

**CHURCH OF SAINT JOHN, NEVILLE'S CROSS, DURHAM**

**ANNUAL REPORT  
and ACCOUNTS**

**of the**

**PAROCHIAL CHURCH COUNCIL**

**for the year ended 31<sup>st</sup> December 2020**

**Incumbent :**

The Reverend Barnaby T. Huish  
The Rectory,  
10 Westhouse Avenue,  
Durham, DH1 4FH.

Presented at the Annual Parochial Church Meeting  
Sunday 9<sup>th</sup> May 2021

*St John's Neville's Cross is a Registered Charity  
No. 1131053*

**St John's Church, Neville's Cross, Durham**  
**Annual Report of the Parochial Church Council**  
**for the year ended 31<sup>st</sup> December 2020**

**Administrative information**

St. John's Church is situated in Neville's Cross, Durham. It is part of the Diocese of Durham within the Church of England. The correspondence address is Antioch House, 66 Crossgate, Durham DH1 4PR. The Parish forms part of the Joint Benefice of Durham St Margaret & St John.

The Parochial Church Council (PCC) was formerly exempt from registering as a charity, however in May 2009 it did register with the Charity Commission under the terms of the Charities Act 2006 (Charity No. 1131053). The members of the PCC are the Trustees of the Charity.

PCC members who have served from 1<sup>st</sup> January 2020 until the date this report was approved are:

*Incumbent:*     The Revd Barnaby Huish     Chairman

*Churchwardens:*

Mr Michael Chater	(also a Deanery Synod Representative)
Mrs Joan Twomey	Vice-chair

*Licensed Associate Minister:*

The Revd Dr Nichola Chater

*Lay Representatives on the Deanery Synod (see also Mr Michael Chater, above):*

Mrs Jo Cundy	Deputy Churchwarden
Mr Adriel Yap	

*Elected members:*

Mr David Atkinson	PCC Secretary
Mrs Judith Bumby	
Miss Abigail Clark	
Mrs Joy Cook	(until 18 <sup>th</sup> October 2020)
Mr John Duff	
Mrs Jenny Halford	(from 18 <sup>th</sup> October 2020)
Mrs Susan Massey	PCC Treasurer
Mrs Margaret Omole	(until 18 <sup>th</sup> October 2020)
Professor Thomas Shanks	(from 18 <sup>th</sup> October 2020)
Miss Amy Ward	

**Structure, governance and management**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC Standing Committee is empowered to transact business on the PCC's behalf outside regular meeting times if necessary; its current members are the Rector, Churchwardens, Deputy Churchwarden, PCC Secretary and PCC Treasurer.

## **Objectives and Activities**

St John's PCC has the responsibility of co-operating with the incumbent, the Revd Barnaby Huish, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Centre complex of St John's, Neville's Cross. It also has responsibilities as an employer.

## **Achievements and Performance**

### ***Review of the year (January-December 2020):***

At its regular January meeting, St John's PCC heard from Jennifer Thompson, chair of the Neville's Cross Community Association, about plans for building a new community centre at Lowes Barn; and from Professor Robert Song, about local, national and international responses to climate change.

In early February, the government had launched a public health campaign to raise awareness of a new coronavirus: it encouraged regular handwashing and using tissues to catch coughs and sneezes. The Church took stock of this advice (little knowing that within the space of a few weeks the increased spread of COVID-19 would bring drastic and unprecedented changes to people's lives).

On 6<sup>th</sup>-8<sup>th</sup> March, just under 50 members of the church community gathered at Minsteracres monastery for a Parish Weekend Away, led by the Bishop of Jarrow (The Rt Revd Sarah Clark). Bishop Sarah had been invited to speak on the theme 'Free to be', and led sessions entitled 'Free to be: God's own people', 'Free to be: Sabbath rest' and 'Free to be: Bound'. The weekend included children's activities, communal worship and meals, a ceilidh and time/space for reflection. The event was gratefully enjoyed, and the Bishop was thanked for her engaging interactive approach, her rich use of scripture and her thought-provoking words.

A few days later the PCC held its regular meeting, but the Rector was absent 'self-isolating due to feeling unwell'. By the following Sunday, with several other members of the congregation reportedly unwell, the decision was taken to cancel worship at St John's Church in compliance with the newly-issued 'Coronavirus Parish Contingency Plan'. Nationally the situation was escalating fast and on 23<sup>rd</sup> March the Prime Minister announced a series of 'lockdown' measures to try to prevent the spread of what was now acknowledged to be a global pandemic, including the requirement that all places of worship be closed with immediate effect.

St John's, in common with every other affected church, individual and organisation, began to adjust to a different pattern of being. On 26<sup>th</sup> March the PCC met online for the first time using a video-conferencing application called 'zoom'. This emergency meeting focussed on: pastoral care of the congregation; contingency plans for illness among key people; welfare of employees and support for home/online working; updating the church's online presence; cash flow. Shortly afterwards, the Pastoral Links Group set up a structure for keeping in regular touch by telephone with those on the Church Electoral Roll; arrangements were made for sending our regular bulletins by post and email; and work was begun on upgrading the church website. The feasibility of holding church services, youth and children's work, and other activities online began to be explored.

For Palm Sunday, the Rector was able to use his phone to record a walk from St John's to St Margaret's (permitted as 'daily exercise' under the restrictions then in force): a 12-minute video which included parts of the customary liturgy for the day. Holy Week was marked with a series of services from the Rectory garden, using and adapting the traditional forms and orders. For Easter Day, Amy Ward (St John's Church Missioner and Music co-ordinator) compiled and produced an uplifting Communion Service on video, which involved multiple singers, instrumentalists and other participants (all of whose contributions she pre-recorded via zoom). The Revd Dr Nicky Chater preached, and the Rector presided (with viewers being invited to share with him in a 'spiritual communion' of the Body and Blood of Christ). On the same day, the Rector phoned members of the congregation who were unable to access the online provision, to share with them verbally in a short Easter service. Fifty days later, Pentecost would be marked with a similar large-scale service.

After Easter, a regular weekly pattern of online Sunday services was maintained between the two churches). From May 'Café Church' resumed, once a month on zoom: an interactive and relatively informal service; and in June clergy were permitted to re-enter churches to pray and to film services. The Revd Remi Omole, a member of the congregation, facilitated regular meetings for a group of people to reflect on the virus and its impact on people's lives. On 21<sup>st</sup> June the Neville's Cross EcoFestival took place online, hosted as always by the Church, with several talks through the day (involving both regular participants and guest speakers); there were also musical contributions from near and far (including from Africa, led by our one-time music director Peter Okeno) and a video-based Messy Church event.

From mid-July, after careful consideration and preparation, St John's Church began to reopen on Sunday mornings for private prayer. Public worship resumed in the building in August with a Communion service every Wednesday evening; weekly Sunday morning services recommenced in September (with provision of online Sunday services being maintained alongside, aided by the launch of a new St John's website: [www.sjnx.org](http://www.sjnx.org)). Sunday morning 'Think Tank' gatherings, for secondary-age children, resumed at the same time; and arrangements began to be made for midweek youth meetings to resume on church premises, beginning the following month.

Through the year the routines of church administration were maintained, as necessary, not least in the areas of safeguarding and data protection. The PCC was able to maintain its level of giving towards central diocesan costs (the 'Parish Share'), which remains fully in line with the amount requested of us by the Diocesan Board of Finance under its new 'Guided Pledge' arrangement. The Annual Parochial Church Meeting took place in Church in October (delayed from April because of the lockdown). Moves were initiated by Bishop with the Church Commissioners toward amalgamating the parish of 'Bearpark St Edmund' with the parishes of 'Durham St Margaret' and 'Neville's Cross St John' to form a single United Benefice.

In all activities, the safety and health of participants was prioritised; when a second national lockdown was declared for the month of November, the PCC took the decision to suspend public worship in line with it. Remembrance Sunday was duly marked online, with the two-minute silence live streamed from the war memorial outside the church, in line with national guidelines.

Services resumed in church in December. Advent was characterised by the provision of numerous knitted angels, which were attached to the fence and railings outside the Church for members of the public to take away as a Christmas gift. A 'Muddy Church' Christingle Service for families was held in the Church Field; and a Community Carols event took place in the car park. Christ's coming was proclaimed to passers-by in December by a back-lit cross temporarily attached to the Church exterior, with an illuminated Christmas tree alongside. On Christmas Eve, the St John's Church Carol Service took place online, again involving multiple participants; and on Christmas morning Holy Communion was celebrated in church (albeit, as had been the case since March, without congregational singing). Christmas morning Communion would, however, prove to be the last service to be held in Church for some time, as in the New Year services were once again suspended as the country entering a third, and extended, period of lockdown.

In the course of the year the Church mourned the death of John Benstead, Douglas McMurtrie and Sylvia Welby, among others. COVID-19 continues to take its toll on church, society, communities, families and individuals, in a variety of ways, and it is far from clear what the long-term impact will be. The PCC, along with the wider Church, continues to try to discern the best way of responding and of moving forward in the longer term: in faith and hope and love.

### ***Church Electoral Roll***

At the Annual Parochial Church Meeting it was reported that there were 114 parishioners on the new Roll.

### ***Financial Review, 2020***

This year of the Covid 19 pandemic has been difficult for many churches, particularly those dependent on plate collections, which have been very low during times when services in the church buildings were suspended. The Parish Giving Scheme has been crucial to St John's and has ensured a regular cash flow, including Gift Aid, into the parish accounts throughout the year.

In 2020, regular income from the Parish Giving Scheme, standing orders, and loose plate collections (with Gift Aid reclaimed) decreased by 3.8% to £81,226 (2019: £84,500). In addition, we were grateful to receive a legacy to commemorate Colin Tonks. Most of the decrease can be attributed to loss in plate collections and the yellow Gift Aid envelopes. In addition members donated about £12,000 (inc. Gift Aid) to fund the continued employment of our part-time local mission worker. This included a substantial donation to commemorate the life of Sylvia Welby who was born in this parish. The PCC acknowledges the generosity of giving to St John's to allow this valuable work to happen.

We also received about £23,000 from the Church Estate Charity which exists to support work within the parishes of St Margaret's and St. John's. About £12,000 funded the Rector's Secretary and office expenses, which are claimed regularly. We also received a one-off grant of £10,000 to help with the salary costs of our Church Youth Worker, for which the parish is very grateful. Another small grant (£960)



helped fund the youth work at the Parish Weekend. There was also a grant from our local Councillors to support the Lockdown Letters initiative starting in early 2021, in addition to their support for the Cross Quarterly.

Our largest expenditure continues to be the parish share which funds ministry at St. John's and throughout the Diocese. We paid £66,000 to the Diocese in 2020, which was a 3.1% increase from 2019. The PCC sees this as an important priority and is minded to meet the suggested Diocesan Pledge £67,650 in 2021, a further 2.5% increase. St John's pays beyond the expected share calculated on the size of its income and reserves.

Church expenses have actually decreased in 2020 as the closure of the building meant that utility bills were less, as were cleaning bills, and we had a reduced need for organists. The cost of replacement windows (£4,254) was charged to the Building and Organ Maintenance fund this year. The routine £5,000 transfer to this designated fund has continued with a view to further expenditure in 2021. The PCC also invested in Audio-Visual (AV) equipment in Church, which needed updating with some preparation for live-streaming. This bill had to be paid (£4290) but appears in the accounts under the depreciation of tangible assets as the cost will be spread over ten years for accounting purposes. Further live-streaming AV provision will be carried out in 2021.

The PCC is keen to continue with its policy of giving 10% of its general income to charity and £8,000 has been set aside in a designated fund for distribution in 2021. In 2020 the beneficiaries were Traidcraft Exchange, Nepacs, CMS and the Durham Foodbank, each receiving £2,250.

The PCC had a planned deficit in the 2020 budget of £35,000 to be met from reserves but the Statement of Financial Activities shows a loss of £13,844 before investment gains. The lower level of deficit was due to a grant from the Church Estate Charity and enforced reduced spending across many areas. Parishioners also helped meet the costs of the Missioner beyond the level budgeted.

The value of investment holdings increased by £11,573. Most of this is within the Church Hall endowment fund which increased by over £11,000. We receive income from this fund but are unable to access the capital. The income from this was very similar to 2019. The markets are very volatile, however, and this gain might easily be eroded as conditions change with global and national circumstances. In the current climate it was pleasing to note that the value of investments did not plummet below their 2019 value but, as expected, the growth has been much slower.

The PCC has, again, planned a deficit budget of £36,000 for 2021. This is to allow the continuation of our Local Mission work and the employment of our Church Youth Worker. The budget has anticipated that members of the parish will continue their generosity in supporting Local Mission, but we have not allowed for the one-off grant from the Church Estates Charity, to be repeated as there may be other priorities its trustees feel need to be met first.

However, it is prudent to suggest that drawing from the reserves to this extent is not sustainable in the long term as our policy is to hold unrestricted General Fund reserves of about £75,000 (6 months of regular expenditure). The balance in the

General Fund is now almost £15,000 less than that at the start of 2020, and if we do not do better than budgeted in 2021, this level could fall to just £50,000. If an increase in regular and one off giving is not achieved, the PCC may therefore be forced to look at difficult decisions to reduce expenditure.

**Approved by the PCC at its meeting on 15<sup>th</sup> April 2021, and signed on its behalf by The Reverend Barnaby Huish (Chairman).**

A handwritten signature in dark ink, appearing to read 'Barnaby Huish', written in a cursive style.

## Independent Examiner's Report to the PCC of St John's Church, Neville's Cross

I report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2020 in respect of my examination carried out in accordance with the Church Accounting Regulations 2006 ('The Regulations') and section 145 of the Charities Act 2011 ('The Act').

### Responsibilities and basis of report

As members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Basis of independent examiner's statement

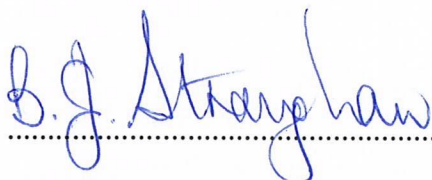
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

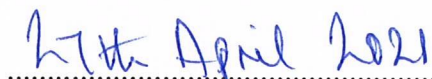
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



B J Straughan  
B J Straughan and Co  
Chartered Accountants and Registered Auditors



Date

Epworth House  
7 Lucy Street  
Chester-le-Street  
Co Durham  
DH3 3UP



# St John's Church Neville's Cross, Durham

## Statement of Financial Activities for the year ending 31 December 2020

INCOMING RESOURCES	Note	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2020	Total Funds 2019
Incoming resources from donors	2(a)	78,616	0	1,821	0	80,437	84,500
Other voluntary incoming resources	2(b)	3,110	0	23,332	0	26,442	25,856
Incoming resources to further the Council's objects	2(c)	4,731	217	19,964	0	24,912	28,757
Income from investments	2(d)	2,912	0	0	4,854	7,765	7,888
<b>TOTAL INCOMING RESOURCES</b>		<b>89,369</b>	<b>217</b>	<b>45,117</b>	<b>4,854</b>	<b>139,557</b>	<b>147,001</b>
<b>RESOURCES EXPENDED</b>							
Mission Giving	3(a)	0	9,000	0	0	9,000	8,870
Diocesan and Deanery parish share	3(b)	66,000	0	0	0	66,000	64,000
Activities directly relating to the work of the church	3(c)	12,816	4,285	9,826	0	26,928	27,609
Church management and administration	3(d)	14,858	0	33,305	0	48,164	42,990
LOL Youth Ministry	3(e)	0	0	803	0	803	5,073
Depreciation	4(a)	2,506	0	0	0	2,506	2,799
<b>TOTAL RESOURCES EXPENDED</b>		<b>96,181</b>	<b>13,285</b>	<b>43,934</b>	<b>0</b>	<b>153,401</b>	<b>151,340</b>
<b>NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS</b>		<b>-6,812</b>	<b>-13,068</b>	<b>1,183</b>	<b>4,854</b>	<b>-13,844</b>	<b>-4,339</b>
<b>GROSS TRANSFER BETWEEN FUNDS</b>		<b>-7,907</b>	<b>12,505</b>	<b>256</b>	<b>-4,854</b>	<b>0</b>	<b>0</b>
<b>NET INCOMING/(OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>		<b>-14,719</b>	<b>-563</b>	<b>1,439</b>	<b>0</b>	<b>-13,844</b>	<b>-4,339</b>
<b>GAINS AND LOSSES ON INVESTMENT</b>	4(b)/(c)	<b>508</b>	<b>0</b>	<b>0</b>	<b>11,065</b>	<b>11,573</b>	<b>38,255</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>-14,211</b>	<b>-563</b>	<b>1,439</b>	<b>11,065</b>	<b>-2,271</b>	<b>33,917</b>
<b>BALANCES BROUGHT FORWARD AT 1 JANUARY 2020</b>		<b>99,783</b>	<b>49,129</b>	<b>13,277</b>	<b>160,238</b>	<b>322,427</b>	<b>288,510</b>
<b>BALANCES CARRIED FORWARD AT 31 DECEMBER 2020</b>		<b>85,572</b>	<b>48,566</b>	<b>14,716</b>	<b>171,303</b>	<b>320,156</b>	<b>322,427</b>

## Balance Sheet at 31 December 2020

	Note	2020 £	2019 £
<b>FIXED ASSETS</b>	1(c)		
Tangible fixed assets	4(a)	11,185	8,782
Investment assets	4(b)/(c)	257,377	245,804
<b>Total fixed assets</b>		<b>268,562</b>	<b>254,586</b>
<b>CURRENT ASSETS</b>			
Debtors	6	9,069	8,532
Bank deposits		38,679	41,786
Bank Current Accounts		15,155	20,736
Cash		0	21
<b>Total current assets</b>		<b>62,903</b>	<b>71,075</b>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE</b>			
Creditors and Accruals	7	11,309	3,235
<b>NET CURRENT ASSETS</b>		<b>51,594</b>	<b>67,840</b>
<b>TOTAL ASSETS</b>		<b>320,156</b>	<b>322,427</b>
<b>FUNDS</b>	9		
Unrestricted			
General Fund		85,572	99,783
Designated Funds		48,566	49,129
Restricted		14,716	13,277
Endowment		171,302	160,238
<b>TOTAL</b>		<b>320,156</b>	<b>322,427</b>

Approved by the Parochial Church Council on 15<sup>th</sup> April 2021 and signed on its behalf by

The Revd Barnaby T Huish (Chairman)



## Notes to the Financial Statements for the year ended 31 December 2020

### 1. ACCOUNTING POLICIES

- (a) The financial statements have been prepared in accordance with the Church Accounting Regulations 1997 as amended by the Church Accounting (Amendment) Regulations 2001 together with applicable accounting standards and Charities Statement of Recommended Practice (SORP FRS102).
- (b) The Church Hall Trust Fund is invested in 8,378 units of the Central Board of Finance Investment Fund. The investment is revalued on 31 December each year; any gain or loss in value during the year is shown in the Statement of Financial Activities.
- (c) We are required to produce a balance sheet which includes the value of fixed assets; any assets that are considered to have a limited useful life are depreciated. Consecrated and beneficed property is excluded from the accounts by s.10(2)(a) of the Charities Act 2011. Alterations to the Church Building, as part of the reordering project were therefore charged to the 2007 revenue account and are not shown as fixed assets. Furniture and equipment still having a value, purchased since 1 January 2007 are included in the balance sheet as fixed assets and depreciated as follows:

Audio Visual System	10 years	Laptop	3 years
Chairs	15 years	Chancel furniture	15 years
Solar Panels	15 years	Altar rail	15 years

The land to the South side of the church building (approximately 2,454 sq.m.) is owned by the Church. As it is effectively landlocked, it is considered to have no commercial value. The 19<sup>th</sup> Durham Scouts have a lease of that part of this land on which their hut is situated. The lease is for 20 years from 1 January 2007; the rent is £1 p.a.

### 2. INCOMING RESOURCES

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2020	Total Funds 2019
<i>2(a) Incoming resources from donors</i>						
Planned Giving	61,525	0	0	0	61,525	61,771
Income Tax Recoverable	15,510	0	1,821	0	17,332	16,345
Loose plate Collections	1,580	0	0	0	1,580	6,384
	<b>78,616</b>	<b>0</b>	<b>1,821</b>	<b>0</b>	<b>80,437</b>	<b>84,500</b>
<i>2(b) Other voluntary incoming resources</i>						
Grants (Note 11)	0	0	23,312	0	23,312	23,063
LOL participating churches	0	0	0	0	0	0
Donations	3,110	0	20	0	3,130	2,794
	<b>3,110</b>	<b>0</b>	<b>23,332</b>	<b>0</b>	<b>26,442</b>	<b>25,856</b>
<i>2(c) Incoming resources to further the Council's objects</i>						
Statutory fees	454	0	0	0	454	167
Sundry events	0	0	5,169	0	5,169	0
Local Mission	0	0	12,175	0	12,175	10,320
LOL Activities	0	0	808	0	808	4,386
Play People	0	217	0	0	217	1,021
Open Doors	273	0	0	0	273	392
EcoFest	0	0	0	0	0	1,252
Nevilles Cross Community Choir	0	0	1,812	0	1,812	4,938
Hire of premises	1,828	0	0	0	1,828	3,760
Solar Panels	2,175	0	0	0	2,175	2,521
Other income	1	0	0	0	1	1
	<b>4,731</b>	<b>217</b>	<b>19,964</b>	<b>0</b>	<b>24,912</b>	<b>28,757</b>
<i>2(d) Income from investments</i>						
Interest & dividends received	2,912	0	0	4,854	7,765	7,888
<b>TOTAL INCOMING RESOURCES</b>	<b>89,369</b>	<b>217</b>	<b>45,117</b>	<b>4,854</b>	<b>139,557</b>	<b>147,001</b>

### 3. RESOURCES EXPENDED

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2020	Total Funds 2019
3(a) <i>Grants</i>						
Mission Giving	0	9,000	0	0	9,000	8,600
Restricted Collections	0	0	0	0	0	270
	<b>0</b>	<b>9,000</b>	<b>0</b>	<b>0</b>	<b>9,000</b>	<b>8,870</b>
3(b) <i>Diocesan and Deanery Parish Share</i>	<b>66,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>66,000</b>	<b>64,000</b>
3(c) <i>Activities directly relating to the work of the church</i>						
Missions and outreach	212	0	0	0	212	586
Local Mission	0	0	153	0	153	1,959
Children and youth work (excluding salaries)	176	0	0	0	176	626
Messy Church	278	0	0	0	278	838
SPLAT	0	0	0	0	0	0
EcoFest	0	0	68	0	68	967
Play People	0	31	0	0	31	444
Cross Quarterly	240	0	450	0	690	920
Neville's Cross Community Choir	0	0	2,667	0	2,667	3,633
Sundry events (note 8)	0	0	6,448	0	6,448	0
Clergy expenses	326	0	0	0	326	367
Church services	790	0	41	0	831	2,286
Music Director/Organists	2,324	0	0	0	2,324	3,359
Church maintenance, utilities & insurance	8,470	0	0	0	8,470	11,624
Major repairs and refurbishment	0	4,254	0	0	4,254	0
	<b>12,816</b>	<b>4,285</b>	<b>9,826</b>	<b>0</b>	<b>26,928</b>	<b>27,609</b>
3(d) <i>Administration</i>						
Staff costs	13,009	0	30,866	0	43,875	37,857
Office expenses	967	0	2,439	0	3,407	4,213
Accountancy	852	0	0	0	852	828
Sundries	30	0	0	0	30	34
Fund raising costs	0	0	0	0	0	58
	<b>14,858</b>	<b>0</b>	<b>33,305</b>	<b>0</b>	<b>48,164</b>	<b>42,990</b>
3(e) <i>LOL Youth Ministry</i>						
Project costs	0	0	803	0	803	1,854
Whithaugh Weekends	0	0	0	0	0	3,218
	<b>0</b>	<b>0</b>	<b>803</b>	<b>0</b>	<b>803</b>	<b>5,073</b>
3(f) <i>Depreciation</i>	<b>2,506</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,506</b>	<b>2,799</b>
<b>TOTAL RESOURCES EXPENDED</b>	<b>96,181</b>	<b>13,285</b>	<b>43,934</b>	<b>0</b>	<b>153,401</b>	<b>151,340</b>

#### 4. FIXED ASSETS

	Cost	Net value at 1/1/20	Depreciation Charge for year	Net value at 31/12/20
<i>(a) Tangible</i>				
Altar Rail	4,236	557	283	274
Chairs	3,377	452	225	227
Chancel furniture	6,204	2,073	413	1,660
Solar Panels	14,240	5,699	949	4,750
Computer	620		207	413
AV Equipment	4,290		429	3,861
	<b>32,967</b>	<b>8,781</b>	<b>2,506</b>	<b>11,185</b>

#### *(b) Investment (General Fund)*

Market value at 1 January 2020	85,566
Gain (Loss) on valuation at 31 December 2020	508
Market value at 31 December 2020	86,074

#### *(c) Investment (Endowment Fund)*

Market value at 1 January 2020	160,238
Gain (Loss) on valuation at 31 December 2020	11,065
Market value at 31 December 2020	171,302

#### 5. ANALYSIS OF NET ASSETS BY FUND

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2020	Total Funds 2019
Tangible fixed assets	11,185	0	0	0	11,185	8,782
Investment fixed assets	86,074	0	0	171,302	257,377	245,804
Current assets	-378	48,566	14,716	0	62,903	71,076
Current liabilities	11,309	0	0	0	11,309	3,235
<b>Fund balance</b>	<b>85,572</b>	<b>48,566</b>	<b>14,716</b>	<b>171,302</b>	<b>320,156</b>	<b>322,427</b>

#### 6. DEBTORS

	General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2020	Total Funds 2019
Income tax recoverable	3,387	0	0	0	3,387	2,127
Church Estate Charity	0	0	5,635	0	5,635	6,255
Other	47	0	0	0	47	150
<b>Total</b>	<b>3,434</b>	<b>0</b>	<b>5,635</b>	<b>0</b>	<b>9,069</b>	<b>8,532</b>

#### 7. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
Accountancy	828	804
Mission giving	9,000	0
Other creditors	1,481	2,431
<b>Total</b>	<b>11,309</b>	<b>3,235</b>



## 8. SUNDRY EVENTS

Event	Receipts	Expenditure	Net income
Minsteracres 2020	6,192	6,448	-256
Other events	0	0	0
	<b>6,192</b>	<b>6,448</b>	<b>-256</b>

9. FUND DETAILS	b/f 1 Jan 2020	Income	Expenditure	Transfer in (out)	c/f 31 Dec 2020
<b>Restricted Funds</b>					
Rector's Secretary and Office Expenses	-70	10,996	11,254	0	-328
LOL Youth Ministry	3,304	978	803	0	3,479
Environment and Community Fund	2,441	0	68	0	2,374
Lockdown Letters	0	905	0	0	905
Minsteracres Weekend 2020	0	6,192	6,448	256	0
Harold Lister Fund	700	0	0	0	700
Flowers	58	20	41	0	37
Community Choir	3,458	1,812	2,667	0	2,603
Church Youth Worker	0	10,000	10,000	0	0
Cross Quarterly Newsletter	0	450	450	0	0
Local Mission	3,386	13,764	12,204	0	4,946
<b>Special Collections etc.</b>					
	<b>13,277</b>	<b>45,117</b>	<b>43,934</b>	<b>256</b>	<b>14,715</b>

Unrestricted Funds	b/f 1 Jan 2020	Receipts	Expenditure	Transfer in (out)	Gain (loss) on revaluation	c/f 31 Dec 2020
General Fund	99,783	89,369	96,181	-7,907	508	85,572
Building and Organ Maintenance Fund	35,159	0	4,254	5,000	0	35,905
Mission & Gifts	9,050	0	9,000	8,000	0	8,050
Solar Panels	2,969	0	0	-495	0	2,474
Playpeople	1,951	217	31	0	0	2,137
<b>Endowment Funds</b>						
Church Hall Trust	160,237	4,854	0	-4,854	11,065	171,302

## Notes on Funds

### 10(a) Restricted Funds

#### *Rector's Secretary*

The Rector's secretary is employed by St John's on behalf of the PCCs of St John's and St Margaret's churches. The salary and general office expenses are fully reimbursed by the Church Estates Charity.

#### *LOL Youth Ministry Fund*

LOL (Living Out Love) Youth Ministry was originally a project of St John's, St Margaret's, St Oswald's and Emmanuel churches. It continues on a voluntary basis with King's Church and St John's Church, with St John's church taking legal and financial responsibility for the project.

#### *Environment and Community Fund*

The PCC decided to place the surplus generated from the EcoFest (and other similar events) since 2014 in a restricted fund for environmental and community projects, including the annual EcoFest and the Cross Quarterly newsletter.

#### *Harold Lister Fund*

This fund results from a legacy in the will of the late George Harold Lister. It is stipulated that the sum of £1,000 'shall be used to create or supplement a discretionary fund to be used for Church purposes by The Rector from time to time at his discretion.'

#### *Flower Fund*

This fund is used for money collected for church flowers.

#### *Neville's Cross Community Choir*

The PCC decided to support the formation of Neville's Cross Community Choir, allowing the choir to use the church without charge. Presently the funds are administered by the church and the legal position is that the choir is under control of the PCC.

#### *Cross Quarterly*

£450 was received from the local Councillors Liz Scott and Liz Brown from the Neighbourhood Budget (Small Grants) Fund for the publication of the Community newsletter, Cross Quarterly. This is a Church initiative for the benefit of the wider community.

#### *Local Mission Fund*

In 2020 the PCC agreed to fund a Local Mission Worker for 21 hours a week. Work is done within the parish such as with students, and outreach work extends to a neighbouring parish, Bearpark. The post is funded by donations and grants.

#### *Children and Youth Worker*

This fund has been supported by a grant from the Church Estates Charity of £10,000.

#### *Lockdown Letters*

This is a community initiative supported by the Church for maintaining contact with those who are isolated during the pandemic. £905 was received from the Councillors as funding for the Lockdown Letters initiative.

#### *Minsteracres 2020 weekend*

This restricted fund existed to cover the costs of the Parish weekend in March 2020. The small deficit of £256 has been supported from the general fund as underwritten by the PCC.

## **10(b) Endowment Funds**

### *Church Hall Trust Fund*

This fund originated from the sale of the site of the old church hall. The capital was invested in 8,378 units of the Central Board of Finance Investment Fund at a cost of £62,727. The use of this fund is restricted to the building of a new hall. As this restricted use of the fund is unlikely to be fulfilled, it is included in these accounts as an endowment fund. Dividends and interest are available for furthering the religious and other charitable work of the Church of England within the parish and are therefore included in the assets of the general fund. The value of the fund at the year end was £171,302.45

## **10(c) Designated Funds**

### *Playpeople*

Play people is now administered by the PCC who provide the premises and the staff for this community facility. The Church acquired funds of £961 from this once independent group which can be used to purchase equipment as deemed necessary.

### *Building and Organ Maintenance Fund*

The PCC transfers £5,000 each year from the General Fund to pay for large major building and organ maintenance projects. In 2020 the Church Centre windows were replaced at a cost of £4250.

### *Missions & Gifts*

The current policy of the PCC is that 10% of general income (defined as planned giving, gift-aid reclaimed, non-specific collections, interest and investment income, the calculation being based on the previous year's income) should be given to missions. £8,000 has been set aside from 2020 income for giving to external charities/missions in 2021. Current beneficiaries are NEPACS, CMS, Traidcraft and the Durham Food Bank.

### *Solar Panels*

This fund relates to a donation of £7,424 towards the cost of installing solar panels at the church; the restrictions on the fund have been fulfilled. In accordance with Charity Commission best practice, a designated fund of the same amount has been set up and will be transferred to general funds over the same period over which the asset is depreciated, which is 15 years.

## **11 Restricted Grants Received**

### *The Church Estate Charity Durham*

The objects of the Church Estate Charity include 'furthering the religious and other work of the Church of England within the area of benefit,' i.e. the parishes of St Margaret's and St John's. In practice the cost of the Rector's Secretary and office expenses are paid by the Charity in arrears. In 2020, this amounted to £10,996.84. The Church Estate Charity also agreed to a grant of £10,000 for the employment of a Children and Youth Worker at St John's. They also granted £960 toward youth work at the Parish weekend.

### *Cross Quarterly*

£450 was received from the local Councillors Liz Scott and Liz Brown from the Neighbourhood Budget (Small Grants) Fund for the publication of the Community newsletter,

### *Environment and Community Fund*

Ecofest did not apply for a grant in 2020 due to the pandemic cancelling this public event. The event moved on line. £905 was received from the Councillors as funding for the Lockdown Letters initiative.

### *Local Mission Fund*

No grants were applied for during the pandemic,

### *Lockdown Letters*

The Councillors granted £905 to support this project for the community.

## **12 Insurance**

The insured value of the church buildings and contents has a loss limit of £5,408,000