks for the children. Tiddlers was not in operation for most of 2020.

The Fisherman Cafe in the Church Hall was closed from March 2020.

Church Fabric

The Church is in a good state of repair, minor repairs and maintenance are undertaken as required. The crack in the Chancel arch continues to be monitored and no action is required at present. The church lightning conductor was tested and was found to be in good order.

The Garden of Remembrance continues to be well cared for. The condition of the cedar tree continues to be monitored to ensure public safety.

Church Hall Fabric

The fabric of the Hall and surroundings is managed by the hall management team. Repairs and maintenance are undertaken as required to maintain the fabric of the building and ensure compliance with health and safety legislation. The solar panels on the hall roof continue to generate electricity, which contributes to our overall hall income.

Hall use remained high in the early part of the year, with bookings every morning and evening, and most afternoons. In addition to its occasional use as a polling station, the hall is regularly used by uniformed organizations, music groups, acting classes, dance-groups, a pre-school, yoga group, an aerobics class and blood donors, as well as birthday parties. During the period of Covid restrictions hall use ceased except as permitted for Pre-School use.

Public wi-fi access was improved during the year by adding a wireless access point.

Mission and Evangelism

Helping those in need is a demonstration of our faith. During the year St Andrew's has supported local and overseas charities. The Church supports one named local charity each year, for the year under review it was Alana House which supports vulnerable women in Reading. We raised £2,707 including gift aid for Alana House. In addition, church members continued to support Grow Hope in Zimbabwe, training young people in the second poorest country in the world as farmers and Christian leaders helping them take responsibility for their lives and their communities. As a result

Financial Statements for the year ended 31 December 2020

of the pandemic, there were no door-to-door collections during Christian Aid week this year. A quiz was held with donations to take part going directly to Christian Aid.

St Andrew's provides a collecting point in the Church Porch for Readifood, the Reading food bank, and donations are given generously by both members of the congregation and non church goers in the parish.

The St Andrew's branch of the Mothers' Union continues to support parents of children admitted to the Royal Berkshire Hospital by providing toiletry bags filled with essentials for an unexpected overnight stay.

A PCC sub committee has been established during the year to review St Andrew's environmental position and to recommend actions to the PCC to improve the eco footprint of both Church and congregation.

Ecumenical Relations

The Church is a member of Churches together in Caversham (CTC). CTC has organised Lent Study Groups. CTC co-ordinates a project called RE-Inspired which takes church members into local schools to help deliver the Christian element of the RE curriculum. Approximately 1000 children benefit each year. CTC also runs a summer holiday club for 100-150 children. RE-Inspired and the Holiday Club were severely curtailed in 2020.

Financial Review

Total Income in the year was £107,148, down on the previous year's total of £114,226. Total Expenditure (including large one-off items) was £97,015 (£162,006). Income comes from donations and legacies, trading activities which include activities such as the Hire of the hall, sale of stamps, investments and other income that does not fit into the previous headings. Investment income includes dividends and interest on the deposit account, which is higher reflecting the increased cash balance. Other income is the refund received from the diocese for paying the parish share in full and on time.

The Balance Sheet shows the church has total net assets of £200,771 (£190,142) made up of fixed assets, funds in the current and deposit accounts and investments. This is a slight increase on last year reflecting legacy income being larger than the drop in General Funds. The figure of £200,771 is allocated to a variety of funds some of which are restricted.

Reserves Policy

It is PCC policy to maintain a balance on the unrestricted funds (if possible) which equates to at least three months unrestricted payments, equivalent to £100,000, to cover emergency situations that may arise from time to time (including roof repair at £50,000).

It is our practice to invest excess funds with the CCIF Church Commissioners Investment fund.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the warm and welcoming community it is. In particular the churchwarden Stephen Barden and Assistant warden Nick Jones who was preparing to take on the post, and all members of the PCC for their valuable contribution to our ministry and for keeping the church running. Thanks are due to Andy Allen who has acted as treasurer.

Structure, Governance and Management

The method of appointment of the PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services/members of the congregation are encouraged to stand for election to the PCC

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

The full PCC met 6 times during the year, largely via Zoom. A standing committee meets between PCC meetings. There is also a social committee for planning and coordinating events for the church and wider community.

Administrative Information

St Andrew's Church is situated in Harrogate Road, Caversham. It is part of the deanery of Reading in the Diocese of Oxford. The correspondence address is St Andrew's House, Harrogate Road, Caversham, Reading RG4 7PW.

The PCC is a body corporate (PCC Powers measure 1956, Church Representation rules 2006) and a charity registered with the Charities Commission, registration number 1130027.

PCC members who served during 2020 are:

Ex Officio Members

Incumbent	The Rev'd Nigel Jones	Chairman
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Churchwardens	Steve Barden until October 2020 Nick Jones from October 2020
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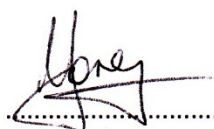
Deanery Synod Representatives

Jean Blair until February 2020
Jane Borgeaud

Elected members

Andy Allen (Treasurer)
Gordon Ball
Katrina Collett from October 2020
Virginia Cullura (Secretary)
Nicholas Jarvie until October 2020
Nick Jones until October 2020
Betty Pargeter

Approved by the PCC on 19th October 2021 and signed on their behalf by Reverend Nigel Jones (PCC Chairman)


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**PAROCHIAL CHURCH COUNCIL OF
ST ANDREWS CAVERSHAM
CHARITY NO 1130027
Financial Statements for the year ended
31 December 2020**

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

St Andrews Church - 1130027

Statement of Financial Activities

For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Income and endowments from:</i>					
Donations and legacies	74,301	3,405	—	77,707	58,410
Church Activities	22,922	504	—	23,426	49,057
Income from charitable activities	—	—	—	—	1,042
Other trading activities	1,863	—	—	1,863	1,026
Investments	1,118	—	—	1,118	1,691
Other income	3,032	—	—	3,032	2,997
Total income	103,239	3,909	—	107,148	114,226
<i>Expenditure on:</i>					
Church Activities	91,688	5,232	—	96,920	161,742
Expenditure on charitable activities	—	95	—	95	263
Other expenditure	629	128	—	757	629
Total expenditure	92,317	5,455	—	97,773	162,635
Net income / (expenditure) resources before transfer	10,921	-1,545	—	9,375	-48,409
<i>Transfers</i>					
Gross transfers between funds - in	207	128	—	335	5,692
Gross transfers between funds - out	-128	-207	—	-335	-5,692
<i>Other recognised gains / losses</i>					
Gains / losses on investment assets	1,253	—	—	1,253	2,963
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	12,253	-1,624	—	10,629	-45,445
<i>Reconciliation of funds</i>					
Total funds brought forward	179,078	11,063	—	190,142	235,588
Total funds carried forward	191,332	9,439	—	200,771	190,142
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>					

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

Balance Sheet

As at: 31 December 2020

	As at 31/12/2020	As at 31/12/2019
	£	£
Fixed assets		
Tangible assets	9,445	10,074
Investments	20,062	18,808
	<u>29,507</u>	<u>28,882</u>
Current assets		
Debtors	5,309	9,633
Cash at bank and in hand	168,246	155,679
	<u>173,555</u>	<u>165,312</u>
Liabilities		
Creditors: Amounts falling due in one year	2,290	4,053
Net current assets less current liabilities	<u>171,264</u>	<u>161,259</u>
Total assets less current liabilities	<u>200,771</u>	<u>190,142</u>
Total net assets less liabilities	<u>200,771</u>	<u>190,142</u>
Represented by		
Unrestricted		
Unrestricted - General fund	59,076	62,282
Designated		
Designated - Cafe	556	221
Designated - Concerts	0	0
Designated - Heating upgrade	—	—
Designated - Legacies	130,300	115,190
Designated - Messy Church	1,323	1,308
Designated - Toilet renovation	—	—
Designated - Hardship Fund (Hilda Hodges)	—	—
Designated - Social	76	76
Restricted		
Restricted - Traidcraft	0	0
Restricted - Weddings funerals etc fees	0	207
Restricted - Youth Church	93	233
Restricted - Choir	50	50
Restricted - Flow ers	79	49
Restricted - Garden of remembrance	33	930
Restricted - Hall Development	—	—
Restricted - Hardship Fund (Hilda Hodges)	7,870	7,965
Restricted - Mission	55	423
Restricted - Social	1,256	1,204
Restricted - St Raphael	—	—
Funds of the church	<u>200,771</u>	<u>190,142</u>

There may be minor discrepancies in the totals if the pence are not being shown

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

Fund Movement by type

Fund movement summary
Selected period: 01 January 2020 to 31 December 2020

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Journal Entries Losses	Fund balances Carried forward
Traid - Traidcraft	0	—	128	128	—	0
General - General fund	62,282	86,328	90,994	207	1,253	59,076
Cafe - Cafe	221	570	106	-128	—	556
Concerts - Concerts	0	—	—	—	—	0
Heating - Heating upgrade	—	—	—	—	—	—
Legacies - Legacies	115,190	16,255	1,145	—	—	130,300
Messy - Messy Church	1,308	86	71	—	—	1,323
Toilet - Toilet renovation	—	—	—	—	—	—
Choir - Choir	50	—	—	—	—	50
Flow ers - Flow ers	49	144	114	—	—	79
Garden - Garden of remembrance	930	1,431	2,327	—	—	33
Hall - Hall Development	—	—	—	—	—	—
Hilda - Hardship Fund (Hilda Hodges)	7,965	—	95	—	—	7,870
Mission - Mission	423	1,830	2,198	—	—	55
Social - Social	1,281	131	78	—	—	1,333
Raphael - St Raphael	—	—	—	—	—	—
WFFees - Weddings funerals etc fees	207	373	373	-207	—	0
Youth - Youth Church	233	—	140	—	—	93
Totals	190,142	107,148	97,773	—	1,253	200,771

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

Analysis of income and expenditure Selected period: 01 January 2020 to 31 December 2020

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Income and endowments						
Donations and legacies						
C0101 - Planned Giving	32,291	—	—	—	32,291	36,298
C0102 - Tax Recoverable	9,553	—	—	—	9,553	7,286
C0103 - Collections	1,870	—	—	—	1,870	4,515
C0105 - Donations	13,025	—	—	—	13,025	2,658
C0106 - Votive Candles	39	—	—	—	39	104
C0113 - Government Support	1,243	—	—	—	1,243	—
C10101 - Choir robes income	—	—	—	—	—	30
F0101 - Flow ers income	—	—	144	—	144	50
GH0101 - Grow Hope	—	—	913	—	913	891
GR0101 - Garden of remembrance inc	—	—	1,431	—	1,431	3,000
HE0101 - Heating upgrade income	—	—	—	—	—	—
L0101 - Legacy income	—	16,255	—	—	16,255	100
M0102 - Mission income	21	—	917	—	938	3,475
T0101 - Toilet fund income	—	—	—	—	—	—
Donations and legacies Totals	58,046	16,255	3,405	—	77,707	58,410
Church Activities						
C0104 - Fees	—	—	—	—	—	—
C0107 - Sale of stamps	—	—	—	—	—	—
C0108 - Church hire	1,953	—	—	—	1,953	200
C0109 - Fairs	—	—	—	—	—	1,042
CAF0101 - Cafe Bankings	—	570	—	—	570	3,740
CON0101 - Riding Light income	—	—	—	—	—	—
F0104 - Fees weddings etc for Oxford Dioc.	—	—	373	—	373	1,433
H0108 - Church Hall Hire	19,268	—	—	—	19,268	39,003
M0101 - Messy church income	—	86	—	—	86	278
MIND0101 - Mindfulness course	—	—	—	—	—	1,700
PCC0101 - PPC Funds from weddings, funerals etc	1,045	—	—	—	1,045	1,554
SOC0101 - Social income	—	—	131	—	131	1,148
Church Activities Totals	22,266	656	504	—	23,426	50,099
Other trading activities						
C0110 - Miscellaneous	2	—	—	—	2	-123
H0111 - Solar income	1,861	—	—	—	1,861	1,150
TR0101 - Traidcraft income	—	—	—	—	—	—
Other trading activities Totals	1,863	—	—	—	1,863	1,026
Investments						
C0112 - Church interest recd	1,118	—	—	—	1,118	1,691
Investments Totals	1,118	—	—	—	1,118	1,691
Other income						
C0111 - Parish share refund	3,032	—	—	—	3,032	2,997
Other income Totals	3,032	—	—	—	3,032	2,997
Income and endowments Grand totals	86,328	16,911	3,909	—	107,148	114,226

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

Expenditure

Church Activities

B0201 - Bank charges	245	—	—	—	245	384
C0201 - Parish Share	58,670	—	—	—	58,670	60,485
C0202 - Clergy expenses	826	—	—	—	826	1,435
C0203 - Vestry requisites	43	—	—	—	43	550
C0205 - Flow ers	—	—	107	—	107	98
C0206 - Choir	—	—	—	—	—	43
C0207 - Organists	2,710	—	—	—	2,710	2,979
C0208 - Director of music	—	—	—	—	—	—
C0209 - Piano/Organ	969	—	—	—	969	684
C0210 - Gas	1,553	—	—	—	1,553	2,099
C0211 - Electricity	326	—	—	—	326	1,149
C0212 - Water	118	—	—	—	118	119
C0213 - Insurance	2,324	—	—	—	2,324	2,144
C0214 - Maintenance	2,288	—	—	—	2,288	2,332
C0215 - Publicity/Advertising	664	—	—	—	664	308
C0216 - Publications	251	—	—	—	251	1,644
C0217 - Youth	—	—	—	—	—	146
C0218 - Secretary	620	—	—	—	620	2,588
C0219 - Office Materials	47	—	—	—	47	59
C0220 - Fire extinguisher	—	—	—	—	—	16
C0221 - Licences and fees	1,195	—	—	—	1,195	537
C0222 - Miscellaneous	172	—	—	—	172	962
C0223 - Church service extras	125	—	—	—	125	170
CAF0201 - cafe wages	—	—	—	—	—	—
CAF0202 - Cafe accrued PAYE	—	—	—	—	—	—
CAF0203 - Cafe use of hall	—	—	—	—	—	—
CAF0204 - Cafe stationery & publicity	—	46	—	—	46	—
CAF0205 - Cafe equipment	—	1	—	—	1	2
CAF0206 - Cafe supplies	—	59	—	—	59	586
CAF0207 - Cafe donations to charity	—	—	—	—	—	263
CI0201 - Choir expenditure	—	—	—	—	—	23
CON0201 - Concerts use of hall	—	—	—	—	—	—
CON0202 - Concerts Refreshments	—	—	—	—	—	—
CON0203 - Riding Light Expenses	—	—	—	—	—	—
F0201 - Flow ers expenditure	—	—	7	—	7	—
F0202 - Fees w eddings etc to Oxford Dioc.	—	—	373	—	373	1,433
G201 - Garden of remembrance expenditure	—	—	2,327	—	2,327	2,070
GH0202 - Grow Hope expenditure	—	—	1,075	—	1,075	1,519
H0211 - Electricity hall	2,454	—	—	—	2,454	3,705
H0212 - Water hall	481	—	—	—	481	649
H0213 - Insurance hall	2,046	—	—	—	2,046	2,144
H0214 - Maintenance hall	1,244	—	—	—	1,244	490
H0220 - Fire extinguisher hall	—	—	—	—	—	—
H0222 - Office materials & Misc hall	—	—	—	—	—	—
H0223 - Cleaning hall	5,066	—	—	—	5,066	9,227
H0224 - Supervisor hall	4,198	—	—	—	4,198	4,317
H0225 - Telephone hall	667	—	—	—	667	708
H0226 - Licences hall	—	—	—	—	—	105
H0227 - Refuse collection hall	804	—	—	—	804	982
HD0201 - Hall development expenditure	—	—	—	—	—	—
HE0201 - Heating upgrade expenditure	—	—	—	—	—	—
HH0222 - Hilda Hodges expenditure	—	—	95	—	95	—
L201 - Legacy expenditure	—	1,145	—	—	1,145	45,456
M0201 - Messy church food	—	71	—	—	71	203
M0202 - Messy Church non food expenses	—	—	—	—	—	148
MI0201 - Mission expenditure	—	—	1,123	—	1,123	3,928
MIND0201 - Mindfulness course	—	—	—	—	—	1,623
PCC0201 - PCC wedding, funerals etc. costs	246	—	—	—	246	130
SOC0201 - Social expenses	—	—	78	—	78	650
T0201 - Toilet fund expenditure	—	—	—	—	—	—
Y0201 - Youth church expenditure	—	—	140	—	140	700

Church Activities Totals	90,365	1,323	5,327	—	97,015	162,006
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Other expenditure

H0250 - Depreciation	629	—	—	—	629	629
TR0201 - Traid expenditure	—	—	128	—	128	—

Other expenditure Totals	629	—	128	—	757	629
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Expenditure Grand totals	90,994	1,323	5,455	—	97,773	162,635
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Financial Statements for the year ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP FRS 102).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. 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 affiliation to another body, nor those that are informal gatherings of church members.

A materiality level of £100 has been used for accruals and prepayments.

Fund accounting

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Designated funds remain unrestricted and the PCC will move any surplus to other general funds e.g. Messy Church.

Incoming resources

Planned Giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

St Andrew's Church owns a hall built in the 1960s. This is fully depreciated and not shown as a separate tangible asset.

Equipment used within the church or hall premises is depreciated on a straight-line basis over the useful life. Items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December 2020

PAROCHIAL CHURCH COUNCIL OF ST ANDREWS CAVERSHAM CHARITY NO 1130027

Financial Statements for the year ended 31 December 2020

2. FIXED ASSETS

	Tangible	Fixtures and Fittings £	Total £
Cost or Valuation	At 1st January 2020	12,590	12,590
	Additions at Cost	0	0
	At 31st December 2020	12,590	12,590
Depreciation	At 1st January 2020	2,516	2,516
	Charge for the Year	629	629
	At 31st December 2020	3,145	3,145
Net Book Value	At 31st December 2020	9,445	9,445
	At 31st December 2019	10,074	10,074

3. INVESTMENTS

Market value at 1 January 2020	18,808
Disposal	0
Purchases at cost	0
Net Gain	1,254
Market value at 31 December 2020	20,062

4. CURRENT ASSETS

	2020	2019
Other debtors	5,309	9,633

5. CURRENT LIABILITIES

	2020	2019
Other creditors	2,290	4,053

6. PAID EMPLOYEES

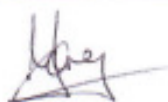
	2020	2019
Staff Costs	7,528	9,884
Average number of full-time equivalent employees in the year	<1	<1

Financial Statements for the year ended 31 December 2020

7. APPROVAL OF ACCOUNTS

Approved by the trustees on 19th October 2021

Signed by two trustees on behalf of all trustees

Signature	Name	Date
	A.E. ALLEN TREASURER	27/10/21
	REV. N. JONES VICAR	27/10/21

Independent Examiner's Report

Independent Examiner's Report to the members/trustees of St Andrew's Church, Caversham, Parochial Church Council.

I report on the accounts for the year ended 31st December 2020 which are set out on pages 5 to 12.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

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

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Julia Moore, BA (Oxon), MIAB
Chartered Accountant (retired)
11 Buxton Avenue, Reading

27/10/2021