

**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
-----------	-----------------------	----------

Churchwardens	Steve Barden until October 2020 Nick Jones from October 2020
---------------	---

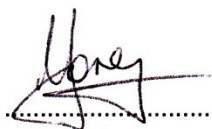
#### Deanery Synod Representatives

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 19<sup>th</sup> October 2021 and signed on their behalf by Reverend Nigel Jones (PCC Chairman)

  
.....

**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
<b><i>Income and endowments from:</i></b>					
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
<b>Total income</b>	<b>103,239</b>	<b>3,909</b>	<b>—</b>	<b>107,148</b>	<b>114,226</b>
<b><i>Expenditure on:</i></b>					
Church Activities	91,688	5,232	—	96,920	161,742
Expenditure on charitable activities	—	95	—	95	263
Other expenditure	629	128	—	757	629
<b>Total expenditure</b>	<b>92,317</b>	<b>5,455</b>	<b>—</b>	<b>97,773</b>	<b>162,635</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>10,921</b>	<b>-1,545</b>	<b>—</b>	<b>9,375</b>	<b>-48,409</b>
<b><i>Transfers</i></b>					
Gross transfers between funds - in	207	128	—	335	5,692
Gross transfers between funds - out	-128	-207	—	-335	-5,692
<b><i>Other recognised gains / losses</i></b>					
Gains / losses on investment assets	1,253	—	—	1,253	2,963
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>12,253</b>	<b>-1,624</b>	<b>—</b>	<b>10,629</b>	<b>-45,445</b>
<b><i>Reconciliation of funds</i></b>					
<b>Total funds brought forward</b>	<b>179,078</b>	<b>11,063</b>	<b>—</b>	<b>190,142</b>	<b>235,588</b>
<b>Total funds carried forward</b>	<b>191,332</b>	<b>9,439</b>	<b>—</b>	<b>200,771</b>	<b>190,142</b>
<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
	£	£
<b>Fixed assets</b>		
Tangible assets	9,445	10,074
Investments	20,062	18,808
	<u>29,507</u>	<u>28,882</u>
<b>Current assets</b>		
Debtors	5,309	9,633
Cash at bank and in hand	168,246	155,679
	<u>173,555</u>	<u>165,312</u>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	2,290	4,053
<b>Net current assets less current liabilities</b>	<u>171,264</u>	<u>161,259</u>
<b>Total assets less current liabilities</b>	<u>200,771</u>	<u>190,142</u>
<b>Total net assets less liabilities</b>	<u>200,771</u>	<u>190,142</u>
<b>Represented by</b>		
<b>Unrestricted</b>		
Unrestricted - General fund	59,076	62,282
<b>Designated</b>		
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
<b>Restricted</b>		
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	—	—
<b>Funds of the church</b>	<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
<b>Totals</b>	<b>190,142</b>	<b>107,148</b>	<b>97,773</b>	<b>—</b>	<b>1,253</b>	<b>200,771</b>

# 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
<b>Income and endowments</b>						
<b>Donations and legacies</b>						
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	—
CI0101 - 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	—	—	—	—	—	—
<b>Donations and legacies Totals</b>	<b>58,046</b>	<b>16,255</b>	<b>3,405</b>	<b>—</b>	<b>77,707</b>	<b>58,410</b>
<b>Church Activities</b>						
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 w eddings, funerals etc	1,045	—	—	—	1,045	1,554
SOC0101 - Social income	—	—	131	—	131	1,148
<b>Church Activities Totals</b>	<b>22,266</b>	<b>656</b>	<b>504</b>	<b>—</b>	<b>23,426</b>	<b>50,099</b>
<b>Other trading activities</b>						
C0110 - Miscellaneous	2	—	—	—	2	-123
H0111 - Solar income	1,861	—	—	—	1,861	1,150
TR0101 - Traidcraft income	—	—	—	—	—	—
<b>Other trading activities Totals</b>	<b>1,863</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,863</b>	<b>1,026</b>
<b>Investments</b>						
C0112 - Church interest recd	1,118	—	—	—	1,118	1,691
<b>Investments Totals</b>	<b>1,118</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,118</b>	<b>1,691</b>
<b>Other income</b>						
C0111 - Parish share refund	3,032	—	—	—	3,032	2,997
<b>Other income Totals</b>	<b>3,032</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>3,032</b>	<b>2,997</b>
<b>Income and endowments Grand totals</b>	<b>86,328</b>	<b>16,911</b>	<b>3,909</b>	<b>—</b>	<b>107,148</b>	<b>114,226</b>

# 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

<b>Church Activities Totals</b>	90,365	1,323	5,327	—	97,015	162,006
---------------------------------	--------	-------	-------	---	--------	---------

#### Other expenditure

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

<b>Other expenditure Totals</b>	629	—	128	—	757	629
---------------------------------	-----	---	-----	---	-----	-----

<b>Expenditure Grand totals</b>	90,994	1,323	5,455	—	97,773	162,635
---------------------------------	--------	-------	-------	---	--------	---------

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

# 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 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