



**Annual Report and
Financial Statements**

of

**The Parochial Church
Council of the
Ecclesiastical Parish of
St Wilfrid, Cowplain**

Registered Charity No. 1130601

Year ending 31 December 2020

The year of lockdown

**Annual Report of
The Parochial Church Council (PCC) of the Ecclesiastical Parish of
St Wilfrid, Cowplain (Registered Charity No. 1130601)
for the year ended 31 December 2020**

Administrative information

The parish of St Wilfrid is situated in Cowplain. It is in the Deanery of Havant, the Archdeaconry of Portsdown and the Diocese of Portsmouth.

PCC correspondence: c/o The Vicarage, Padnell Road, Cowplain, Waterlooville, Hampshire, PO8 8DZ

Website: www.stwilfridscowplain.co.uk

PCC members who have served from 1 January 2019 until the date this report was approved are:

<i>Incumbent</i>	The Rev'd Ian Snares
<i>Curate</i>	The Rev'd Julie Jackson (on <i>Maternity leave from July 2020</i>)
<i>Churchwardens</i>	Allan Brawn Jan Smith (<i>PCC Secretary and Vice Chairman</i>) until APCM 2020 Bob Wheeler from APCM 2020
<i>Deputy Wardens</i>	Elaine Hoey (<i>Co-opted PCC Member</i>) Bob Wheeler (<i>PCC Member</i>) until APCM 2020 Jan Smith (from November 2020)
<i>Deanery Synod Representatives</i>	Amanda Sim (<i>from November 2018</i>) Denise Williams (<i>from APCM 2019</i>)
<i>Licensed Reader</i>	Elaine Andrews
<i>Elected Members</i>	
<i>Until APCM 2020:</i>	Bob Wheeler (elected Churchwarden APCM 2020) Denise Williams (Deanery Synod Representative from APCM 2019)
<i>Until APCM 2021:</i>	Mark Coates Sonia Passingham David Wiseman Jo Mead
<i>Until APCM 2022:</i>	Colin Mason (Treasurer) Val Strutt (Safeguarding Officer) Sue Williams
<i>Until APCM 2023</i>	Steve Day Elaine Hoey Jan Smith
<i>Co-opted Members</i>	None

Day-to-day management is the responsibility of the Incumbent and Churchwardens, assisted by our Deputy Wardens, the Parish Administrator, Mrs Maria McGannan assisted by Mrs Valerie Strutt, the Verger Mrs Jo Snares (from October 2020), Treasurer Mr Colin Mason ACMA and the many volunteers who willingly give of their time. The PCC thanks them all for their time and dedication.

Banking: Barclays Bank PLC, PO Box 6, Portsmouth, Hampshire, PO6 3DH
Lloyds TSB Bank PLC, 272 London Road, Waterlooville, PO7 7HN

Independent Examiner: Mr Neil Blanchard, 3 Rosemary Way, Cowplain, Waterlooville, PO8 9DG

Structure, governance and management

The Parochial Church Council (PCC) is a corporate body established by the Church of England, a registered charity and operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC Members is set out in the Church Representation Rules. Regular church attendees are encouraged to register on the Electoral Roll and to consider standing for election to the PCC. Newly-elected PCC members are encouraged to attend an induction course for PCC members provided by the Diocese. Representatives of the PCC are asked to attend other relevant training events, report back to the PCC as a body and disseminate printed information where appropriate.

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC.

Standing Committee:

This is the only committee required by law. It has power to transact business of the PCC between its meetings, subject to any directions given by the Council.

Members: Rev'd Ian Snares, Allan Brawn, Bob Wheeler, Jan Smith, Elaine Hoey and Colin Mason.

Finance Committee:

Supports the Treasurer's work, oversees the general finances of the church and makes recommendations to the PCC.

Objectives and Activities

St Wilfrid's PCC is required, as stated in the Parochial Church Council (Powers) Measure 1956, to cooperate with the minister, The Rev'd Ian Snares and the Churchwardens in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. That mission is carried out through St Wilfrid's Church. The PCC also has maintenance responsibilities for St Wilfrid's church building, halls and the grounds surrounding them.

St Wilfrid's Vision Statement:

Our vision for St Wilfrid's is to be the heart of our community.

Disciples who make disciples

In 2020, the PCC met twice in person and four times by Zoom with an average attendance of between 12 and 13 people. Our curate, Rev'd Julie Jackson commenced her maternity leave during this year.

An additional meeting was arranged in November to consider our response to the Deanery Plan: and 14 people attended.

General objectives continue to be met by the provision of a broad range of services, meetings and groups for different ages and interests at St Wilfrid's Church and through engagement with the wider community. The clergy have visited schools, provided occasional offices (funerals, weddings and baptisms) for parishioners, and laity and clergy have visited homes to offer prayer, pastoral care and support.

Many volunteers have made an enormous unquantifiable contribution to the work of St Wilfrid's Church, the equivalent of many hundreds of hours given in the form of cleaning, gardening, catering, fundraising, visiting, leading youth and children's work, prayer ministry, flower arranging, printing, maintenance, leading groups, leading worship, preaching, administration, finances, etc. The PCC thanks all who so willingly give their time and skills.

Highlights of 2020

Our pattern of services continued, as in previous years, until 15th March 2020.

- After 15th March until 19th July there were no services in Church.
From 19th July a weekly service of Simple Holy Communion at 9am was offered, continuing until 1st November, then recommenced from 6th – 20th December.
The PCC and Churchwardens discussed carefully the prevailing levels of infection and government guidelines in selecting this timetable.
- Between 23 and 44 people attended services, with an average attendance of 30/31 people during those 19 weeks.
- In March 2020 we firstly live- streamed a service and then went over to producing weekly on-line services on YouTube and Facebook. It is impossible to know precisely how many people worship with us in these services.
New people and “fringe” members of our church joined in with the services, at 11.00 on Sunday mornings (changed to 10.45 when the broadcasting on-the-hour wasn’t possible).
Some stay for coffee via Zoom after the service.
- Participation in producing these services was encouraged and people of all ages continue to contribute their prayers, reflections and sermons via WhatsApp.
- Morning Prayer via Zoom has been offered from Monday to Friday each week and often lasts for a full hour, when the 12 – 20 participants reflect on the scripture and offer intercessory prayers. Prior to lockdown, between one and five people attended Morning Prayer in church on Mondays, Tuesdays and Thursdays.
- A weekly Faith Story was produced at 4pm on Fridays during the latter part of 2020, again using YouTube and Facebook.
- Bible Study was enjoyed, via Zoom on Wednesday evenings.
- The planned Lent Course could not continue, due to lockdown.
- The Pastoral Care Team adapted its remit to support parishioners by telephone and monthly correspondence by letter.
- The Prayer Team has continued to produce a monthly prayer diary and to contribute to a monthly prayer hour via Zoom.
- Although many of our groups were not able to meet face to face, a number of home groups have continued via Zoom and a New Mother and Baby Group has met under strict Covid regulations in the upper hall.
- During some months in 2020 restricted activities were allowed in the church halls and the Churchwarden Team worked very hard drawing up Risk Assessment Forms and putting in place the practical details required by law – including sanitizing stations, cleaning regimes and seating arranged to take account of social distancing.
- The LyCiG group merged fully with the Evangelism Team and have continued to plan courses and events, some of which will happen via Zoom and others will be postponed until we come out of lockdown.
- Resolve (January) and Start (March) courses were well received.
- Community Coffee Cup invested in safety equipment but due to Covid was only able to meet twice
- Members of our church joined with the Lead Academy which led to our identifying our “plumb line”, as well as recognising the value of developing the range of small groups in which to nurture and encourage our church family, and to serve as an opportunity for outreach.
- A Strategic Development Group has been appointed to guide our future focus and priorities; they are Ian, Allan Brawn, Elaine Hoey, Bob Wheeler, Sharon Wheeler, Jo Mead, Clive Williams, Sue Williams, Mark Coates, Norma White, Colin Mason, Trudy Mason, Denise Williams and Lisa Kernot.

- Appointment of Jo Snares as our new verger, following Fred's retirement after many years of faithful service.
- Appointment of Maria McGannan as our new administrator, following Val's retirement after many years of faithful service. We are delighted that Val continues as our Parish Safeguarding Officer and as funeral and wedding coordinator.
- 2 questionnaires were completed, one by post and the other online, to help us understand and best support all at St Wilfrid's through Covid restrictions.
- Over 400 Christmas Shoe boxes were successfully collected and sent on to bless children across the world.
- We continue to pray for Alison Giblet, our CMS link in Ukraine.
- Our contact with our link church, St Augustine's in Larteh in Ghana has been minimal.
- We have responded to the draft Havant Deanery Plan and diocese's transformation programme.
- Liz Quinn joined us for her placement church during her training for Lay Ministry.
- We said goodbye to a number of our Ministry Team. Rev'd Barry and Sue Smith have moved to Surrey to be near family. Cynthia Whittle has retired as a Reader, and along with Patrick has moved to a church near their home in Drayton. In April 2021, Sue Williams has stood down as a Reader, but continues to serve St Wilfrid's in many ways.

Plans for 2021

2021 started in lockdown, our third within 12 months. With services suspended, and much of what we do focused online, the impact has been dramatic.

However, the enforced changes have given us the chance to reflect on our purpose and even consider why we exist. This has meant that this time of Covid has not been wasted. We have seen God at work despite the challenges and are now asking what it means for St Wilfrid's to be the Parish Church for Cowplain (plus parts of Horndean and Waterloooville) in the new post-Covid world we are about to enter.

We have focused our purpose - the 'why we exist' - on Jesus' Great Commission, given to his disciples following his resurrection. He tells them (*Matt 28.16-20 NIV*):

Then the eleven disciples went to Galilee, to the mountain where Jesus had told them to go. When they saw him, they worshipped him; but some doubted. Then Jesus came to them and said,

'All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.'

Jesus calls us to be his disciples who make disciples. We don't do this on our own – we have his authority and he has given us his Holy Spirit to guide us and inspire us. We are called to following the footsteps of Peter, James, John... and the countless followers of Jesus through the ages who have caught what it means to be his disciple and to pass it on.

This is our exciting purpose! It's nothing new, but in our changing world we must ask how do we – both as a Church and individually – grow in what it means to follow Jesus and help others also to do so? One of our guiding Bible verses over this last year has been Isaiah 43.16-19, where God declares that he is doing a new thing. God's character never changes, but how he works to build his Kingdom does. We want to be in tune with him, allowing Jesus to be our guide as we seek to impact our communities.

Whilst we have lots of questions (and our new Strategic Development Group will be helping us answer many of them), there are some clear principles and priorities that are emerging.

Worshipping together is important. It is where we grow together in being 'Church'. As we declare God's glory, power, majesty, we receive so much from him. As we come together, we each bring our gifts and support one another.

Covid has disrupted our corporate worship and has also allowed us to ask those challenging questions about how we should meet together once allowed to do so freely. What should our pattern of Sunday worship look like? How else should we worship together through the week? How do we best equip all ages to grow in being Jesus' disciples? How do we help those unable to come to church – the elderly, sick, those with young families for whom church is difficult? Our Church Online weekly Facebook and YouTube service has become a focus for many, and we must also ask how we should develop online worship. As we look to develop our post-Covid pattern of corporate worship, the inconvenient truth is that we cannot go back to where we were in March 2020.

Our Spring 2021 focus has been on developing Connect Groups. This is our new name for our variety of small groups, not least our homegroups that have faithfully met for many years. However, our focus is shifting from being a church with some small groups, to being a church made up of many small groups which include and welcome many kinds of people.

Connect Groups are key to us helping each of us to grow in our faith. They provide pastoral care and challenge us in our witness. Covid has been a big disrupter, with face-to-face groups unable to meet for considerable periods of time. However, new groups have been formed (or reformed) online using Zoom and this has allowed many more people to get involved. We are looking to 'hybrid' future, with a mix of groups meeting in the best ways for their members. We are also praying that our groups might grow as more want to get involved. Who might you invite?

We have also looked afresh at prayer being at the heart of St Wilfrid's. Again, this is nothing new! But a praying church is a thriving church, where God has a knack of working in powerful ways. So we are keen to ensure we hold regular days of prayer, and to find ways to encourage and equip us in our praying – both individually and together. We are looking again at what it means to listen to God, how we can grow in allowing him the space to speak to us. And of course, we want to develop our intercessory prayer, bringing to God the needs of our community, nation, world and all who need his touch and healing.

Moving out of lockdown will bring lots of challenges as to how we reach out to our local community. How do we best bring God's love to all in Cowplain and beyond? How do we make disciples of those who currently don't know that Jesus loves them? We don't have all the answers, but here are some practical areas we want to develop:

- We are looking forward to *Community Coffee Cup* being able to return, welcoming all ages to drop into Westbrook Hall on Saturday mornings.
- *The Ark* and *Little Fishes* parent and toddler groups are restarting, and we are looking at how to grow the friendships with the many families who attend.
- Our *New Parents Support Group* has been running (legally!) throughout lockdown, helping new parents through this challenging time.
- Our *Bereavement Support Group* meets monthly – this provides an important role.
- We plan to run the *CAP Money Course*, and hope this may develop into new ways of supporting those struggling financially.
- Following a very successful distribution of food parcels (thank you to ASDA and all who donated, and to Padnell Infant and Junior Schools for partnering with us), we have set up a new *Community Support Fund* and are looking at how we can help families and others who are struggling financially, and to bless our local community.
- We are hoping to run *Alpha Online* later in 2021, as part of our evangelism programme. Who might you invite?
- *Messy Church Together* has brought us closer to Hart Plain and Waterlooville Baptist Churches, with a wonderful daily Lent Challenge on Facebook and YouTube. This has given fresh impetus and we can't wait to see how God will use this new partnership.
- We are working towards becoming an *Eco Church*, and see caring for our environment central to the mission God has given us. We are looking at how we can engage with our local community in practical ways that demonstrate God's concern for his world.
- With our world becoming much more digital and online, we are reviewing how we can reach people through the internet, social media, video, etc. Covid and lockdown have taught us that God can use St Wilfrid's far beyond Cowplain!

Finally, we are also working with Portsmouth Diocese and Havant Deanery in developing our new Deanery Plan. Our Diocese's vision, Live|Pray|Serve, is focused on growing in depth (we might call discipleship), impact (we might think of as how we serve our community) and number (we might call evangelism). This fits so closely with how we sense God leading us at St Wilfrid's. It will involve us working much more closely with other local parishes, seeing how we can use all the resources God has given us to grow. This is something to embrace, with a healthy St Wilfrid's focused upon growing as Jesus' disciples who make disciples able to provide a leading input beyond our parish boundaries.

Attendance at Services

Please see **Highlights of 2020** (page 5 above)

Occasional Offices 2020

Baptisms:	0	compared	with	2	in	2019
Confirmation:	0	compared	with	0	in	2019
Marriages:	1	compared	with	2	in	2019
Funerals in Church:	5	compared	with	7	in	2019
Funerals at Crematorium:	11	compared	with	11	in	2019

Electoral Roll

At the APCM in 2020 (held on 22nd October, by Zoom and in person), there were 176 names on the Church Electoral Roll, compared with 172 in 2019.

Financial Review

As readers will be only all too aware, 2020 was (hopefully) a unique year that bore little reference to preceding years – therefore, comparisons to 2019 finances are generally meaningless and have only been included to show how the limitations imposed on church and church hall opening have impacted the financial position. Additionally, all forecasts (which have been based on 2019 as the latest representative year) for 2021 are significantly dependent on both the scope and timings of re-opening the church and church hall, and the extent to which the operation of restricted services during the enforced Covid-19 lockdown is unwound.

Total receipts to the General Fund were £106,611 (a reduction of £16,329 or 13.3% on 2019), of which £97,684 (a reduction of only 2.3%) was unrestricted voluntary donations, including £17,900 tax recoverable on Gift Aid.

Planned giving through blue envelopes, banker's orders and PGS was significantly up (£6,708) on 2019. Loose plate collections reduced by £5,622 or 72%, reflecting the absence of the regular full 3 service Sunday worship from Apr onwards, whilst donations increased marginally by £260 or 5.2%.

Income from hall lettings decreased by £5,856 or 46.5% on the 2019 figure due to the protracted church closure. In view of this, no increase in hire charges is proposed for next year. Income from fees for funerals and weddings similarly decreased on 2019 by £2,354 or 74.8%.

£108,829 was spent from unrestricted funds to provide the Christian ministry from St Wilfrid's Church, a decrease of £12,193 or 11.2% on 2019. This included fully meeting our contribution to the diocesan Parish Share of £85,069 (that was £607 or 0.72% more than 2019) and largely provides the stipends, pension contributions and housing for the clergy. [Note: The sum that the churches in the deanery must find is shared between them according to a formula that is based mainly on headcount (average weekly attendance) of the congregations, but also dependent on the relative assumed wealth of the parish.] The sum we must pay in 2021 is £81,603, a decrease of £3,466 (4.1%) over 2020. This reduction is greater than anticipated and reflects the Diocesan understanding of the pressure on church finances and its preparedness to accept greater risk in its own finances.

The overall nett result for the year was a loss of receipts over payments of £967 or 9.8% in the General Fund balance at 3 Dec 2019. Nett changes (after income, expenditure and inter-fund transfers are taken into account) for the aggregate balance on Designated Funds is a £2,351 reduction. The amount held in Restricted Funds decreased by £67. The total reduction across all Funds was £3,385, or 6.6%.

The balance carried forward at 31 Dec 20 on Unrestricted and Designated Funds was £35,597 of which £5,288 has been set aside for the Evangelism Fund (used, for example, to fund the Alpha and Restore courses), £18,399 for the Growth Fund (to be used to update and upgrade our Information Technology and Audio Visual capabilities to better support our administration, services and any new mission initiatives which hopefully will be

enjoyed by existing members of the congregation and at the same time impress any visitors and those seeking a vibrant welcoming church to join and £1,107 for Community Coffee Cup. Any new/further projects may need additional specifically targeted fundraising.

Reserves policy

It is PCC policy to try to maintain a balance on the Unrestricted General Fund which equates to at least three months payments on unavoidable (non-discretionary) running costs. Based on the average monthly spend in 2019 this would amount to some £30,250. This balance would smooth out fluctuations in cash flow (expenditure versus receipts) and meet emergencies, eg the lift requiring further major repairs without which the Upper Hall would be largely un-usable. Whilst remaining a financial objective, the effects of Covid on the cash balance during 2020 have all been negative ie reducing the Unrestricted General Fund balance on 31 Dec 20 to £8,867, only 29.3% of the target – which means that there is less than one month of liquid cash reserves readily available to meet monthly liabilities. Whilst the overall balance on all Funds at 31 Dec 20 was £70,058, £34,461 or 49.2% (of which £22,000 is the value of the additional land behind the Memorial Garden is held in Restricted Funds) can only be used for their legally defined purpose, with a further 38.2% (£26,729) held in Designated Funds where the PCC has varying discretion over how the funds are expended. Therefore, the monthly management of receipts and expenditure in the General Fund is akin to a ponzi scheme where one month's income is necessarily used to pay some or all of that month's expenses. It remains the PCC's intention to increase the General Fund over time. Scope for increasing income from investments (i.e. the Virgin Savings Account) is limited due to low interest rates and the relatively small balance in the account. Overall, the monthly situation of receipts and payments against the General Fund must be regarded as one of fragile stability; any unanticipated material decrease in income or increase in expenditure could have significant consequences in both the short and medium terms.

A 'profit' in the General Fund amounting to £724 is forecast for the end of 2021. This reflects forecast increases due to general inflation on utilities and maintenance costs which have been offset by the reduction in the Parish Share. But, given uncertainties over the ability of the church to generate income from loose plate collections, fees, hall rental and fayres, this figure is highly speculative.

Charitable giving

Charitable giving through the church was significantly reduced because the church was closed for much of 2020 resulting in the cancellation of events and services from which our charitable giving is normally derived. £1,680 which is equivalent to 1.6% of total receipts to the General Fund income (0.8% went overseas). This is below our target of 10% and is something that we will attempt to address in 2021 if our post-Covid financial position allows. [Note: These calculations only consider gross income to the General Fund. As necessary expenditure exceeded income it has not been possible to calculate the percentage against nett income.]

Policies and Risks

The PCC has identified major risks, and procedures have been established to manage them, as follows.

Finance: A detailed budget is prepared and agreed by the PCC each year. The Treasurer provides an update comparing the current situation to the budget at each PCC meeting (with additional detailed monthly updates to the Finance Sub-Committee since Mar 2020 to ensure the General Fund remained solvent whilst payment of our Parish Share was maintained), and action is agreed as necessary in order to reduce costs or increase income.

Most of our reserves are invested through Virgin Money in order to bring in a market rate of interest and mitigate some of the effect of inflation. Reserves are intended to cover any deficit on the year, major repairs, replacement of larger items of equipment and special projects.

Health and Safety: Our Fire, Health and Safety Policy was reviewed and approved at the 24 January 2019 PCC meeting. All groups using our premises are expected to be familiar with this policy and comply with it. Risk assessments are made for new and one-off activities. The lift is checked and serviced every six months. The fire alarm, extinguishers, emergency lighting and portable electrical equipment are tested regularly and inspected in accordance with current regulations. Although the kitchen has not been inspected, action continues to be taken to maintain these facilities to a high standard and ensure good health and hygiene practice for by those who use them.

IT Policy: The IT Policy was drafted in October 2014.

Insurance: The PCC is fully insured through our Ecclesiastical Insurance Parish Plus policy.

Safeguarding: The PCC's Safeguarding Policy and Policy Statement were both reviewed and renewed on 12 July 2018 (and again on 23 January 2020). This has taken account of the ongoing changes to national and diocesan safeguarding guidelines and changes have been made following discussions with the diocesan safeguarding advisor. However, further National Church changes will impact our policy.

Mrs Val Strutt is our Safeguarding Officer and reports regularly to the PCC. All adults who offer to work as volunteers with children and/or vulnerable adults are required to undergo the recruitment procedure, including a Confidential Self Declaration Form and also obtain the necessary DBS clearance before they take up the role. All such volunteers are required to read the diocesan guidelines and attend appropriate training courses provided by the diocese. Groups using the church premises are made aware of our safeguarding policy and are asked to ensure that their own policy and checks are fully up to date.

Conclusion

We praise God that he continues to bless St Wilfrid's, so that we can bless others - locally in our community, in Havant Deanery, Portsmouth Diocese and in many places further afield. We give thanks for all that has been given and shared, for worship and witness, for prayer, fellowship and faithful service to the glory of God. We look forward to the exciting future that God has in store for us!

We are greatly indebted to every single member of our churches who voluntarily gives of his or her time, practical skills, spiritual gifts and money to build up our fellowship in the Spirit, grow our discipleship in Christ, and enable us all to continue to play our part in God's mission of love to the world in Jesus Christ.
Thank you so much for all you do!

**Approved by the PCC on 2 July 2021
and signed on their behalf by Rev'd Ian Snares (PCC Chairman)**



2020 Accounts of the Parochial Church Council of St Wilfrid's Church, Cowplain

Explanatory notes to the accounts

1. The accounts are being reported on a receipts and payments basis as agreed by the trustees at a full PCC meeting on 26th November 2015. The accounts are presented in accordance with guidance in the 5th edition of "PCC accountability" which conforms to The Charities Act 2011 incorporating SORP 2015.
2. A budget for 2021 is included in the accounts. This was accepted at the PCC meeting on 14 Jan 21. All finance projections are based on the final figures for 2019.
3. Assets are still declining and an expected big spend in the Growth Fund on a new audio-visual system will significantly reduce the holding in the bank accounts and therefore our overall liquidity.
4. The liabilities (£546) shown in the statement are due to transactions in the "Agency post boxes" (*money that passes through the church bank accounts but is not for church funds*) that could not be completed in the financial year. The significant items are £464 owed to the Diocese for 2020 Q4 fees and £97 owed to the Leprosy Mission.

St Wilfrids Church - 1130601
Receipts and Payments Account
For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Designated funds	Restricted funds	Endowment Funds	Total funds	Prior year total funds
Receipts:						
Voluntary receipts	97,683	2,779	40		100,502	112,390
Income from church activities	387	875	—		1,263	4,160
Other trading activities	7,598	—	—		7,598	15,789
Investments	222	—	—		222	40
Other income	719	2,154	—		2,873	3,374
Total receipts:	106,611	5,808	40		112,460	135,755
Payments:						
Raising funds	683	557	—		1,240	2,499
Costs of church activities	107,705	3,130	407		111,242	122,880
Other expenditure	440	2,921	—		3,362	2,430
Total payments:	108,829	6,609	407		115,845	127,809
Excess of receipts over payments before transfer	(2,217)	(800)	(367)		(3,385)	7,945
Transfers						
Gross transfers between funds - in	1,550	2,340	300		4,190	257
Gross transfers between funds - out	(300)	(1,550)	(2,340)		(4,190)	(257)
Excess of receipts over payments before other gains	(967)	(10)	(2,407)		(3,385)	7,945
Net movement in funds	(967)	(10)	(2,407)		(3,385)	7,945
Reconciliation of funds						
All assets at 01 January 2020	9,834	26,739	36,868		73,443	65,498
All assets at 31 December 2020	8,867	26,729	34,461		70,058	73,443
There may be minor discrepancies in the totals if the pence are not being shown						

St Wilfrid's Church - 1130601
Statement of Assets and Liabilities (by code)
As at: 31 December 2020

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Tangible assets						
Fixed assets - Tangible assets						
6430 : Land	—	—	22,000	—	22,000	22,000
6431 : Organ	(976)	1,356	—	—	380	380
Total	(976)	1,356	22,000	—	22,380	22,380
Current assets - Cash at bank and in hand						
6501 : Barclay's Bank current account	(24,318)	37,925	7,617	—	21,224	17,889
6502 : Lloyd's Bank current account	32,002	(16,597)	(6,436)	—	8,968	17,434
6503 : CAF cash account	(5)	5	—	—	—	—
6505 : Virgin Charity deposit account	963	3,309	13,757	—	18,031	17,809
Total	8,643	24,642	14,938	—	48,224	53,133
Liabilities - Agency accounts						
6699 : Agency collections	—	—	546	—	546	2,069
Total	—	—	546	—	546	2,069
Liabilities - Creditors: Amounts falling due in one year						
6601 : Loans received	(1,200)	(730)	1,930	—	—	—
Total	(1,200)	(730)	1,930	—	—	—
Net total assets	8,867	26,729	34,461	—	70,058	73,443
Represented by						
Unrestricted - General	8,867	—	—	—	8,867	9,834
Designated - CCC	—	1,106	—	—	1,106	2,812
Designated - Cowtrail	—	191	—	—	191	191
Designated - Evangelism	—	5,288	—	—	5,288	5,556
Designated - Flowers	—	78	—	—	78	78
Designated - Growth	—	18,399	—	—	18,399	17,651
Designated - Organ	—	—	—	—	—	96
Designated - Toddler-2	—	1,547	—	—	1,547	236
Designated - Youth	—	118	—	—	118	118
Restricted - Choir	—	—	92	—	92	199
Restricted - Kitchen	—	—	315	—	315	275
Restricted - Larteh	—	—	188	—	188	388
Restricted - Legacy	—	—	4,011	—	4,011	4,011
Restricted - Library	—	—	190	—	190	290
Restricted - Toddlers	—	—	—	—	—	2,340
Restricted - VDF	—	—	400	—	400	100
Restricted - WMgarden	—	—	4,433	—	4,433	4,433
Restricted - Westbrook	—	—	2,475	—	2,475	2,475
Restricted - Whitbread	—	—	22,354	—	22,354	22,354
Total	8,867	26,729	34,461	—	70,058	73,443

St Wilfrid's Church - 1130601
Receipts and payments
Selected period: 01 January 2020 to 31 December 2020

<i>Note</i>	From To	01 January 2020 31 December 2020	01 January 2019 31 December 2019
General - General fund (Unrestricted) Fund			
Receipts:			
Voluntary receipts			
Planned Giving - Bank		50,175	40,532
Planned Giving - Envelopes		5,140	7,151
Other planned giving (PGS)		16,884	17,807
other voluntary receipts		83	575
Loose plate collections		2,222	7,844
Collection adjustments		—	0
One-off Gift Aid gifts		—	65
Donations appeals etc		5,277	5,018
Tax recoverable on Gift Aid		17,900	17,906
Legacies		—	2,000
Non-recurring one-off grants		—	1,000
Diaries		—	49
	<i>Total Voluntary receipts</i>	97,683	99,949
Income from church activities			
May Fayre		114	1,691
Christmas Fayre		—	1,795
Tea/coffee		101	577
Easy fundraising		171	68
	<i>Total Income from church activities</i>	387	4,133
Other trading activities			
Rummage sales etc		57	38
Fees for weddings and funerals		792	3,146
Church hall lettings - objectives		6,749	12,605
	<i>Total Other trading activities</i>	7,598	15,789
Investments			
Bank and building society interest		222	—
Rent from lands or buildings		—	40
	<i>Total Investments</i>	222	40
Other income			
other income		719	3,027
	<i>Total Other income</i>	719	3,027
Total receipts:		106,611	122,940

<i>Note</i>	<i>From To</i>	01 January 2020 31 December 2020	01 January 2019 31 December 2019
Payments:			
Raising funds			
Costs of fetes & other events		683	2,432
	<i>Total Raising funds</i>	<u>683</u>	<u>2,432</u>
Costs of church activities			
CMS Alison Gilbet		900	900
Giving - relief and development agencies		5	337
Children & Youth Resources		8	—
Portsmouth Foodbank		290	500
Parish Share		85,119	84,492
Assistant clergy expenses		706	928
Readers expenses		—	109
Office manager		3,554	4,206
Organists salary		605	1,730
PAYE income tax		255	1
Working expenses of incumbent		664	1,667
Travelling expenses		185	122
Water rates - vicarage		335	387
Parish training and mission		50	48
Insurance		1,239	1,180
Performing rights license		325	444
Royal School of Church music		—	105
Telephone		461	345
Organ / piano tuning		324	—
Church maintenance		1,496	3,136
Church Cleaning		3,393	3,120
Lift maintenance		798	2,917
Caretaker salary		733	3,007
Administration		126	361
Sacristy supplies		194	369
Printing		94	209
Paper		132	39
Hospitality costs		17	—
Stationery		104	20
Postage		101	32
Data Developments		150	150
Computer costs		1	201
Electricity		1,594	2,447
Gas		1,657	2,124
Magazine expenses		—	104
Hall supplies		165	217
Phs supplies		53	396
Water-church/Hall		1,199	910
Fire check		575	254
Electrical testing		84	111
Church interior and exterior decorating		—	60
Hall + major repairs - installation		—	407
	<i>Total Costs of church activities</i>	<u>107,705</u>	<u>118,105</u>
Other expenditure			
Miscellaneous expenses		440	483
	<i>Total Other expenditure</i>	<u>440</u>	<u>483</u>
Total payments:		108,829	121,021
Excess of Receipts: over Payments:		(2,217)	1,918
Transfers to/(from)		1,250	(147)
Brought forward balance		9,834	8,063
Total carried forward balance		8,867	9,834

St Wilfrids Church - 1130601
Fund movement by type
Selected period: 01 January 2020 to 31 December 2020

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
Unrestricted							
General - General fund	9,834	106,611	108,829	1,250	—	—	8,867
Sub-totals	9,834	106,611	108,829	1,250	—	—	8,867
Designated							
CCC - Community Coffee Cup	2,812	1,553	3,258	—	—	—	1,106
CommSupp - Community Support	—	—	—	—	—	—	—
Cow trail - Cow trail fund	191	—	—	—	—	—	191
Evangelism - Evangelism fund	5,556	981	1,199	(50)	—	—	5,288
Flow ers - Flow er Fund	78	—	—	—	—	—	78
Grow th - Grow th Fund	17,651	2,735	1,987	—	—	—	18,399
LegDes - Legacy (Designated)	—	—	—	—	—	—	—
Organ - Organ fund	96	—	96	—	—	—	—
Restore - Church restoration fund	—	—	—	—	—	—	—
Robin - Robin Jones studies fund	—	—	—	—	—	—	—
Toddler-2 - Carers & Toddlers - 2	236	538	67	840	—	—	1,547
Youth - Youth Work	118	—	—	—	—	—	118
Sub-totals	26,739	5,808	6,609	790	—	—	26,729
Restricted							
Choir - Choir fund	199	—	107	—	—	—	92
Kitchen - Kitchen fund	275	40	—	—	—	—	315
Larteh - Larteh fund	388	—	200	—	—	—	188
Legacy - Legacy fund	4,011	—	—	—	—	—	4,011
Library - Library fund	290	—	100	—	—	—	190
Toddlers - Carer's and toddler's fund	2,340	—	—	(2,340)	—	—	—
VDF - Vicar's	100	—	—	300	—	—	400
Discretionary fund	—	—	—	—	—	—	—
WMgarden - White memorial garden fund	4,433	—	—	—	—	—	4,433
Westbrook - Westbrook church fund	2,475	—	—	—	—	—	2,475
Whitbread - Whitbread fund	22,354	—	—	—	—	—	22,354
Sub-totals	36,868	40	407	(2,040)	—	—	34,461
Totals	73,443	112,460	115,845	—	—	—	70,058
<i>There may be minor discrepancies in the totals if the pence are not being shown</i>							

Charitable Giving 2020

<u>Source</u>	<u>Recipient</u>	<u>Amount</u>
Church Funds	CMS – Alison GIBLETT	900
	Portsmouth/Waterlooville Foodbank	240
Lent Lunches	TWAM	240
	QA Hospital	250
Services	Harvest - Waterlooville Foodbank	50
Total:		1680

Notes:

1. Routine monthly donation was switched from Portsmouth to Waterlooville Foodbank in Nov 20.
2. The sum of £1680 does not take account of the discounted Hall Rental Fees charged to other Registered Charities eg The Brownies and Girl Guides.

Receipts and payments in the General fund (Budget calculations)

	Actuals						Assumption	Budget
RECEIPTS	2,014	2,015	2,016	2,017	2,018	2,019		2,020
Voluntary receipts:								
planned giving	62,565	56,956	63,110	58,796	59,601	65,491	2019 rate	65,491
church collections	6,804	7,474	6,418	7,147	8,176	7,844	2019 rate	7,844
donations	3,476	1,595	816	2,564	7,796	5,018	2019 Mid Pt	4,134
gift aid recovered	17,039	13,187	13,454	17,599	16,183	17,906	0.25(PGTP+8000)	17,900
other voluntary receipts	6,012	512	500	198	78	641	2019 rate	849
legacies	0	14,403	1,500	0	500	2,000	none	-
Church activities (fund raising):								
May fayre	1,363	1,488	1,373	1,379	1,245	1,692	2019 +10%	1,861
Christmas fayre	1,428	1,337	1,618	1,370	1,549	1,795	2019 +10%	1,975
other, lillies, coffee	1,584	1,040	983	1,324	2,850	1,774	2019 rate	1,774
Other income	3,962	812	66	174	51	3,028	none	0
Trading activities:								
Hall lettings	13,513	10,205	15,187	16,111	14,236	12,605	2019 rate	12,605
Magazine advertising	680	35	-	-	-	-	none	-
Fees funerals and weddings	3,669	3,645	2,238	1,754	1,846	3,146	2019 Mid Pt	2,888
Investments:								
savings interest	840	257	502	139	101	0	0	0
Totals	122,935	112,946	107,765	108,556	114,212	122,940		117,321
PAYMENTS								
Raising funds	400	420	509	0	2,071	2,432	2019 rate	2,432
Church running expenses:								
parish share	86,952	87,078	86,257	85,745	83,650	84,492	Diocese rate	85,069
missionary and charitable giving	900	1,290	1,390	1,340	1,240	1,737	2019 Mid Pt	1,489
cleaner	1,512	1,320	1,530	1,560	2,040	2,877	2019 + 2%	2,950
caretaker	2,890	2,460	2,665	3,003	3,185	3,250	2019 + 2%	3,300
gas and electricity	4,381	4,355	3,659	4,164	4,145	4,572	2019 + 2%	4,664
water rates	1,697	1,682	1,844	1,756	498	910	2019 + 2%	928
Hall running costs	317	452	1,424	600	567	984	2019 + 2%	828
church maintenance	3,364	2,793	2,702	3,709	2,379	6,887	AB advice	3,700
clergy & staff costs	7,622	5,315	5,597	7,483	6,909	8,767	2019+2%	10,890
other running exp	6,628	6,682	5,128	3,330	2,838	3,090	2019 Mid Pt	3,899
other exp								
	11,226	995	676	1,968	2,000	1,024	2019 Mid Pt	1,511
Totals	127,889	114,842	113,381	114,659	111,521	121,022		121,660
Gain/Loss	-4,954	-1,896	-5,616	-6,103	2,691	1,918		-4,339
Offset by Transfers						1,250		
Adjusted Gain/loss						3,168		

Notes:

1. Real Living Wage (RLW) £9.50/hr wef Nov 20
2. PGTP (planned giving taxpayers)
3. 2019 Mid Pt is the mid-point between the 2019 Budget and the 2019 Actual – This reflects use of exponential smoothing in an attempt to improve accuracy of forecasting.

3 Rosemary Way
Cowplain
Waterlooville
PO8 9DG

30 March 2021

The Secretary of the Parochial Church Council
St Wilfrid's Church, Cowplain

Independent Examiner's Report – Year Ending 31st December 2020

Respective Responsibilities of the Trustees and Independent Examiner

The charity's trustees 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 those 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.



Neil Blanchard
Honorary Independent Examiner