



**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 2021**



**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 2021**

**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](http://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 ( <i>on Maternity leave until September 2021</i> )
<i>Churchwardens</i>	Allan Brawn Bob Wheeler
<i>Deputy Wardens</i>	Elaine Hoey Jan Smith
<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 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>	Jo Mead Sonia Passingham

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, Treasurer Mr Colin Mason ACMA and the many other 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. CC members are required to undertake safer recruitment procedures such as DBS and confidential self declaration forms and relevant training and are encouraged to attend an induction course 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 2021, the PCC met 7 times, including an additional meeting in February to discuss the Deanery Plan, with an average attendance of 12 people. Our curate, Rev'd Julie Jackson returned from her maternity leave in September and completed her placement in St Luke's church Southsea during November and December.

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, Community Coffee Cup, 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 2021

### Covid continued to dramatically affect our worship and activities.

- The PCC and Churchwardens discussed carefully the prevailing levels of Covid infection and government guidelines in developing safe planning for worship, face-to-face activities and use of our halls by church and external hirers.
- During some months in 2021 restricted activities were allowed in the church halls and the Churchwarden Team worked very hard drawing up and amending Risk Assessment Forms and putting in place the practical details required by (regularly changing) law – including sanitizing stations, cleaning regimes and seating arranged to take account of social distancing.
- From January, services continued online, our weekly *Church Online* at 10.45am attracting participants on YouTube and Facebook Live. It is impossible to know precisely how many people worship with us in these services. Some stayed for coffee via Zoom after the service.
- Our 9am Sunday *Simple Holy Communion* service restarted on Palm Sunday (28 March).
- Our 10.30am *Thursday Holy Communion* service restarted monthly from 8 April, becoming weekly from September and attendance has grown significantly. Refreshments are served after the service
- From July, our new service pattern was launched. Our 9am service became our *Traditional Holy Communion* and a new '*Sundays @ 11*' informal service started.
- Numbers at our services have gradually crept upwards as current members feel able to meet face-to-face and new people (including families) join us.
- *Church Online* stopped at the end of August, with a focus on rebuilding worshipping communities in person.
- *Messy Church Together* has brought us closer to Hart Plain and Waterlooville Baptist Churches, with a wonderful daily Lent Challenge on Facebook and YouTube and a summer event run at St Wilfrid's. This has given fresh impetus and we can't wait to see how God will use this new partnership.
- *Connect Groups* - our new name for homegroups - were launched with new groups and an encouraging growth in members. Some groups continue to meet online, others face-to-face.
- *Morning Prayer* continues online. Initially 9.30am Monday to Friday for hour, from September it moved to 9am Monday, Tuesday, Wednesday and Friday for 30 minutes.
- 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 Day of Prayer and Connect in Prayer (an hour's prayer meeting usually via Zoom).
- Our *New Mother and Baby Group* has met under strict Covid regulations in the upper hall.
- Our *Toddler Groups* (Wednesday and Friday mornings) has met when Covid guidance has allowed. It continues to be a very popular and well-received group.
- *Community Coffee Cup* has met (usually fortnightly) when able and continues to be appreciated by all who attend.
- Working with Catherington and Clanfield parishes to launch a new youth group for those aged 11 to 14.
- Links with *Padnell Infant and Padnell Junior Schools* have continued, with regular assemblies (mostly online) and both schools holding Christmas services in church.
- Sadly, *Women's Fellowship* and *SWIFT* have stopped formally meeting, although *SWIFT* members are usually seen together at Community Coffee Cup. The *Men's Group* was unable to meet during 2021.
- Our *Bereavement Support Group* meets monthly – this provides an important service.
- 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.

- With Church services and building access restricted during part of 2021 it was decided to utilise the church frontage bordering Padnell Rd to reach out into the Community. St Valentine Hearts, Easter, Remembrance and Nativity displays drew passing people's attention and increased our visible presence.
- Our *Eco Team* is developing our Eco strategy and ran our first *Eco Fair* in October. This was well received and it is planned to be an annual event. We continue to work 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.
- We were unable to hold our *Spring Fayre*, but our *Christmas Fayre* was a great success, with great attendance (especially families) and record income.
- Our *Strategic Team* has morphed into two groups. The Strategic and Governance Working Group was formed to lead our development of processes and procedures e.g. GDPR. A second group is focusing on how we best support all who consider themselves part of St Wilfrid's.
- Much work has taken place behind the scenes on *Safeguarding* management, including using the new Dashboard.
- Our *Finance Team*, led by our Treasurer, has continued to manage our cashflow. Through God's incredible provision and some excellent financial management, we were able to pay our Parish Share in full.
- 308 Christmas Shoe boxes were successfully collected for Samaritan's Purse *Operation Christmas Child* appeal and sent on to bless children across the world.
- Our weekly email and Facebook presence have grown considerably through the year.
- We continue to support and pray for Alison Giblet, our CMS link in Ukraine.
- We have continued to support a number of causes including Waterloo Foodbank and Tearfund.
- Our contact with our link church, St Augustine's in Larteh in Ghana has been minimal.
- We have upgraded our IT systems including buying new laptops and office printer and improving our internet and wifi access.
- In April 2021, Sue Williams stood down as a Reader but continues to serve St Wilfrid's in many ways.
- Hall bookings have slowly returned as restrictions have lifted. However, bookings and income are still below pre-Covid levels.
- Portsmouth Diocese has experienced many changes, not least with Bishop Christopher retiring in April. We have worked with Havant Deanery in developing its plan, which due to many reasons remains in a very draft form. We are looking at how we best work with and support our neighboring parishes.

## Plans for 2022

2022 started with Covid restrictions and concerns still remaining. 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 Waterlooville) 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 follow in 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, 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.

So, for 2022 we continue to focus on worship, prayer, supporting one another and evangelism and mission to our local community and beyond. There is much that we can do and will be doing in the months ahead:

- Continuing to develop our worship through *Sunday and Thursday services* – and what else? We need to think and pray about the best way ahead for *Messy Church*. Might other opportunities also arise (e.g. for young families, those unable to attend church in person)?
- Return of a full Easter service programme, including *Messy Good Friday* and *Easter Sunday Sunrise Service*.
- Continuing to build our network of *Connect Groups* aiming to grow involvement and numbers, helping one another to grow as Jesus' disciples and witnesses.
- Prayer at the heart of all we do – building upon *Days of Prayer* and encouraging all to take time with God each day to pray (and read the Bible). Our February sermon series on prayer will also include *Connect Group* studies.
- Looking towards *Confirmations* (and *Baptisms*) as more come to faith.
- Supporting all who are part of St Wilfrid's, including through our *Pastoral Care Team*, *Home Communions* and informal networks.
- Our *Bereavement Support Group* meets monthly – this provides an important role.
- Looking at how we might relaunch men's and women's ministry, starting with a *Men's Curry Night*.
- Developing our art groups and holding our *Art and Craft exhibition*.
- Growing our links with Padnell schools, including relaunching *Prayer Spaces in Schools*.

- Launching *Alpha Online* and relaunching evangelistic events.
- Continuing to run excellent *toddler groups*, supporting local parents (and providing great opportunities for mission and evangelism).
- Looking at growing the impact of *Community Coffee Cup*.
- Developing our work with children and families, for example with *Community Coffee Cup*, *Messy Church*, Sunday children's work and how we build support networks.
- Building links in the community, not least through holding our *Easter, Spring and Christmas Fayres*.
- Growing the work of our *Community Support Fund*.
- Lent lunches to return!
- Running a *Queen's Platinum Jubilee* event for the local community.
- Developing our *Eco strategy*, including holding an Eco weekend including *Eco Fayre* and Sunday service.
- We still would love to work with *CAP*, possibly running their Money Course.
- Developing our communications based on a robust strategy – it's time for a new website!
- Playing our part in developing the Havant Deanery Plan and building our links with neighbouring parishes – where and how is God leading?
- Completing our AV and PA upgrade.
- Continue to pray and work for growth – in depth, impact and number.



## Attendance at Services

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

## Occasional Offices 2021

Baptisms:	2	compared with	0	in 2020
Confirmation:	0	compared with	0	in 2020
Marriages:	2	compared with	1	in 2020
Funerals in Church:	3	compared with	5	in 2020
Funerals at Crematorium:	9	compared with	11	in 2020

## Electoral Roll

At the APCM in 2021 (held on 19th July, by Zoom and in person), there were 176 names on the Church Electoral Roll, compared with 175 in 2020.

## Financial Review

As readers will be only all too aware, 2021 was the second successive year that bore little reference to preceding years – therefore, comparisons to 2020 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 largely based on 2019 as the latest representative year) for 2022 are significantly dependent on the return to pre-Covid activity and attendance levels for the church/church hall and assumptions about inflationary pressures on expenses.

Total receipts to the General Fund were £107,095 (an increase of £484 or 0.45% on 2020), of which £97,022 (a reduction of 0.7%) was unrestricted voluntary donations, including £18,120 tax recoverable on Gift Aid.

Planned giving through blue envelopes, banker's orders and PGS was materially reduced (-£1,522 or 2.1%) on 2020. Loose plate collections increased by £272 or 12.2%, reflecting the absence of the regular full 3 service Sunday worship during the year, whilst donations increased marginally by £452 or 8.5%.

Income from hall lettings was £5,161, a decrease of £1,588 or 23.5% on the 2020 figure (income was £12,605 in 2019) 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 was £1,532, an increase on 2020 by £740 or 93.4% (income was £3,146 in 2019). Whilst there was no May Fayre, the Christmas Fayre provided net income of £2,347 a 30% increase on the 2019 figure of £1,795.

£106,120 was spent from unrestricted funds to provide the Christian ministry from St Wilfrid's Church, a decrease of £2,708 or 2.5% on 2020. This included fully meeting our contribution to the diocesan Parish Share of £81,623 (that was £3,496 or 4.1% less than 2020) 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 2022 is £81,904, an increase of £301 (0.37%) over 2020. This increase is smaller 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 gain of receipts over payments of £935 in the General Fund balance at 31 Dec 2021. Nett changes (after income, expenditure and inter-fund transfers are taken into account) for the aggregate balance on Designated Funds is a £4,609 increase – due to a significant legacy of £6,000 held in the Legacy Designated Fund. The amount held in Restricted Funds decreased by £365. The total increase across all Funds was £5,614, or 11.6%.

The balance carried forward at 31 Dec 21 on Unrestricted and Designated Funds was £41,575 of which £4,464 has been set aside for the Evangelism Fund (used, for example, to fund the Alpha and Restore courses), £17,074

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 £1,236 for Community Coffee Cup. Any new/further projects may be funded from the Legacy Designated Fund or 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 2021 have negated any material improvement in the Unrestricted General Fund balance - on 31 Dec 21 to £10,237, only 33.8% of target (a small improvement on the 31 Dec 2020 figure of 29.3%) – which means that there is only one month of liquid cash reserves readily available to meet monthly liabilities. Whilst the overall balance on all Funds at 31 Dec 21 was £77,672, £34,096 or 45% (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 41.4% (£31,338) 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. [Note: Following a review of historic legacies, in Nov 21 the PCC approved the rationalisation of some Designated and Restricted Funds from 1 Jan 22 to simplify the management of church finances] 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 potential 'profit' in the General Fund amounting to £1,590 is forecast for the end of 2022. This reflects forecast increases due to general inflation on utilities and maintenance costs and the increase 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 much reduced because the church was closed for much of 2021 resulting in the cancellation of events and services from which our charitable giving is normally derived - £1,730 was given, which is equivalent to 1.6% of total receipts to the General Fund income. This is below our target of 10% and is something that we will attempt to address in 2022 (assuming our post-Covid financial position allows). [Note: These calculations only consider gross income to the General Fund. Additionally, they take no account of either discounted Hall Rental Charges for users with charitable status or the Parish Share.]. A further £992 was provided from the Community Support Fund for Easter Food Parcels.

### **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 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 14 January 2021 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 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 Statement was reviewed and renewed on 23 September 2021. This has taken account of the ongoing changes to national and diocesan safeguarding guidelines. However, further National Church changes will impact our policy, practice and training.

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 safe recruitment procedure, and where relevant 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 5 May 2022  
and signed on their behalf by Rev'd Ian Snares (PCC Chairman)**



## **2021 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 26<sup>th</sup> November 2015. The accounts are presented in accordance with guidance in the 5<sup>th</sup> edition of "PCC accountability" which conforms to The Charities Act 2011 incorporating SORP 2015.
2. A budget for 2022 is included in the accounts. This was accepted at the PCC meeting in Nov 21. All finance projections are based on the final figures for 2021 or 2019 where no relevant 2021 figures exist.
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 (£1,932) 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 £756 owed to the Diocese for 2021 Q4 fees, £429 to the RBL Poppy Appeal, £326 to Rowans Hospice, £326 to Tearfund and £97 owed to the Leprosy Mission.

**St Wilfrids Church - 1130601**  
**Receipts and Payments Account**

**For the period from 01 January 2021 to 31 December 2021**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts:</b>						
Voluntary receipts	97,621.87	8,912.50	—	—	106,534.37	100,502.91
Income from church activities	2,485.91	—	—	—	2,485.91	1,263.14
Other trading activities	6,693.00	—	—	—	6,693.00	7,598.97
Investments	43.95	—	—	—	43.95	222.05
Other income	251.10	1,459.70	—	—	1,710.80	2,873.40
<b>Total receipts:</b>	<b>107,095.83</b>	<b>10,372.20</b>	<b>—</b>	<b>—</b>	<b>117,468.03</b>	<b>112,460.47</b>
<b>Payments:</b>						
Raising funds	1,281.01	—	—	—	1,281.01	1,240.35
Costs of church activities	104,714.69	4,252.74	232.33	—	109,199.76	111,242.94
Other expenditure	125.00	1,115.39	132.52	—	1,372.91	3,362.47
<b>Total payments:</b>	<b>106,120.70</b>	<b>5,368.13</b>	<b>364.85</b>	<b>—</b>	<b>111,853.68</b>	<b>115,845.76</b>
<b>Excess of receipts over payments before transfer</b>	<b>975.13</b>	<b>5,004.07</b>	<b>(364.85)</b>	<b>—</b>	<b>5,614.35</b>	<b>(3,385.29)</b>
<b>Transfers</b>						
Gross transfers between funds - in	1,000.00	605.00	—	—	1,605.00	4,190.34
Gross transfers between funds - out	(605.00)	(1,000.00)	—	—	(1,605.00)	(4,190.34)
<b>Excess of receipts over payments before other gains</b>	<b>1,370.13</b>	<b>4,609.07</b>	<b>(364.85)</b>	<b>—</b>	<b>5,614.35</b>	<b>(3,385.29)</b>
<b>Net movement in funds</b>	<b>1,370.13</b>	<b>4,609.07</b>	<b>(364.85)</b>	<b>—</b>	<b>5,614.35</b>	<b>(3,385.29)</b>
<b>Reconciliation of funds</b>						
<b>Excess of receipts over payments at beginning of year</b>	<b>8,867.08</b>	<b>26,729.49</b>	<b>34,461.58</b>	<b>—</b>	<b>70,058.15</b>	<b>73,443.44</b>
<b>Excess of receipts over payments for the year</b>	<b>10,237.21</b>	<b>31,338.56</b>	<b>34,096.73</b>	<b>—</b>	<b>75,672.50</b>	<b>70,058.15</b>

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**St Wilfrids Church - 1130601**  
**Statement of Assets and Liabilities (by code)**  
**As at: 31 December 2021**

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Fixed assets - Tangible assets</b>						
6430 : Land	—	—	22,000.00	—	22,000.00	22,000.00
6431 : Organ	(976.19)	1,356.19	—	—	380.00	380.00
<b>Total</b>	(976.19)	1,356.19	22,000.00	—	22,380.00	22,380.00
<b>Current assets - Cash at bank and in hand</b>						
6501 : Barclay's Bank current account	(27,813.95)	47,649.93	10,081.68	—	29,917.66	21,224.47
6502 : Lloyd's Bank current account	36,844.48	(21,712.36)	(7,880.80)	—	7,251.32	8,968.53
6503 : CAF cash account	(5.00)	5.00	—	—	—	—
6505 : Virgin Charity deposit account	987.87	3,309.46	13,757.92	—	18,055.25	18,031.30
<b>Total</b>	10,013.40	29,252.03	15,958.80	—	55,224.23	48,224.30
<b>Liabilities - Agency accounts</b>						
6699 : Agency collections	—	—	1,931.73	—	1,931.73	546.15
<b>Total</b>	—	—	1,931.73	—	1,931.73	546.15
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
6601 : Loans received	(1,200.00)	(730.34)	1,930.34	—	—	—
<b>Total</b>	(1,200.00)	(730.34)	1,930.34	—	—	—
<b>Net total assets</b>	10,237.21	31,338.56	34,096.73	—	75,672.50	70,058.15
<b>Represented by</b>						
Unrestricted - General	10,237.21	—	—	—	10,237.21	8,867.08
Designated - CCC	—	1,236.34	—	—	1,236.34	1,106.62
Designated - CommSupp	—	1,496.11	—	—	1,496.11	—
Designated - Cow trail	—	191.33	—	—	191.33	191.33
Designated - Eco	—	5.00	—	—	5.00	—
Designated - Evangelism	—	4,464.56	—	—	4,464.56	5,288.54
Designated - Flow ers	—	78.00	—	—	78.00	78.00
Designated - Grow th	—	17,074.66	—	—	17,074.66	18,399.33
Designated - LegDes	—	5,334.88	—	—	5,334.88	—
Designated - Toddler-2	—	1,339.07	—	—	1,339.07	1,547.06
Designated - Youth	—	118.61	—	—	118.61	118.61
Restricted - Choir	—	—	—	—	—	92.36
Restricted - Kitchen	—	—	315.82	—	315.82	315.82
Restricted - Larteh	—	—	138.23	—	138.23	188.23
Restricted - Legacy	—	—	4,011.18	—	4,011.18	4,011.18
Restricted - Library	—	—	57.86	—	57.86	190.38
Restricted - VDF	—	—	400.00	—	400.00	400.00
Restricted - WMgarden	—	—	4,343.20	—	4,343.20	4,433.17
Restricted - Westbrook	—	—	2,475.77	—	2,475.77	2,475.77
Restricted - Whitbread	—	—	22,354.67	—	22,354.67	22,354.67
<b>Total</b>	10,237.21	31,338.56	34,096.73	—	75,672.50	70,058.15

**St Wilfrids Church - 1130601**  
**Receipts and payments**  
**Selected period: 01 January 2021 to 31 December 2021**

<i>Note</i>	<b>From To</b>	<b>01 January 2021 31 December 2021</b>	<b>01 January 2020 31 December 2020</b>
<b>General - General fund (Unrestricted) Fund</b>			
<b>Receipts:</b>			
Voluntary receipts			
Planned Giving - Bank	✔	51,638.35	50,175.50
Planned Giving - Envelopes	✔	4,345.00	5,140.00
Other planned giving (PGS)	✔	14,693.91	16,884.03
other voluntary receipts	✔	0.99	83.88
Loose plate collections	✔	2,494.41	2,222.12
Donations appeals etc	✔	5,729.10	5,277.53
Tax recoverable on Gift Aid	✔	18,120.11	17,900.45
Non-recurring one-off grants	✔	600.00	—
<i>Total Voluntary receipts</i>	✔	97,621.87	97,683.51
Income from church activities			
May Fayre		—	114.48
Christmas Fayre	✔	2,347.32	—
Tea/coffee		—	101.42
Easy fundraising		138.59	171.97
<i>Total Income from church activities</i>		2,485.91	387.87
Other trading activities			
Rummage sales etc		—	57.97
Fees for weddings and funerals		1,532.00	792.00
Church hall lettings - objectives		5,161.00	6,749.00
<i>Total Other trading activities</i>		6,693.00	7,598.97
Investments			
Dividends		23.95	—
Bank and building society interest		—	222.05
Rent from lands or buildings		20.00	—
<i>Total Investments</i>		43.95	222.05
Other income			
other income		251.10	719.20
<i>Total Other income</i>		251.10	719.20
<b>Total receipts:</b>		<b>107,095.83</b>	<b>106,611.60</b>

**Payments:**

## Raising funds

Costs of fetes & other events	✓	1,281.01	✓	683.18
<i>Total Raising funds</i>	✓	<i>1,281.01</i>	✓	<i>683.18</i>

## Costs of church activities

CMS Alison Gilbet	✓	900.00	✓	900.00
Giving - relief and development agencies		—	✓	5.24
Children & Youth Resources		—	✓	8.43
IT Subscriptions	✓	65.19		—
Portsmouth Foodbank	✓	493.85	✓	290.00
Parish Share	✓	81,623.00	✓	85,119.00
Assistant clergy expenses		—	✓	706.70
Office manager	✓	2,964.00	✓	3,554.80
Organists salary		—	✓	605.00
PAYE income tax	✓	261.64	✓	255.60
Working expenses of incumbent	✓	60.76	✓	664.51
Travelling expenses	✓	154.65	✓	185.00
Water rates - vicarage	✓	337.21	✓	335.92
Vicar's telephone	✓	304.64		—
Parish training and mission	✓	70.00	✓	50.00
Insurance	✓	1,243.54	✓	1,239.52
Performing rights license	✓	387.00	✓	325.14
Royal School of Church music	✓	17.64		—
Telephone	✓	260.63	✓	461.23
Organ / piano tuning	✓	450.00	✓	324.00
Church maintenance	✓	3,035.26	✓	1,496.70
Church Cleaning	✓	3,794.00	✓	3,393.00
Lift maintenance	✓	221.62	✓	798.38
Caretaker salary	✓	2,820.00	✓	733.80
Administration		—	✓	126.31
Sacristy supplies	✓	87.13	✓	194.87
Printing		—	✓	94.36
Paper		—	✓	132.96
Hospitality costs		—	✓	17.77
Stationery	✓	109.49	✓	104.73
Postage		—	✓	101.40
Data Developments	✓	150.00	✓	150.00
Computer costs	✓	595.93	✓	1.00
Electricity	✓	1,588.32	✓	1,594.46
Gas	✓	1,571.55	✓	1,657.42
Magazine expenses	✓	223.95		—
Hall supplies	✓	55.50	✓	165.22
Phs supplies	✓	105.19	✓	53.69
Water-church/Hall	✓	451.00	✓	1,199.69
Fire check	✓	132.00	✓	575.34
Electrical testing	✓	180.00	✓	84.00

*Total Costs of church activities* ✓ *104,714.69* ✓ *107,705.19*

## Other expenditure

Miscellaneous expenses	✓	125.00	✓	440.69
<i>Total Other expenditure</i>	✓	<i>125.00</i>	✓	<i>440.69</i>

**Total payments:**

✓ **106,120.70** ✓ **108,829.06**

Excess of Receipts: over Payments:	✓	975.13	✓	(2,217.46)
Brought forward balance	✓	8,867.08	✓	9,834.54
Transfers to/(from)	✓	395.00	✓	1,250.00

**Total carried forward balance**

✓ **10,237.21** ✓ **8,867.08**



**St Wilfrids Church - 1130601**  
**Fund movement by type**  
**Selected period: 01 January 2021 to 31 December 2021**

Fund and type	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances carried forward
<b>Unrestricted</b>							
General - General fund	8,867.08	107,095.83	106,120.70	395.00	—	—	10,237.21
<b>Sub-totals</b>	<b>8,867.08</b>	<b>107,095.83</b>	<b>106,120.70</b>	<b>395.00</b>	<b>—</b>	<b>—</b>	<b>10,237.21</b>
<b>Designated</b>							
CCC - Community	1,106.62	218.20	88.48	—	—	—	1,236.34
Coffee Cup	—	1,912.50	1,016.39	600.00	—	—	1,496.11
CommSupp - Community Support	—	—	—	—	—	—	—
Cow trail - Cow trail fund	191.33	—	—	—	—	—	191.33
Eco - Eco Fund	—	—	—	5.00	—	—	5.00
Evangelism - Evangelism fund	5,288.54	—	823.98	—	—	—	4,464.56
Flow ers - Flow er Fund	78.00	—	—	—	—	—	78.00
Grow th - Grow th Fund	18,399.33	1,000.00	2,324.67	—	—	—	17,074.66
LegDes - Legacy (Designated)	—	6,000.00	665.12	—	—	—	5,334.88
Organ - Organ fund	—	—	—	—	—	—	—
Restore - Church restoration fund	—	—	—	—	—	—	—
Robin - Robin Jones studies fund	—	—	—	—	—	—	—
Toddler-2 - Carers & Toddlers - 2	1,547.06	1,241.50	449.49	(1,000.00)	—	—	1,339.07
Youth - Youth Work	118.61	—	—	—	—	—	118.61
<b>Sub-totals</b>	<b>26,729.49</b>	<b>10,372.20</b>	<b>5,368.13</b>	<b>(395.00)</b>	<b>—</b>	<b>—</b>	<b>31,338.56</b>
<b>Restricted</b>							
Choir - Choir fund	92.36	—	92.36	—	—	—	—
Kitchen - Kitchen fund	315.82	—	—	—	—	—	315.82
Larteh - Larteh fund	188.23	—	50.00	—	—	—	138.23
Legacy - Legacy fund	4,011.18	—	—	—	—	—	4,011.18
Library - Library fund	190.38	—	132.52	—	—	—	57.86
Toddlers - Carer's and toddler's fund	—	—	—	—	—	—	—
VDF - Vicar's	400.00	—	—	—	—	—	400.00
Discretionary fund	—	—	—	—	—	—	—
WMgarden - White memorial garden fund	4,433.17	—	89.97	—	—	—	4,343.20
Westbrook - Westbrook church fund	2,475.77	—	—	—	—	—	2,475.77
Whitbread - Whitbread fund	22,354.67	—	—	—	—	—	22,354.67
<b>Sub-totals</b>	<b>34,461.58</b>	<b>—</b>	<b>364.85</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>34,096.73</b>
<b>Totals</b>	<b>70,058.15</b>	<b>117,468.03</b>	<b>111,853.68</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>75,672.50</b>

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Note: The Whitbread Fund Balance includes £22,000 for the purchase value of the Garden.

## **Charitable Giving 2020**

<b><u>Source</u></b>	<b><u>Recipient</u></b>	<b><u>Amount</u></b>
<b>Church Funds</b>	CMS – Alison GIBLETT	900
	Waterlooville Foodbank	474
<b>Christingle</b>	Children's Society	181
<b>Presentation</b>	Bishop Christopher Leaving	125
<b>Deanery</b>	Koforidua Donation	50
		<b>Total: 1730</b>

Notes:

I. The sum of £1730 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 2022 calculations)

RECEIPTS (GROSS)	2021		2022		PAYMENTS	2021		2022	
	Budget	Actual	Basis	Budget		Budget	Actual	Basis	Budget
<i>Voluntary receipts</i>									
Planned Giving/envelope scheme		55983	= 2021 Actual	55983	Missionary and charitable giving	1240	1394	Mid Point	1317
PGS		14694	= 2021 Actual	14694					
Gift Aid Income tax refund	17906	18120	= 2021 Actual	18120					
Sub-Total	83398	88797	= 2021 Actual	88797	Parish share	84462	81623	Actual	81904
Church collections	7844	2494	= 2021 + 25%	3118	Clergy, organist and office manager	7364	6903	= 2021+ 3%	7110
Donations and appeals	4133	5729	Mid Point	4931	Cost of Raising Funds / Events	443	1281	= 2021+25%	1601
Other voluntary receipts	359	1	Mid Point	180	Parish Training	0	70	= 2021+ 3%	72
Diaries	0	0	Zero	0					
Legacy	0	0	Zero	0	<i>Church running expenses</i>				
HCC grant	0	600	Zero	0	Cleaners & Window Cleeaner	6396	3794	= 2019 +10%	4500
<i>Income from charitable activities</i>					Gas and electricity	4141	3160	= 2021 + 6%	3349
Other income	1540	251	Mid Point	895	Water rates	1495	451	= 2021 + 3%	465
Easyfundraising	69	139	= 2021 Actual	139	insurance	1181	1244	Actual	1271
May Fayre	1692	0	= 2019 ++	2000	CCLI + RSCM	498	405	= 2019 + 3%	600
Christmas Fayre	1795	2347	= 2021 Actual	2347	other running/admin expenses	2838	1405	= 2021+50%	2108
Income from events	0	0	= 2021 Actual	0					
tea/coffee, other fundraising	578	0	= 2021 Actual	0					
<i>Other trading activities</i>					Church maintenance (incl Lift & Tests)	3837	4019	Budget	4600
Hall lettings	12605	5161	= 2021 +50%	7742					
Fees w eddings and funerals	2888	1532	Mid Point	2210	Church/Hall running costs	672	248	= 2019	850
Recycling	0	0	Zero	0					
Investments	0	24	Zero	0	Miscellaneous	2000	125	Mid Point	1063
car park	40	20	= 2021 Budget	40					
<b>Total</b>	<b>116940</b>	<b>107096</b>		<b>112399</b>	<b>Total</b>	<b>116567</b>	<b>106122</b>		<b>110809</b>
<b>2022 Projected Excess of Income over Expenditure</b>									

Notes:

1. Real Living Wage (RLW) £9.90/hr wef Nov 21
2. PGTP (planned giving taxpayers)
3. Mid Pt is the mid-point between the 2021 Budget and the 2021 Actual – This reflects use of exponential smoothing in an attempt to improve accuracy of forecasting.

3 Rosemary Way  
Cowplain  
Waterlooville  
PO8 9DG

31 March 2022

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

**Independent Examiner's Report – Year Ending 31<sup>st</sup> December 2021**

**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