

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	

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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)



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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

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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
	<hr/>	<hr/>
	31,763	29,507
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Current assets		
Debtors	6,518	5,309
Cash at bank and in hand	185,467	168,246
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	191,985	173,555
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Liabilities		
Creditors: Amounts falling due in one year	2,818	2,290
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Net current assets less current liabilities	189,167	171,264
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Total assets less current liabilities	220,930	200,771
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Total net assets less liabilities	220,930	200,771
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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	—	—
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Funds of the church	220,930	200,771
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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

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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

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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

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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

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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

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 2021.

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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

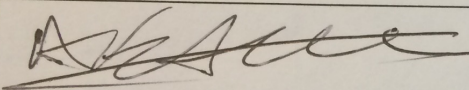
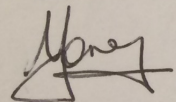
6. PAID EMPLOYEES

	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