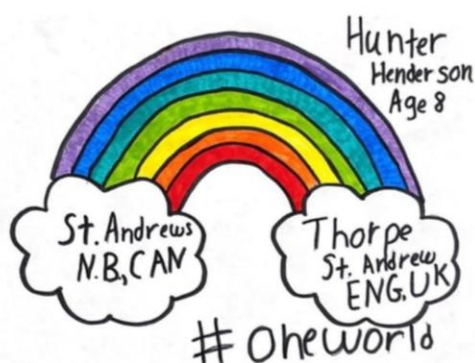




The Parish of Thorpe St Andrew

ANNUAL REPORT AND FINANCIAL STATEMENTS

of the Parochial Church Council
for the year ended 31 December 2020



Incumbent The Revd James Stewart

The Rectory, 21a South Avenue, Thorpe St Andrew, Norwich, NR7 0EY

Telephone 01603 439160 **Email** rector@thorpeparishchurch.org

Bank Barclays plc, Norwich St Stephen's Branch, 5-7 Red Lion Street, Norwich, NR1 3QH
Independent Examiner David Debenham, 4 Boulderside Close, Thorpe St Andrew, NR7 0JJ

Registered Charity No 1131592

PCC Background

The PCC was until 2009 a Charity exempted from registration with the Charity Commission. It is now a registered charity, No. 1131592, which has the responsibility of co-operating with the Rector in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance commitments for the Parish Church, the Church of the Good Shepherd and the St Andrew's Centre complex.

Membership

Members of the PCC are the Trustees and are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC:

Clergy	The Revd James Stewart The Revd Patrick Kerley The Revd Taylor Winton-Morgan	Rector Retired Clergy with Permission to officiate (until September 2020) Curate (from June 2020)
Wardens	Ms Alison Carman Mr Tim Peters	Elected Mrs Pat Bales Ms Alison Carman Mrs Ann Cox Mrs Jenny Fuller Mrs Margaret Hope Mrs Nicole King Mr Ian Mackie Mr Julian Mogford Mrs Linda Olney Mr Tim Peters Mr Graham Rowland Mr Victor Scrivens Mrs Patience Skelton (to September 2020) Mr John Ward Mrs Ada Wurr (to September 2020)
Secretary	Mrs Christine Cutting	
Treasurer	Mrs Sally Entwistle	
Representative on Norwich East Deanery		Mrs Ann Cox
Representative on Norwich East Deanery		Mrs Linda Olney
Representative on Norwich East Deanery		Mr Victor Scrivens

Committees

The PCC operates through a number of committees. They meet between full meetings of the PCC and, after discussing subjects within their remit, report and make recommendations to that body.

- The Standing Committee is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. Its current membership is the Rector, the Curate, Churchwardens, PCC Secretary and Treasurer. The PCC appoints this group.
- The Finance Committee oversees the general financial dimension of the work of the PCC by budgeting, monitoring income and expenditure, considering and recommending investment policies.
- The Property Committee has in the past attended to matters relating to Church buildings and their fixtures and fittings, including e.g. their inspection, maintenance and decoration. The committee during 2020 has been included in the brief of the Finance Committee.
- The Pastoral Care / Bereavement Group attends to the needs of local people for pastoral care by attending to the needs of the families of those whose loved ones have died in recent years and those who are unwell in our parish.
- The St Andrew's Centre Management Group attends to matters directly concerning the Church Hall, including e.g. the regular maintenance, decoration, letting and caretaking arrangements etc.
- The Fundraising Committee arranges fundraising activities, social functions and promotes fellowship within the parish and community.

REVIEWS OF THE YEAR

THE RECTOR'S REPORT

Introduction

The year 2020 will be remembered for a virus which has affected every nation of the world and which bears the name of the year before - Covid-19. There are few inhabitants of the world who have not been touched by its cruel grip. The United Kingdom has suffered a large death toll and although when we meet for our Annual Meetings we will hopefully be partially through the Prime Minister's roadmap out of lockdown the long term consequences are still being discovered. Yet in the midst of all of this there have been many signs of hope and many reasons for noting that some of this has brought us closer together. Since this was a year like no other year it did not seem appropriate to provide a month by month report but instead I have used it as an opportunity to focus on some of the key moments in the year. Some of my words are taken from the introduction to our parish recipe book. Please do look at the book for an illustrated version!

A 'normal' beginning

The year began with some lovely events - Quiz Night, Film Night and Pancakes at the Rectory. Indeed, for a few days in March, people in Norfolk were very proudly saying that there were no cases in this county! Then news came of the first cases in Norfolk, of various restrictions and eventually the first lockdown began. In the early days of this crisis the Parish of Thorpe St Andrew, working in partnership with Thorpe St Andrew Town Council, the Royal British Legion and others, sought volunteers - first to deliver an emergency newsletter, and then to help with shopping, delivering medication and acting as a listening ear on the telephone.

Online Services begin

As the virus spread, we had hoped that our churches would remain open for people to come in and pray, or to light a candle, even if services were not permitted. Services stopped so we made a rash promise and stepped out in faith by saying that we would stream our services live. We did not really know if we could do it or not! The first Sunday was Mothering Sunday (22 March) and a service has been streamed live on Facebook ever since. We received the news on the next day (23 March) from Prime Minister, Boris Johnson, that our nation was to enter a lockdown. We were asked to stay at home, protect the NHS and save lives. We joined with many across the world and in our nation to stand on our doorsteps and clap the NHS, to say thank you for the tremendous sacrifices all our keyworkers were making. Communication continued and those who had computers or other devices were able to keep in touch through our online services from the Rectory. People began

joining us from around our community and from all over the world. Services over Holy Week and Easter attracted more than 1800 views, with people watching live and 'on catch-up'!

Easter 2020

Yet, even with all this, Easter was not cancelled and the Easter Candle burned brightly in the Rectory study. There is even a black sooty mark on the ceiling to prove it! We sent an Easter mailing with palm crosses to over 125 addresses and more than 30 Easter eggs were distributed across the parish to our young people. Amidst these strange times people could experience the joy of Easter in new ways.

Zoom Coffee and Baking through the Lockdown

As our planned events went by the wayside we came up with new ways of remaining connected. Each year in more 'normal' times we hold a series of Lent lunches in aid of the Bishop of Norwich's Lent Appeal, the proceeds of which in 2020 were for our link province in Papua New Guinea. We held one real lunch before the lockdown but on Maundy Thursday we held a virtual Soup Lunch and asked parishioners to share their pictures of their homemade soups. We hope in 2021 we can get back to eating and drinking together. In addition to our Facebook services we started up a Zoom Coffee morning, after the Sunday service and some during the week. Our Rector baked a Chocolate and Ginger Cake, which (dare he say it) was delicious and a number asked if he could share the recipe. It was included in the weekly notices and so the seeds of the idea for a recipe book were germinated! He laid down the gauntlet for others to share recipes and they began to flood in! The result was a colourful 100 page book with recipes from across our community and members of our sister community in Saint Andrews By The Sea, New Brunswick, Canada. It is likely that this book will raise in excess of £2000.

There was more engagement with the Town of Saint Andrews since Hunter Henderson (the son of the Deputy Mayor of the Town of Saint Andrews, Brad Henderson) then aged 8, drew a wonderful rainbow, which symbolised beautifully the fact that although we were both under the clouds of Covid-19 we were united under a rainbow of hope for the future. We challenged all in our community to get painting, drawing, crafting and creating rainbows in whatever way they could. We had over 60 entries and awarded prizes in several categories from Under 5s up to adults, with thanks to County Councillor Ian Mackie. Many of the rainbows remain on display in church.

National celebrations continue

The nation commemorated the 75th anniversary of the ending of the Second World War in Europe with VE Day on 8 May. In Thorpe St Andrew we held a virtual tea party on Zoom, toasted the end of the war, broadcast messages all day and at the end of day rang the church bell to mark the occasion, along with many holding socially distant street parties in their front gardens. At the end of the day the nation joined Dame Vera Lynn (who died later in the year aged 103) in singing her familiar wartime song, 'We'll meet again!' as the celebrations reached their conclusion. It helped us all get through!!

Canada Day celebrations

Continuing our links with the Town of Saint Andrews, New Brunswick, Canada, we were delighted to celebrate Canada Day on 1 July with the Maple Leaf flag being raised at the Town Hall and the Parish Church. We had an incredibly special meeting via Zoom, and it was at that meeting that we asked our Canadian friends to send recipes for our book.

New Curate arrives

Fr Taylor Wilton-Morgan began his ministry among us when he was licensed as a lay worker on 27 June and then ordained as deacon on 6 August by the Bishop of Norwich, among the very first in the Church of England after the lockdown. He quickly became involved in the life of the parish giving online lectures and starting an online study group on Romans in the Autumn. The lockdown sadly curtailed some of the things he might have expected to do. At the end of February 2021 Fr Taylor began a three-month placement in the United Benefice of St Benedict (Horning and surrounding villages).

Pop-up Plant Sale

One of the highlights of the glorious summer of 2020 was our 'Pop up' Plant Sale. In recent years we have held a Summer Fête in the churchyard to raise funds, but Covid-19 restrictions meant this would be impossible. We worked out that a simple plant stall would be permitted and so it 'popped up'! It was an amazing day, and there were long socially distant queues through the churchyard at its peak. Parishes across the Diocese wanted to know the secret of our success and the answer seemed to be that people had become more interested in their gardens and at a time when many events had been cancelled it was a very welcome outing in the sunshine!

Open-Air Service and APCM

Another great highlight of our summer was our open-air celebration on 9 August. People came in large numbers with deckchairs and rugs to sit in the churchyard for a festive Eucharist. We are fortunate that there is plenty of room for everyone to spread out. We celebrated Fr Taylor's ordination and Nicole King's commissioning as an Authorised Worship Assistant with a socially distant picnic afterwards. We followed this a week later with a

very successful Annual Parochial Church Meeting at which 2 lovely new churchwardens (Alison Carman and Tim Peters) and 8 new PCC members were elected. They are all already making a good impact in the life of parish, for which I thank them wholeheartedly.

Harvest Festivals

In October we held two Harvest Festivals (at the Church of the Good Shepherd and then at the Parish Church). Both had good attendances and we were pleased to raise in excess of £250 for the Norwich Foodbank, instead of the 'normal' collection of tins.

Annual Memorial

Whilst a number of churches cancelled their in-person services to remember loved ones lost in the year we went ahead - and the service was very well received. It was not possible to have refreshments at the end of the service - so we sent everyone home with a small care package, including chocolate bar, coffee sachet, teabag, candle and bookmark, with our love.

Christmas with a Covid twist!

We learned a new skill - namely the ability to post events on Eventbrite. We were able to hold a Christingle Service, Carol Services at both churches, with the usual services on Christmas Eve and Christmas Day - crib services, midnight masses and Christmas morning service. We even had a Christmas Eve wedding - brought forward a week since we ended the year as of 26 December in Tier 4, with a national lockdown only around the corner. Since Government regulations indicated that all could sing outside we held an outdoor carol singing event on Thursday 17 December, with many attending and singing in a socially distanced manner. We may repeat the exercise, since it was very popular.

General Activities

Many of the general activities, reported in 2019, have been placed on hold - including our soup lunches, Prayer and Pizza, Koffee and Kompany and Junior Church. The Fundraising Committee (FunCom) under the chairmanship of Victor Scrivens, reported elsewhere, have not been able to do as much as they normally do, but a lot is hoped for later in 2021! Pastoral Care has continued as best we can on the telephone and on people's doorsteps. We hope to reconvene face to face meetings of our Pastoral Care and Bereavement Group later in 2021.

Other involvement

Along with remaining an Honorary Priest Vicar of Norwich Cathedral I continue to sit as a nominee of the Church Urban Fund on the Board of our joint venture between the Diocese and the Church Urban Fund - 'Imagine Norfolk Together', which mainly manages two Development Workers in Great Yarmouth and King's Lynn respectively, who help facilitate a number of exciting projects tackling poverty in their locations. I have also been a member of the reference group looking at one of the four Mission Strategy

workstreams - 'Listen', although this group is now coming to an end.

I am a Trustee of our local burial trust, now The St Andrew's Trust, also a Governor of Hillside Avenue Primary School and Nursery and in 2020 became Chair. In April 2020 I became a Governor of Thorpe St Andrew School and Sixth Form.

Those whom we love, but see no longer

Our hearts go out to all who have lost loved ones in this difficult time. Whilst there were many funerals we particular record with thanksgiving the contribution made by Len Bennett (a Reader of over 50 years) and Brenda Debenham (a former organiser of Mother's Union) but also Judy Taylor, Margaret Snelling, Sid Stebbeds, Mary Kett, Marjorie Hawkings, Jan Thrower, Audrey Camp, Glenys Paflin and Ela Beer. Each and every one of them made a life-enhancing and transformative contribution to our corporate life together and they join others from our number already rejoicing on that other shore.

Thank you to all the team

At the beginning of 2020 I was very fortunate to be assisted by Fr Patrick Kerley. Later in the year he stepped down and we were pleased to make a presentation to him from very grateful parishioners. He is much loved in our community and has a lifelong association with Thorpe St Andrew and we are grateful for his contribution. Fr Taylor began in June 2020 and he has already made a strong, faithful and loving offering of ministry to our parish, for which I am very grateful. Thank you also to Nicole who, on top of her numerous commitments in our community, has coordinated our Café Church and is a

wonderful Head Server/MC at our Eucharists and who has been a marvellous support in our online services now that she has been commissioned as an Authorised Worship Assistant. I am also extremely grateful to Churchwarden Robin Fisher, for his hard work and attention to detail, particularly in a year when he has also taken on looking after our property matters. He retired in 2020 with our huge thanks. Thank you also to Alison Carman and Tim Peters, commissioned as churchwardens in September 2020 and already doing sterling and sometimes difficult work as churchwardens in our parish. I am also very thankful for Christine Cutting who continued to assist with our administration and has acted as PCC secretary. At the Church of the Good Shepherd I am also very grateful for the tireless work of Ann Cox and Jenny Fuller.

However there are many more to thank because the church only runs because an ever increasing list of people offer their time freely to complete our corporate life together (some jobs being easier to do in this Covid year than others) - cleaning, polishing, washing linen, gardening, administration, working with our young people, acting as sidespersons, making coffee, serving, acting on our PCC, acting as Caretaker, editing and contributing to our Parish Life magazine, or contributing food for any of our functions... (and much more!) I am also hugely thankful for my parents who support me in many ways in the life of this parish.

Finally thank you all for being part of our unique body of Christ - which we call the Parish of Thorpe St Andrew.

Fr James - Rector

CHURCH ELECTORAL ROLL 2019

The number of persons on the Roll at 31 December 2020 was 134.

PARISH LIFE MAGAZINE

Like most aspects of life during 2020, 'Parish Life' was affected by COVID-19. The first lockdown precluded the production of the magazine in April and May but subsequent issues continued to be delivered by our stalwart team of delivers as part of their daily exercise routines allowed under the various restrictions in force throughout the year. My thanks to them for their very positive 'can do' attitude!

Income has just about broken even; sales from the shops, post offices and churches are less than in 2019 but subscriptions increased in the latter half of the year as readers realised that subscribing is now the easiest way to get their magazine. Some of these subscriptions were obtained via the Parish Life website using PayPal. PayPal charge a small commission but we feel this is a worthwhile cost to bear in return for getting new readers. However, we are currently looking at ways to mitigate this. Chris George (Editor) has continued to pursue advertisers, both for new copy and also payment - no mean feat in the current economic climate!

The role of editing Parish Life has been more difficult than usual this year. Few Church and secular activities have been possible resulting in a paucity of 'news' reports, and ever changing lockdown restrictions mean last minute changes to worship schedules and formats. Coupled with the COVID-19 restrictions the printer has in place, late publication of the magazine for most months this year has been inevitable. However, Chris has done a sterling job in producing one at all and is to be congratulated. I know from comments received that it has been really appreciated by many readers.

We are aware that 'Parish Life' needs to broaden its appeal and circulation among the younger members of the parish in order to remain sustainable, but as a start, if every member/family of our congregations becomes a subscriber then we know we will have a committed readership. So please support 'Parish Life' - Subscribe to it - Read it - Advertise in it - Write for it!

Patience Skelton

Parish Life Subscriptions and Distribution

THORPE ST ANDREW EPISCOPI 100 CLUB

Due to the pandemic, the draws for April and May 2020 had to be suspended, but were drawn in August. We were also unable to restart the Club until the autumn so the current year will run from October 2020 to September 2021. Membership now stands at 128. The monthly

draw for 2 prizes, £25 and £15 normally takes place on the second Sunday of the month, with extra prizes at Christmas, Easter and in September. This year £1200 was donated to Church funds.

Linda Olney

FUND RAISING COMMITTEE

At the APCM in August last year, I reported on the successes we had experienced during the previous year, 2019, when we raised almost £10,000. Sadly as expected we have not been able to repeat these during 2020.

Regrettably following the holding of two successful events during January, we were forced to cancel everything else planned for the year. Nevertheless, these two events, a quiz evening and a film show, raised almost £900 towards the church funds.

Our current FunCom members comprising Ann Cox, Alison Carman, Christine Cutting, Andrew Hayden, Pip Jenkinson, Father James and myself, are waiting for the moment when we can once again provide fun and enjoyment for the

people of Thorpe St Andrew and bring in much needed funds for our church.

Please do come and join us again when we start our programme of events once more. Without your support, we cannot continue to raise the funds and help provide the fun for Thorpe St Andrew.

Our committee will be meeting shortly to consider the events for the rest of 2021. If you have ideas or would like to join with us, please do get in touch. You will be most welcome. We hope to be able to provide more information at the APCM. Thank you for your support over the past years

Victor Scrivens

Chair Fundraising Committee (FunCom)

JUNIOR CHURCH

Due to the Covid 19 this year we were unable to have any Junior Church.

We were however very blessed to be able to have two very well attended Crib Services with lots of happy children.

With no Easter, Summer Fete and Christmas Lights Switch On It was lovely to see the children in church on Christmas Eve.

Pat Bales, Junior Church Leader

CAFE CHURCH

A loyal band of 7 regular families with Children from 3 to 14 attending monthly. Cafe Church has been via Zoom recently, but we did manage to get a couple of services together September and November.

Always a craft activity most recent: our Lenten cross what has been hard this season? What are we grateful for?

Andy Winkworth is an amazing attribute with his piano playing and the songs he composes; thanks to him.

We have been meeting at 11:00am to enable Fr James and myself to be present.

Nicole King

PARENT, BABY & TODDLER GROUP

This is held on a Monday morning during term time at the St Andrew's Centre from 9.30 to 11 o'clock. It is for children up to the age of 3 years who are accompanied by an adult. There is a wide selection of toys for the children to play

with. Biscuits are provided for the children and tea or coffee for the adults. Unfortunately we have been unable to meet since March.

Ann Cox

MOTHERS' UNION - BRANCH LEADER'S REMARKS

We started the year by leading the midday prayers at the Cathedral on January 2nd. This was followed by our Annual Review and a talk by Sarah Cook in February and in March Fr James led us through the Stations of the Cross. Since then like many other organisations we have not been able to meet. Each month we have

received up to date news from the Mothers' Union which has been passed on to members. We were able to support the Angel Tree at Christmas by providing two presents for the children of prisoners at Wayland. I would like to thank Fr James for his support.

Ann Cox

THE CHURCHWARDEN'S REPORT

With three national lockdowns and two church closures for public Sunday worship, 2020 and the first 3 months of 2021 have been like no other years for the churches of Thorpe St Andrew.

In March, Robin Fisher, the sole churchwarden at the time, after a statutory (and very busy) three years of service did not offer himself for re-election. Subsequently, at a much delayed Annual Parish Meeting in August, Alison Carman and Tim Peters were elected to the posts of Vicar's and Peoples' warden respectively. In normal times this election would have been followed by an 'admission' at the cathedral of all newly elected churchwardens in the diocese. However, these are not normal times, and in late September (Trinity 15) they were admitted, uniquely, during the Sunday parish Eucharist by Father James.

The intervening eight months have been notable for a see-sawing of public worship and none. To counter this, a very successful live streaming on Facebook of the Sunday service (and regular morning prayer) from St. Andrew's was initiated and will continue; whilst the parish church has been open on a daily basis. The governmental guidelines and requirements for safety have therefore been necessary at all times, and have been most efficiently carried out.

The Christmas period was one in which thankfully churches were able to be open. A full programme of services was conducted, with the aid of Eventbrite (a ticketing provider) so as to necessarily limit the numbers attending. The Rector's report will detail the regular monthly pattern of services; suffice to say that the two

open air services, the first in August in which Nicole King was commissioned as Authorised Worship Assistant, and the second a December carol service were both very well attended and received.

The Churchwardens would like to take this opportunity to thank hugely the Ministry Team, Father James, Father Taylor and Nicole for their untiring devotion in these extraordinary times. Their energy and enthusiasm is greatly appreciated.

The PCC has been able to meet regularly via Zoom and is to be thanked for unobtrusively continuing the administration of matters.

Both churches are fortunate to have a large body of volunteers in all departments. We sincerely thank all of you for your work and your commitment.

Risk Assessment

The PCC continues to monitor risks and consequences. Risk assessment documents have been published by the DAC and Ecclesiastical Insurance. A Risk Log has been prepared for both church premises.

Quinquennial

The Quinquennial reports for both the Parish Church and the Church of the Good Shepherd were completed by August 2019. The next therefore will be due in 2024.

*Tim Peters & Alison Carman
(Churchwarden)*

PROPERTY COMMITTEE

October 2020

Following reports that the central heating was faulty in the church of the Good Shepherd and in St. Andrew's Centre, Dennis Bean, the regular contractor attended and rectified.

December 2020

Following reports of possible vermin in the roof space in St. Andrew's Centre, Louise Chapman (who advertises in Parish Life as 'lady mole catcher') attended. The exterior was assessed for possible entrance points (none found), and food bait laid in the roof space. A subsequent visit 10 days later showed the bait to be untouched, and the conclusion drawn that the area was free from vermin.

January 2021

David George, the usual electrical contractor for St. Andrew's church, added sensors to the two lights on the west wall to avoid continuous night-time lighting of that area.

February 2021

The west facing back door of the new extension at St. Andrew's church to be used as a fire exit reported hard to open.

Hole in the committee room at St. Andrew's Centre to be plugged and ceiling area to be made good.

Awaiting quotations for both.

*Tim Peters
Churchwarden*

RISK ASSESSMENT

The Covid-19 pandemic has brought risks and challenges which even the most robust risk assessment could not have imagined. In March 2020 the PCC approved a financial action plan in response to the crisis. This recognised that the pandemic posed a risk to our income due to a lack of regular Sunday worship, weddings and christenings and hall bookings. The risk was managed by temporarily lowering the amount of Parish Share paid to the Diocese each month and introducing a moratorium on expenditure unless it is supporting our Coronavirus mission priorities of:

1.Communicating the gospel message in new ways.

- 2.Communicating with and giving pastoral care to one another.
- 3.Supporting our community with food deliveries and other helpful tasks, where possible.
- 4.Signposting our community to helpful resources and services, as appropriate.
- 5.Praying for the world and one another.

In addition, when plans were made to open the church first for private prayer (16 June) and then for public worship (19 July) the PCC agreed a full health and safety risk assessment following Church of England guidelines.

James Stewart - Rector
Sally Entwistle - Treasurer

FINANCIAL RESERVES POLICY

At the PCC Meeting in January 2012, acting on the advice of the Diocesan Secretary (who was present), it was proposed and agreed that the General Fund Reserve should be reduced to

£17,000.00. Neither the PCC nor the Finance Committee have altered this decision - so it remains in force.

Fr James
Chair - Finance Committee

FINANCE COMMITTEE

The Parochial Church Council (PCC) is pleased to report that the accounts for 2020 show a surplus of receipts over payments.

This past year has been hugely challenging for so many people and the PCC is immensely thankful for the generosity of our congregations, as well as our many friends in the local community, who have continued their support in the form of Free Will Offerings and donations.

Our Gift Aid Officer, Robert Chalmers, has successfully claimed in excess of £9,000 in Gift Aid, including over £3,500 from 2019. If you are unsure as to whether or not you have completed a Gift Aid form, please contact our Treasurer (treasurertsa@gmail.com). We are able to reclaim 25% of your donations from HMRC at no extra cost to you if you are a UK tax payer. We can also claim on past donations so we would urge you to double check, even if you believe you have signed a Gift Aid form in the past.

The Treasury Team are very grateful to everyone who has switched from weekly envelopes to Standing Order over the last year. This is free and easy to set up with your bank and can be amended at any time. Especially during the periods of lockdown, a regular inflow of offerings into the PCC account has helped us to continue serving the parishioners of Thorpe St Andrew. Please contact the Treasurer if you would like more information to set up a Standing Order.

The PCC was named amongst the beneficiaries in the will of one of our parishioners for which we are most grateful. We would also like to extend our thanks to Thorpe St Andrew Burial Trust who have once again provided grant funding for the upkeep of Yarmouth Road Cemetery and to Thorpe History Group for their work to restore overgrown areas of the cemetery, particularly the War Graves.

Parish Life magazine is now published in full colour and represents outstanding value for both subscribers and advertisers - do be in touch with Patience Skelton if you would like to take out a subscription (which includes free delivery in Thorpe St Andrew) or Chris George for advertising. Contact details are included in every edition.

Income from St Andrew's Centre lettings is, as expected, substantially lower than in 2019. We were not able to open during the lockdowns and many of our groups continued operating in the online arena, even when restrictions were lifted. Statutory Fees were also down year on year for obvious reasons.

Our Fundraising Committee had planned many events for 2020 most of which had to be cancelled however we did enjoy some well-attended events early in the year which contributed very welcome funds. Our annual Summer Fete was a casualty of Covid but instead Margaret, Alistair and their team held a hugely popular open-air Plant Sale with queues of customers along Yarmouth Road. If you have not already purchased your copy of our 'Baking through the Lockdown' Recipe Book please do - it's full of delicious recipes contributed by our parishioners and our friends in St Andrews, New Brunswick. At just £5 per copy, it's a bargain! A big 'thank you' to our supporters who funded the printing costs and to everyone who has already bought one.

Routine maintenance costs have been kept to a minimum with only essential works being undertaken. We hoped the collapsed wall would have been repaired during 2020 but this was not to be; a significant sum will be required to facilitate this. We hope, with support from our local community, Thorpe St Andrew Town Council and Broadland District Council, that this will take place in 2021.

In spite of the challenges, we are pleased to report that we have been able to pay approximately 80% of our Diocesan Parish Share Request. For 2021, we are once again asked to pay £63,250 and it is the PCC's aspiration to pay it in full. To achieve this, as well as to fund the day-to-day running costs and maintenance of our churches, and to continue our mission and ministry within the parish, we will need ongoing support and generosity from our whole community.

We thank you wholeheartedly for all you have given during this past, very challenging, year and we look forward to better things ahead for everyone in 2021.

*Fr James Stewart
Chair - Finance Committee
Sally Entwistle
PCC Treasurer*

Thorpe St. Andrew Parochial Church Council
Financial Statements for the year ended 31 December 2020

	<u>Note</u>	Unrestricted <u>Fund</u>	Designated <u>Fund</u>	Restricted <u>Fund</u>	Total <u>2020</u>	Total <u>2019</u>
Receipts						
Voluntary receipts						
Collections at Services	2	20,908		300	21,208	26,576
Planned giving	2	6,940			6,940	4,961
Other giving/receipts	2	13,075	2,090	4,601	19,765	14,668
Grants	2	7,800			7,800	5,000
Legacies		700			700	18,657
Gift Aid		<u>9,364</u>			<u>9,364</u>	<u>4,440</u>
		<u>58,787</u>	<u>2,090</u>	<u>4,901</u>	<u>65,778</u>	<u>74,302</u>
Activities for generating funds	4	3,309	8,237		11,546	19,659
Investment income		369	32	217	617	874
Church activities		18,427	2,897		21,324	34,726
Total Receipts		<u>80,892</u>	<u>13,256</u>	<u>5,117</u>	<u>99,265</u>	<u>129,561</u>
Payments						
Church activities						
Parish Share		50,000			50,000	57,500
Clergy and Staffing	3	1,821			1,821	2,236
Church running expenses	3	12,963	129	2,976	16,068	24,134
Mission giving	3	157			157	137
Building work & repairs	3	896			896	75
Admin Costs	3	6057	169		6,226	7,421
Other expenditure	3	<u>745</u>	<u>574</u>		<u>1,320</u>	<u>1,873</u>
		<u>72,639</u>	<u>872</u>	<u>2,976</u>	<u>76,488</u>	<u>93,376</u>
Cost of generating funds	3	<u>2,802</u>	<u>10,825</u>		<u>13,627</u>	<u>18,763</u>
Total Payments		<u>75,442</u>	<u>11,697</u>	<u>2,976</u>	<u>90,115</u>	<u>112,139</u>
Receipts – Payments		5,450	1,558	2,141	9,150	17,423
Transfers between funds		-598	2,605	-2,007	0	0
Balances B/F 1/1/20		<u>72,451</u>	<u>4,882</u>	<u>41,133</u>	<u>118,466</u>	<u>101,043</u>
Balances C/F 31/12/19		<u>77,303</u>	<u>9,044</u>	<u>41,268</u>	<u>127,615</u>	<u>118,466</u>

Thorpe St. Andrew Parochial Church Council
Financial Statements for the year ended 31 December 2020 (cont)

STATEMENT OF ASSETS AND LIABILITIES

Assets: Cash, bank & CBI funds	<u>2020</u>	<u>2019</u>
Barclays PCC Current account	64,137	54,088
Barclays Parish Life current account	1,209	1,111
Lloyds 100 Club current account	<u>844</u>	<u>896</u>
	66,191	56,095
CCLA	54,519	54,289
CBI FI units	<u>10,412</u>	<u>10,412</u>
	<u>131,121</u>	<u>120,795</u>
 Other Assets		
Income tax gift aid recoverable (note 1g)	3,500	3,755
St Andrew's centre (Church Hall) (note 1h)	106,275	106,275
 Liabilities		
Creditors: Agency receipts collected but not paid	3,506	2,330

Approved by the Parochial Church Council on 7 May 2021 and signed on its behalf by:

James Stewart

The Revd James Stewart
Rector

Notes on the following pages form part of these accounts.

Thorpe St. Andrew Parochial Church Council
Financial Statements for the year ended 31 December 2020 (cont)

1i. RESTRICTED AND DESIGNATED ACCOUNTS 2000

	01/01/20				31/12/20
	<u>b/fwd</u>	<u>receipts</u>	<u>payments</u>	<u>transfers</u>	<u>c/fwd</u>
<u>Restricted</u>					
Bellringers	8,389	49			8,439
Choir	286	54			340
Church Flower	147	70	147		70
Good Shepherd special projects	3,509	640			4,148
Organ maintenance (restricted)	4,893	823			5,716
SAC building/equipment	3,962	24			3,986
Wall	8,334	60			9,394
YR cemetery	<u>9,607</u>	<u>3,398</u>	<u>2,829</u>		<u>10,175</u>
Total restricted	<u>39,127</u>	<u>5,117</u>	<u>2,976</u>		<u>41,268</u>
 Agency Fees					
	<u>2,330</u>	<u>13,120</u>	<u>11,944</u>		<u>3,506</u>
<u>Designated</u>					
100 Club		2,389	305	-1,200	884
Organ maintenance (designated)	2,875			625	3,500
Rector's Discretionary	2,007	2,149	704		3,451
Parish Life	<u>1,111</u>	<u>9,614</u>	<u>10,689</u>	<u>1,173</u>	<u>1,209</u>
Total designated	<u>5,992</u>	<u>14,152</u>	<u>11,697</u>	<u>598</u>	<u>9,044</u>

Thorpe St. Andrew Parochial Church Council
Financial Statements for the year ended 31 December 2020 (cont)

Note 2 - RECEIPTS	Unrestricted <u>Fund</u>	Designated <u>Fund</u>	Restricted <u>Fund</u>	Total <u>2020</u>	Total <u>2019</u>
<u>COLLECTIONS AT SERVICES</u>					
Sunday collections	3,632			3,632	3,303
Sunday collections - gift aided	10,278			10,278	13,219
Plate collections	4,105			4,105	5,983
Plate collections - gift aided				0	530
Wedding & funeral collections	738		300	1,038	2,028
Yellow envelopes	<u>2,155</u>			<u>2,155</u>	<u>1,514</u>
	<u>20,908</u>		<u>300</u>	<u>20,908</u>	<u>26,576</u>
<u>PLANNED GIVING</u>					
Standing Order	<u>6,940</u>			<u>6,940</u>	<u>4,961</u>
<u>GIFT AID RECOVERED</u>					
Gift Aid Reclaim	<u>9,364</u>			<u>9,364</u>	<u>4,440</u>
<u>ALL OTHER GIVING/VOLUNTARY RECEIPTS</u>					
Donations	11,741	2,090	1,251	15,081	4,050
Wall Boxes	7			7	0
Donations - Soup Lunch	340			460	744
Donations - Burial Ground			3,350	3,350	6,028
Donations - Wall Fund				0	640
Donations - Tea & Coffee	100			100	332
Donations - Bellringers				0	600
Donations - PTG	475			475	1,441
Donations - Wedding Printing	40			40	290
Donations - Votive Candles	<u>372</u>			<u>372</u>	<u>545</u>
	<u>13,075</u>	<u>2,090</u>	<u>4,601</u>	<u>19,765</u>	<u>14,668</u>
<u>ACTIVITIES FOR GENERATING FUNDS</u>					
Fete				0	4,136
Sales	2,282	50		2,332	0
Other Fundraising	1,026			1,026	7,575
Magazine Advertising		6,694		6,694	6,808
Subscriptions - 100 Club		<u>1,493</u>		<u>1,493</u>	<u>1,140</u>
	<u>3,308</u>	<u>8,237</u>		<u>11,546</u>	<u>19,659</u>
<u>CHURCH ACTIVITIES</u>					
Magazine subs/sales		2,897		2,897	4,350
Non-charitable trading	7,302			7,302	16,699
Fees - Statutory	10,860			10,860	13,349
Fees - Additional	<u>265</u>			<u>265</u>	<u>328</u>
	<u>18,427</u>	<u>2,897</u>		<u>21,324</u>	<u>34,726</u>
<u>INVESTMENT INCOME</u>					
Dividends and Interest	<u>248</u>	<u>32</u>	<u>217</u>	<u>496</u>	<u>874</u>
<u>GRANT INCOME</u>					
Grants	<u>7,800</u>			<u>7800</u>	<u>5,000</u>

Thorpe St. Andrew Parochial Church Council
Financial Statements for the year ended 31 December 2020 (cont)

PAYMENTS	Unrestricted <u>Fund</u>	Designated <u>Fund</u>	Restricted <u>Fund</u>	Total <u>2020</u>	Total <u>2019</u>
<u>CLERGY & STAFFING COSTS</u>					
Administrator Parish	600			600	600
Clergy Expenses	<u>1,221</u>			<u>1,221</u>	<u>1,636</u>
	<u>1,821</u>			<u>1,821</u>	<u>2,236</u>
<u>CHURCH RUNNING EXPENSES</u>					
Cleaning	51			51	0
Gas & Electricity	3,367			3,367	4,043
Insurance	3,358			3,358	3,241
Service Costs	842	79		922	1,947
Maintenance	5,198	50		5,248	9,706
Water	147			147	364
Choir/Music/Bells				0	755
Flowers/Sundries			147	147	156
YR Cemetery Maintenance			<u>2829</u>	<u>2,829</u>	<u>3,922</u>
	<u>12,963</u>	<u>129</u>	<u>2976</u>	<u>16,068</u>	<u>24,134</u>
<u>MISSION GIVING & DONATIONS</u>					
Charities - Home (UK)	157			157	70
Charities - Secular				<u>0</u>	<u>67</u>
	<u>157</u>			<u>157</u>	<u>137</u>
<u>BUILDING WORK & REPAIRS</u>					
Church repairs & redecorations				<u>896</u>	75
Hall/other building - Major repairs and Redecoration	<u>896</u>			<u>896</u>	<u>75</u>
<u>COSTS OF GENERATING FUNDS</u>					
Fund raising	160			160	530
Magazine		10,520		10,520	12,960
Hall running costs	454			454	525
Hall cleaning costs	2,143			2,143	4,177
SAC Garden	46			46	46
Prizes Awarded - 100 club		<u>305</u>		<u>305</u>	<u>525</u>
	<u>2,802</u>	<u>10,825</u>		<u>13,627</u>	<u>18,763</u>
<u>ADMINISTRATION COSTS</u>					
Bank charges		169		169	0
Printing	442			442	0
Stationery	2,533			2,533	2,628
Support Costs	<u>3,082</u>			<u>3,082</u>	<u>4,793</u>
	<u>6,057</u>	<u>169</u>		<u>6,226</u>	<u>7,421</u>
<u>OTHER EXPENDITURE</u>					
Mission & Evangelism costs	270	574		844	318
Churchyard expenses	66			66	46
Trading Costs - Property	<u>409</u>			<u>409</u>	<u>1,510</u>
	<u>745</u>	<u>574</u>		<u>1,320</u>	<u>1,873</u>

Thorpe St. Andrew Episcopi Parochial Church Council
Notes to the Financial Statements for the year ended 31 December 2020

1.Accounting Policies:

1a. The PCC financial statements have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body or those of informal groups of church members. The accounts for the Thorpe St. Andrew Church 100 Club have been included for the first time in 2020, and the 2019 comparisons have also been amended to include figures for the 100 Club.

1b. PCC Funds. The **restricted funds** represent donations, grants or bequests received for a specific object or invited by the PCC for a specific object. Restricted funds may only be expended on the specific object for which they were given, and any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund, and where there is no separate investment interest is apportioned to individual funds on an average balance basis. The accounts of the restricted funds appear in note 1i. The income of the Bellringers Fund consists of charges for weddings when bells are rung, and decisions over how the funds are spent are made by the current members of the Bellringing Group, not the PCC. **Unrestricted funds** are funds which are not subject to any restrictions regarding their use and can be used for PCC ordinary purposes, and are shown as the general fund. **Designated funds** are general funds set aside by the PCC for use in the future, but which remain unrestricted, and their accounts also appear in note 1i.

1c. Where the PCC collects money as an agent on behalf of others which it pays over in full to those concerned e.g. diocesan fees, secular charities and wedding organist, the amounts are not included in the accounts. If all of the agency payments belonging to others have not been paid over by the end of the year, the balance owing is held temporarily in the PCC's bank account and recognized as agency creditors. Conversely, if agency payments have been paid over to others but not collected by the PCC at the end of the year, the balance paid in advance is shown as agency debtors. The Bellringing Group has chosen to leave its money invested in PCC accounts and the balance is shown as a restricted fund rather than as agency creditor.

1d. Statement of Assets and Liabilities. Consecrated and beneficed property is excluded from the accounts by s.(10)(2)(a) and (c) of the Charities Act 2011. No value is placed on moveable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property.

1e. Rounding. All figures including totals have been rounded off to the nearest pound. In the rounded form, some totals may not agree exactly with the sum of the individual rounded figures.

1f. CBF Fixed Interest Securities Fund. The PCC owns units in this Central Board of Finance Fixed Interest Fund which have been shown valued at cost. The market value was £11,111 at 31 December 2020 (£10,762 at 31 December 2019).

1g. Income tax recoverable. The PCC has claimed for refunds on 2020 gift aid donations and the refund for the last three quarters of £3,500 was still outstanding at 31 December 2020.

1h. St. Andrew's Centre (Church Hall). The Centre is shown at cost (January 1996).

**Independent Examiner's Report to the trustees of
Thorpe St Andrew Episcopi Parochial Church Council**

I report on the accounts for the year ended 31 December 2020 which are set out on the preceding pages.

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. 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 under section 145(5)(b) of the 2011 Act; and
- ☒ state whether particular matters have come to my attention.

Basis of Independent Examiner's Report

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 the 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 a full 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

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements
 - ☒ to keep accounting records in accordance with s.130 of the 2011 Act; or
 - ☒ to prepare accounts which accord with these accounting records and comply with the accounting requirements of the 2011 Act 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.

David Debenham

David Debenham
4 Boulderside Close,
Thorpe St. Andrew,
Norwich,
NR7 0JJ.

Date 8 May 2021