

**PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE**

**REPORT AND FINANCIAL STATEMENTS FOR THE  
YEAR ENDED  
31st December 2020**

Cansdales  
Bourbon Court  
Nightingales Corner  
Amersham  
Buckinghamshire HP7 9QS

# **Saint Mary the Virgin, Ware, Hertfordshire**

## **Annual Report of the Parochial Church Council (PCC)**

for the year ended 31 December 2020

### **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.

At St. Mary's the membership of the PCC consists of the incumbent (our vicar), Curate, Churchwardens, the Deanery Synod representatives and members elected by those in the congregation who are on the Electoral Roll of the Church.

All trustees must complete a Declaration of Eligibility and sign an agreement to comply with their responsibilities as trustees set out in the Charity Commission's guidance. In addition to this they are encouraged to attend trustee training sessions run by St Albans Diocese, and the incumbent will spend time with them explaining their duties and the protocols of the PCC. They must also have undertaken a DBS disclosure and undertake appropriate safeguard training.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. The Coronavirus pandemic impacted on all aspects of church life after March 2020 so that most meetings have taken place virtually by Zoom or by email. The full PCC met 7 times during the year.

Given its wide responsibilities, the PCC has a number of committees to deal with a particular aspect of Parish life. The committees include Standing (which met 8 times separately from PCC), Faith Development and Worship, Mission and Outreach, Charitable Giving, Christian Giving, Fund Raising and Fabric, which are all responsible to the PCC and report back to it regularly, with verbal reports/minutes of their deliberations being received by the full PCC and discussed as necessary. Most committees have had fewer opportunities to meet this year

Major risks have been reviewed and systems and procedures established to manage those risks. There is no remuneration paid to any member of the PCC or Key management of the entity.

### **Objectives and Activities**

St. Mary the Virgin's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, in promoting, within the ecclesiastical parish, the whole mission of the Church of England, pastoral, evangelistic, social and ecumenical.

The PCC is also specifically responsible for the maintenance of the Church, a 14<sup>th</sup> Century, Grade 1 listed building, and its modern extension.

We, as part of St Albans Diocese, have a Mission Action Plan (MAP). The aim of the MAP is to plan and prioritise a detailed and realistic course of action to establish our vision for the future of St. Mary's Church and is updated annually. The MAP has identified the overall aim as growth in numbers, faith and reach. The focus this year has been to develop our ministry among children, young people and families, to develop our buildings and grounds as a hub and community focus and to reach out into our Parish. Our response to this focus can be found in the section Achievement and Performance, bearing in mind that our building was closed to all in the spring of this year. It was opened again for individual prayer after a risk assessment in June.

The normal pattern of Sunday worship is:

- a) The early morning Communion Service at 8.00 a.m. which provides a quiet, intimate and reflective environment for worship.
- b) The mid morning Eucharist at 10.00 a.m. incorporates as required, Baptisms and family services. A crèche and children's church are provided during the morning service.
- c) Evensong, a traditional format for worship once a month (usually first Sunday).

Morning Prayer takes place at 9.15 Monday to Thursday each week. From July Morning Prayer in church has routinely been livestreamed with up to 12 present in church and a regular half dozen joining on Facebook.

Evening prayer takes place at 5.00pm Monday to Thursday each week.



On Wednesdays a Eucharist service is held weekly at 11.00 a.m. (livestreamed on Facebook since March).

Other services are held during the week to mark particular religious festivals.

Following the national lockdown in March, services were provided online, using Facebook via the website.

The Church is open to our community for private prayer every day usually between 9.00am and 5.00pm.

All are welcome to attend our regular services. In 2020 the Church Electoral Roll was 148.

In normal times the usual Sunday attendance was 98 adults and 6 children. Since the pandemic began the usual Sunday attendance in church was about 60 adults and up to 5 children. During October around 11 people joined the additional Zoom service.

In the first lockdown about 40 members of the congregation were joining Facebook services (over Holy Week and Easter that was much higher). In addition, visitors have joined both Zoom and Facebook and when we have been in church, we have continued to welcome visitors to services.

In the November lockdown attendance on Zoom was around 50 adults and 3 or 4 children.

Families with children of all ages have found it hard to participate with Zoom/video services. They are worried too about bringing little ones to church as they are concerned that toddlers do not understand social distancing. Families are sometimes joining part of a Zoom service and are bringing children into church when there is no service happening.

We have celebrated 10 baptisms (with a number postponed to 2021), no weddings (all postponed), and held 15 funerals in our Church this year, as well as 23 crematorium or cemetery only funerals. There were no confirmations this year.

## **Achievements and Performance**

The PCC agreed to complete the necessary paperwork to admit children to communion at their meeting in March.

Since the first lockdown the church has been open every day and has been well used.

Pastoral groups were formed at the beginning of the pandemic, to provide support and to help with communication. Service material has been sent by email every week from the first lockdown in March. A weekly pew leaflet with bible readings and notices is included. Contact with families has been maintained with weekly material for children. Apart from lockdown periods, worship has been offered in person and online. The teenage youth group has continued and developed over this year.

Newsletters and notices have been distributed by hand for those not able to access email. All members of the congregation received worship materials for Advent, including candles and chocolate. Worship materials and pastoral care has been offered to the nursing home congregation at Snowdrop House.

There were online devotions for Holy Week and Advent. A Pentecost video service was put together by Katy Little and David Holland and a video reflection was provided through St Mary's for interfaith week in November, as well as a contribution to online materials. St Mary's contributed to the joint churches video service for Ascension Day, whilst the Remembrance Sunday service provided by video was hosted by St Mary's. A drop-in service was offered for All Souls with a prayer trail in the church yard. The usual crib service was replaced by a nativity trail in church on Christmas Eve. A good number of families were able to join in with this.

Weekly School assemblies have gone ahead online with both primary schools. School visits and governor roles have taken place via Zoom/Teams. There was one visit from Pinewood school into church in December. The ATC chaplaincy covered by Ysmena has continued online.

David Holland joined us in January as part of his discernment process. This was disrupted over the summer but he returned in September to continue this process.

David Sheppard was furloughed, by request of the diocese, between June and August. His end of curacy processes did still follow through as expected and he has been signed off, permitting him to apply for a post of greater responsibility. He has been able to continue working with the Waterways chaplaincy.

In September Katy Little began training for ordained ministry with ERM (the Eastern Region Ministry Course) on their full-time context-based programme.



The food bank has continued to operate throughout, with its pick up point at St Mary's, running all year except during the enforced closure from March to the end of June. We are grateful for Jackie Turner and Mike Franklin's commitment to this project.

St Mary's joined a group of churches and other volunteers providing a hot meal for rough sleepers until March, when most participants were offered accommodation. Our volunteers were responsible for one day a week at the WRVS Centre in Hertford.

Pledges following the Christian Giving review were encouraged at a joint breakfast between the two Sunday morning services on 9<sup>th</sup> February. This was a very successful event, and it is hoped to repeat it in the future.

There was a parish quiet day in early March, held at Holy Trinity Church, Bengoe. It was led by the Revd. Susannah Underwood, from the Welwyn Ministerial Team, with the theme of Poems for Lent.

Some study groups have arranged meetings online since the first lockdown including the bible book club.

Charitable events have included individual walks to raise funds for Christian Aid as well as an online auction of goods and promises for Montgomery Heights in Zimbabwe. There was a sale of garden produce and preserves which supplemented the collection for the Bishop's Harvest Appeal. The Children's Society was supported with the annual housebox collection and donations during Advent.

Fundraising opportunities for church have been very limited, but a sale of Christmas hampers, bulbs and table decorations was very successful in early December. The monthly Lunchtime concerts have taken place when the church has been open and we're very grateful to all the performers for taking part and to all the stewards who managed a socially distanced, safe space for the audience.

Music at services over the summer was provided by Mark Kirby, playing the piano. This was much appreciated by the congregation. Our organist, Peter Smith was able to return in September and a small number of singers in the chancel provided some hymns and anthems for morning services. There were two evensongs in the autumn and a service of Vespers and readings for Christmas.

The fabric of the Church has continued to be maintained throughout the year despite all the difficulties provided by the covid pandemic.

The reconstituted Fabric Committee met for the first time on 13<sup>th</sup> February but unfortunately could not subsequently meet in person, although communications with individual members continued by e-mail. Similarly, the appointment of a new Church architect was considerably delayed as interviews arranged for 24<sup>th</sup> March had to be delayed, but finally took place in August and September. With the approval of the Diocesan Advisory Committee, Helen Axworthy of RH Partnership was appointed at the end of September.

Some "major" works had to be postponed (high level masonry repairs, porch floor refurbishment, and improved lighting) until an architect could be appointed: work will continue on these into 2021.

Several "minor" works took place during the year including a repair to the fanlight window in the North West corner of the Church, which was blown out during storm Ciara/Dennis in February. A persistent leak in the Hall roof above the accessible toilet was finally fixed in August and one of the Hall "Skylight" windows was replaced, as it was leaking due to an aged rotting frame. (The other three skylights will require replacing in 2021). Steve Wicks must be thanked for doing the electrical repairs required in the toilet, following the leaks.

Once again, our thanks go to those who helped on the "Maintenance Morning" held in March and other individual efforts through the year (separated because of the virus). We are particularly grateful to Alan Thomas for his gardening work around the Church and to Ken Butt for using all his building and carpentry skills on repairing shelves, curing leaks, fixing tiles etc. throughout the year.

Katy Little took up the caretaking role in September to help towards funding her training. We are grateful for her care of the building when it has been difficult for other volunteers to be involved.

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. In particular we want to mention our Churchwardens Tim Crowther, Matt Whitbourn, and Roger Hawkins, who have worked so tirelessly on our behalf and Graham Meldrum who helps us all to understand the church accounts and finances. We would also like to thank the Parish Administrator, Lynn McLean, and the flower arrangers, who use their creative talents and Bonnie West who has kept us up to date with the publishing of the Quarterly magazine. Thanks also to Kathleen Kirby PCC Secretary and all the members of the PCC, for their valuable contribution to our ministry and for keeping the church running. Finally, a particular thanks to Ysmena who has worked so hard to keep us all connected and supported in this difficult year.



## **Safeguarding**

The Parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may prevent a risk to others. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to the House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC have adopted all the House of Bishops' Safeguarding Policies and Practice Guidance, as well as "Promoting a Safer Church" (child protection and vulnerable adults' policy) and the Domestic Abuse statement, at their meeting on 2nd March 2020. The latter two documents are displayed in the Link Way.

We have a Parish Safeguarding Officer/Lead Recruiter and an Assistant Recruiter. Those who work with vulnerable groups in the Parish are recruited in accordance with the Practice Guidance Safer Recruitment July 2016. DBS checks are renewed every five years and all those who have been safely recruited and all members of the PCC, have undertaken the appropriate safeguarding training within the last 3 years.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the Choir Vestry, Link Way and Bell Tower. Names of those approved to work with children are displayed in the Choir Vestry and Bell Tower. Safeguarding information is displayed in the Porch and on the church website.

There is adequate insurance cover for all activities involving children or adults undertaken in the name of the Parish. There has been one issue of safeguarding concern reported during 2020. This matter has been dealt with according to the relevant safeguarding policies and guidance by the Parish Safeguarding Officer, the Vicar and the Assistant Diocesan Safeguarding Advisor Martyn Headley.

## **Financial Review**

2020 was a difficult year financially given the negative effect the pandemic had on church income. Fortunately, by reducing expenditure to the minimum, the year's overspend was modest and did not cause a serious problem.

### **Income**

The main income for the church is from giving, of which we have different options including various forms of planned giving and collections at services. The total giving, including gift aid, reduced by over 20% mainly due to the reduced number of services, with donations similarly dropping significantly. Fund raising is another important form of income and this year's total reduced by over 40% as events could not take place. Hall booking fees reduced by more than 60%. The net fees from weddings and funerals did not change significantly. Fund raising for charities allowed for payments being made to the Children's Society, the Bishop's Harvest Appeal, Christian Aid, Montgomery Heights Orphanage, Shelter and various other charities.

Total giving £67,547. Donations £3841. Church Fundraising including concerts £6463. Hall hire fees £1175.

### **Expenditure**

The Parish share sent to St Alban's is reduced by about 9% as the church owns the Curate's house. The Parish share was paid in full for 2020 for which we recently received a grateful acknowledgment from St Alban's. Utility costs slightly increased. Maintenance and improvements costs increased due to essential works and some improvements.

Total parish share £60170. Total Utilities £10883. Church maintenance £5285. Stationery/Printing £1078. Church supplies £2158. Payments to charities £2764.

### **Investments**

The church holds endowment funds, which are the result of various bequests. The Gisby bequest fund (377 shares invested in CBF investment fund) gives a restricted income. The other endowments (Duvall, Light & Air and Candle) are all capital values accruing interest rather than investments. These investments have shown a modest increase.

### **Conclusion**

The church finances for 2020 held up well during the Covid 19 pandemic, in what must be described as an unprecedented period of difficulty for the church to negotiate, in terms of maintaining income, reducing expenditure and most especially monitoring cash flow. There are sufficient funds and reserves to support the church and its ongoing work in the community.

## Administrative Information

St. Mary the Virgin Church, Ware is a 14<sup>th</sup> Century Grade 1 Listed Building and is situated opposite the Priory, at the end of the High Street. It is part of the diocese of St. Alban within the Church of England. The correspondence address is The Parish Office, St Mary the Virgin Church, High Street, Ware, Hertfordshire, SG12 9BA. There is a Parish Administrator, Mrs. Lynn McLean, and the Parish office is normally open on two mornings per week.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is registered with the Charity Commission (charity no. 1131681).

PCC members are:

### Ex Officio Members

Incumbent: The Reverend Ysmena Pentelow  
Revd. David Sheppard

Warden Ms. Katy Little\* (Until October 2020)  
Mr. Tim Crowther\*  
Mr. Roger Hawkins (From October 2020) \*  
Mr. Matthew Whitbourn (From October 2020) \*

Deanery Synod: Mr. Michael West  
Mr. Tim Crowther  
Ms. Pat Parker (until September 2020)

Elected Members: Mr. Derek Day (Vice Chair) \*  
Mrs. Kathleen Kirby (Secretary)\*  
Mrs. Carol Taylor (Safeguarding)  
Mrs. Jackie Turner  
Mrs. Elizabeth Finch  
Mrs. Margaret Meldrum  
Mr. Matthew Wilson  
Mr. Malcolm Furnival Jones (until October 2020)  
Ms. Tina Goodman (until October 2020)  
Mr. Roger Hawkins (until October 2020)  
Mrs. Marina Buswell (Until October 2020)  
Mr. G. Meldrum (Treasurer)\*  
Mr. P. Hickman (from October 2020)  
Mr. M. Douglas (from October 2020)  
Ms. M. King (from October 2020)

Co-opted member: Mr. R. Ingram

\*=Member of Standing Committee

Bankers: CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ  
Accountants: Cansdales, Bourbon Court, Nightingale Corner, Little Chalfont HP7 9QS  
Investment Advisors: CCLA Investment Management Ltd Senator House, 85 Queen Victoria Street, London EC4V 4ET



## **Independent Examiner's Report to the Trustees of the Parish Church of St Mary the Virgin, Ware**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on pages 9 to 16.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My independent examination work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for my independent examination work, for this report, or for the opinions I have formed.

### **Responsibilities and basis of report**

As the charity's trustees 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.

### **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

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.



James Foskett BSc (Hons), FCA, DChA  
Cansdales Audit LLP  
Chartered Accountants & Business Advisors  
Bourbon Court  
Nightingales Corner  
Little Chalfont  
Bucks, HP7 9QS

Date: 16/06/2021

PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
For the year ended 31 December 2020

	Unrestricted Funds Total	Restricted Funds PCC General	Restricted Funds PCC Restricted	Restricted Funds Child Church	Restricted Funds ChorMusic	Restricted Funds Flower Fund	Restricted Funds Organ Fund	Restricted Funds Restoration	Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS 2020	TOTAL FUNDS 2019
Note	£	£	£	£	£	£	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>												
Donations and Legacies	2a	91,540	738	2	127	201	8	-	1,078	-	92,616	88,054
Trading Activities	2b	7,639	-	-	-	-	-	-	-	-	7,639	14,377
Income From Investments	2c	0	-	-	1	1	-	-	2	498	500	916
Income from Church Activities	2d	6,499	-	-	-	-	-	-	-	-	6,499	29,602
<b>TOTAL INCOME</b>		<b>105,678</b>	<b>738</b>	<b>2</b>	<b>128</b>	<b>202</b>	<b>8</b>	<b>-</b>	<b>1,078</b>	<b>498</b>	<b>107,254</b>	<b>133,549</b>
<b>EXPENDITURE</b>												
Other	3a	-	-	-	-	-	-	-	-	-	-	-
Raising Funds	3b	-	-	-	-	-	-	-	-	-	-	-
Church Activities	3c/d	109,168	3,305	-	128	292	-	4,118	7,643	-	117,001	134,136
<b>TOTAL EXPENDITURE</b>		<b>109,168</b>	<b>3,305</b>	<b>-</b>	<b>128</b>	<b>292</b>	<b>-</b>	<b>4,118</b>	<b>7,643</b>	<b>-</b>	<b>117,001</b>	<b>134,136</b>
<b>NET INCOME/EXPENDITURE AND NET MOVEMENT IN FUNDS BEFORE GAINS AND LOSSES ON INVESTMENTS</b>		<b>(3,490)</b>	<b>(2,567)</b>	<b>2</b>	<b>(0)</b>	<b>(89)</b>	<b>8</b>	<b>(4,118)</b>	<b>(6,765)</b>	<b>498</b>	<b>(9,746)</b>	<b>(87)</b>
<b>TRANSFER BETWEEN FUNDS</b>	10	-	-	-	-	-	-	-	-	-	-	-
<b>GAINS &amp; LOSSES IN INVESTMENTS</b>	6	-	-	-	-	-	-	-	-	-0	-0	-975
<b>NET MOVEMENT IN FUNDS</b>		<b>(3,490)</b>	<b>(2,567)</b>	<b>2</b>	<b>(0)</b>	<b>(89)</b>	<b>8</b>	<b>(4,118)</b>	<b>(6,765)</b>	<b>498</b>	<b>(9,746)</b>	<b>(1,562)</b>
Reconciliation of funds		230	5,953	341	290	639	1,989	4,251	13,653	12,445	26,338	27,900
Balance Brought Forward 1st January		-	-	-	-	-	-	-	-	-	-	-
Balance Carried Forward 31st December		<b>-3,760</b>	<b>3,386</b>	<b>343</b>	<b>290</b>	<b>750</b>	<b>1,997</b>	<b>133</b>	<b>6,888</b>	<b>12,943</b>	<b>18,592</b>	<b>26,338</b>

All St. Mary normal activities are continuing.  
The notes numbered 1 to 11 form part of these financial statements.



PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, VARE

BALANCE SHEET

For the year ended 31 December 2020  
Notes at end of file

	Unrestricted Funds	Restricted Funds	Child Church	Chairman's Fund	Flower Fund	Organ Fund	Restoration	Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS	2020	2019
	£	£	£	£	£	£	£	£	£	£	£	£
<b>FIXED ASSETS</b>												
Investments	-	-	-	-	-	-	-	-	-	12,943	12,943	12,445
<b>TOTAL</b>	-	-	-	-	-	-	-	-	-	12,943	12,943	12,445
<b>CURRENT ASSETS</b>												
Cash at Bank & in hand	20,778	3,366	343	290	750	1,997	4,235	11,101	-	31,879	23,448	-
<b>TOTAL CURRENT ASSETS</b>	20,778	3,366	343	290	750	1,997	4,235	11,101	-	31,879	23,448	-
<b>LIABILITIES</b>												
Accruals - independent examination	3,264	-	-	-	-	-	-	-	-	3,264	2,700	-
Wedding deposits	-	-	-	-	-	-	-	-	-	-	-	-
Charity donations	2,764	-	-	-	-	-	-	-	-	2,764	279	-
Accrued costs	-	-	-	-	-	-	-	-	-	-	2,373	-
Mineral Estate Charity	-	-	-	-	-	-	4,203	4,203	-	4,203	4,203	-
<b>TOTAL CURRENT LIABILITIES</b>	6,028	-	-	-	-	-	4,203	4,203	-	10,231	9,555	-
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	14,750	3,366	343	290	750	1,997	132	6,898	12,943	21,648	13,893	-
<b>LIABILITIES due after more than one year</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>NET ASSETS</b>	14,750	3,366	343	290	750	1,997	132	6,898	12,943	21,648	13,893	-
<b>Transfers between funds</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>THE FUNDS OF THE CHURCH</b>												
Unrestricted	14,750	-	-	-	-	-	-	-	-	14,750	230	-
Restricted	-	3,366	343	290	750	1,997	132	6,898	-	13,663	-	-
Endowment	-	-	-	-	-	-	-	-	12,943	-	-	-
<b>TOTAL CHURCH FUNDS</b>	14,750	3,366	343	290	750	1,997	132	6,898	12,943	28,413	230	-
	-18,000	0	0	0	0	0	1	0	0	-18,000	0	0

Approved by the Parochial Church Council and signed on its behalf by

Date:

Rev Y Partridge (Chair)

Tm Crowther (Churchwarden)

Mr G Middleton (PCC Treasurer)

The notes on pages 11-16 form part of these accounts

**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**1 ACCOUNTING POLICIES**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value except for investment assets, which are shown at fair value.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved adoption of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended by the Update Bulletin 2 for accounting periods beginning on or after 1 January 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been withdrawn. The financial statements are prepared in accordance with the Charities Act 2011.

The financial statements have been prepared under the historical cost convention except for the valuation of investments, which are shown at fair value. The financial statements have been prepared on a going concern basis. There are sufficient reserves to substantiate this.

**Funds**

General funds represent the funds of the Parochial Church Council that are not subject to any restrictions regarding their use and are available for application on the general purposes of the Parochial Church Council. Funds designated for a particular purpose by the Parochial Church Council are also unrestricted.

Restricted funds can only be used for the purpose for which they have been given. The income from the endowment funds is unrestricted and is used for the purposes as shown in note 6 to the financial statements. The accounts include all transactions, assets and liabilities for which the Parochial Church Council is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

**Income**

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the Parochial Church Council. Planned giving receivable under stewardship is recognised only when received.

Income tax recoverable on gift aid donations is recognised when the income is recognised.

Grants and legacies to the Parochial Church Council are accounted for as soon as the Parochial Church Council is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the Parochial Church Council is more likely than not. Where a grant towards specific expenditure is notified before the yearend and paid afterwards it is recognised to the extent that the associated expenditure has been incurred.

Income from investments

Interest is accounted for when receivable.



NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES - continued

**Expenditure**

General Expenses are included on an accruals basis inclusive of VAT which is not recoverable.

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Parochial Church Council.

Activities directly relating to the work of the Church

The 'Parish Share' is accounted for when payable. Any amount unpaid as at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the balance sheet.

**Support Costs**

Support activities provide the governance infrastructure which allows the PCC to operate and to generate the information required for public accountability.

**Fixed Assets**

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by a 10(2) of the Charities Act 2011.

Moveable church furnishings held by the Churchwardens on special trust for the Parochial Church Council, and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected (at any reasonable time). For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 4 years) on a straight-line basis.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight-line basis over 4 years. Individual items of equipment with a purchase price of £2,000 or less are written off when the asset is acquired.

**Current Assets**

Amounts owing to the Parochial Church Council as at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable. Short-term deposits include cash held on deposit with the bank, CBF Church of England Funds or with Building Societies.

**Gains and Losses on Investments**

Realised gains and losses are recognised when the investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31st December.

**Post Balance Sheet Events**

The Coronavirus (COVID-19) has made a significant impact on businesses. As a result some operations have been restricted. The Trustees are continuing to monitor, assess and act to the current changing environment.

PAROCHIAL CHURCH COUNCIL OF S. MARY THE VIRGIN, WARE

Notes to the Financial Statements  
For the year ended 31 December 2020

1 ACCOUNTING POLICIES

2 INCOME

2 INCOME		TOTAL FUNDS										
		Unrestricted Funds					Restricted Funds		Endowment Funds		2020	2019
		Total	PCC General	PCC Restricted	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration	Total	Total	
		£	£	£	£	£	£	£	£	£	£	£
2a Donations and Legacies												
Planned Giving Scheme		40,941			2	127	0	8	0	137	-	41,078
Gift Aid/Tax recoverable on PGS		9,176								-	-	9,176
Other Planned Giving		9,835								-	-	9,835
Other Gift Aid		-								-	-	-
Collections at Services		9,636								-	-	9,636
Grants - PCLC to PCC		18,000								-	-	18,000
- English Heritage		-								-	-	-
Donations/Appraisals										-	-	-
Bishop's Fund & Harvest Appeal				738						738	-	738
From PCC		-								-	-	-
Other Donations		3,952					201			201	-	4,153
		91,640	738	2	127	201	8			1,076	-	92,616
											-	88,634
2b Trading Activities												
Hall Lettings		1,176	-	-	-	-	-	-	-	-	-	1,176
Fetes/Bazaars etc.		6,463	-	-	-	-	-	-	-	-	-	6,463
		7,639	-	-	-	-	-	-	-	-	-	7,639
											-	14,377
2c Investment Income												
Dividends												
- Gladby Bequest			-	-	-	-	-	-	-	-	216	216
- Light & Air			-	-	-	-	-	-	-	-	11	11
- Duval Bequest			-	-	-	-	-	-	-	-	18	18
- Murrell Evans			-	-	-	-	-	-	-	-	21	21
Building society/ bank interest			-	-	-	1	1	-	-	2	232	234
			-	-	-	1	1	-	-	2	498	500
												916
2d Income from Church Activities												
Bible Notes		169	-	-	-	-	-	-	-	-	-	169
Parish Newsletter		315	-	-	-	-	-	-	-	-	-	315
PCC & DBF Fees		15	-	-	-	-	-	-	-	-	-	15
Pantomime & Cathedral Visits		-	-	-	-	-	-	-	-	-	-	-
Wedding/Funeral Fees		200	-	-	-	-	-	-	-	-	-	200
Miscellaneous		5,800	-	-	-	-	-	-	-	-	-	5,800
		6,439	-	-	-	-	-	-	-	-	-	6,439
												29,602
TOTAL INCOME		105,678	738	2	128	202	8		1,078	498		107,254
												133,549



PAROCHIAL CHURCH COUNCIL OF S. MARY THE VIRGIN, WARE

Notes to the Financial Statements  
For the year ended 31 December 2020

3 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration	Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS
										2020 2019
	£	£	£	£	£	£	£	£	£	£
3a Other										
Cost incurred applying for grants	-	-	-	-	-	-	-	-	-	-
Stewardship & gift aid envelopes	-	-	-	-	-	-	-	-	-	-
3b Raising Funds										
Expenses Fetes, Bazaars etc.	-	-	-	-	-	-	-	-	-	-
3c Church Activities										
Charitable Giving	-	738	-	-	-	-	-	-	-	-
- Church Activities	2,764	-	-	-	-	-	4,118	4,858	-	4,858
- Charities	-	-	-	-	-	-	-	-	-	-
Ministry - Parish Share	60,170	-	-	-	-	-	-	-	-	60,170
Stewardship Activities	388	-	-	-	-	-	-	-	-	388
Cherry Expenses	16,860	-	-	-	-	-	-	-	-	16,860
Church Running Expenses (Inc/Gas/Elec)	5,481	-	-	-	-	-	-	-	-	5,481
Weddings and Funerals	5,285	-	-	-	-	-	-	-	-	5,285
Church Repairs & maintenance equip	1,084	-	-	-	-	-	-	-	-	1,084
Redecoration of North Transept	-	-	-	-	-	-	-	-	-	-
Projects	-	-	-	-	-	-	-	-	-	-
Uplkeep of Services (Altar ReagBooks/Prayer cards)	-	-	-	-	-	-	-	-	-	-
- Choir & Robes/Music/Flowers/Candles..	2,158	-	-	-	-	-	-	-	-	2,158
Church Newsletter	-	-	-	-	-	-	-	-	-	-
Training & education	-	-	-	-	-	-	-	-	-	-
Childrens Church	104	-	-	-	-	-	-	-	-	104
Hall Running Costs	-	-	-	-	-	-	-	-	-	-
Miscellaneous	3,519	2,667	-	128	292	-	-	2,987	-	6,506
Salaries/Honoraria	2,430	-	-	-	-	-	-	-	-	2,430
- Organists	1,079	-	-	-	-	-	-	-	-	1,079
- Cleaner	400	-	-	-	-	-	-	-	-	400
- Verger	-	-	-	-	-	-	-	-	-	-
- Administrator	3,120	-	-	-	-	-	-	-	-	3,120
3d Support Costs										
Bank Charges	-	-	-	-	-	-	-	-	-	-
Data Protection	-	-	-	-	-	-	-	-	-	-
DBS Checks	-	-	-	-	-	-	-	-	-	-
Stationery/website maintenance	1,079	-	-	-	-	-	-	-	-	1,079
Petty cash	-	-	-	-	-	-	-	-	-	-
Governance Costs	3,247	-	-	-	-	-	-	-	-	3,247
Independent Examination + VAT	-	-	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	108,158	3,305	-	128	292	-	4,118	7,843	-	117,001
										134,138

PAROCHIAL CHURCH COUNCIL OF ST MARY THE VIRGIN, WARE  
Notes to the Financial Statements (continued)  
For the year ended 31 December 2020

	2020	2019
	£	£
<b>4 STAFF COSTS</b>		
Salaries Organist/Choirmaster & Assistant	2,430	7,150
Verge	400	2,910
	<u>2,830</u>	<u>10,060</u>

The Parish Administrator is paid by the Parish Clerks Land Charity  
There are no wages paid to key management or members of the PCC.

	2020	2019
	£	£
<b>5 CHURCH RESTORATION WORK</b>		
Redecoration of North Transept	-	-
Projects	1,084	13,496
Total	<u>1,084</u>	<u>13,496</u>

**6 FIXED ASSETS FOR USE BY THE PCC**

Investments	At Valuation	2020	Additions	Disposals	Movement	2019
		£				£
1) The Gibby Bequest (Endowment)	Income for the purchase of Communion Vessels 377 Shares in the CBF Investment fund	7,211	-	-	0	7,211
2) The Duval Bequest (Endowment)	Income for Church Fabric Repairs in CBF Deposit Account	3,235	-	-	-	3,235
3) The Light & Air Fund (Endowment)	Income unrestricted in CBF Deposit Account	2,000	-	-	-	2,000
Total Value of Investments at 31 December 2020		<u>12,445</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>12,445</u>
5) The Candle Fund (Endowment)	Income to offset cost of candles	2,112	-	-	-	2,112
Total Value of Endowment Funds at 31 December 2020		<u>14,557</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,557</u>

Realised gains and losses are recognised when the investments are sold. Unrealised gains and losses are accounted for on revaluation of investments at 31 December

	2020	2019
	£	£
<b>7 DEBTORS</b>		
Tax Recoverable	-	-
Administrator salary/independent exam (PCLC)	-	-
Vicarage costs owed by SADB	-	-
Light & Air dividend	-	-
	<u>-</u>	<u>-</u>

**CREDITORS DUE WITHIN ONE YEAR**

	2020	2019
	£	£
8 Independent examination fees	2,700	3,247
wedding deposits	0	0
Charity donation - Zimbabwe	279	-
Charity Donation - Bishops Harvest	-	-
Charity Donation USPG	-	-
Charity Donation - Crisis	-	-
Herts Young Homeless	-	-
Children's Society	-	-
Accrued costs	-	-
SADB - wedding fees	2,373	-
Bells - wedding fees	-	-
Murrell Evans Charity	4,203	4,203
	<u>9,555</u>	<u>7,450</u>

**9 CONNECTED CHARITY**

The Parish Clerks Land Charity is a connected charity. It meets the cost of performing services previously undertaken by the parish clerk and assisting with music and administration expenses. At the discretion of the trustees any unutilised amounts are available for ecclesiastical purposes in the parish of Ware. The charity can be contacted via the Parish Office.

**10 TRANSFERS BETWEEN FUNDS**

The Amounts transferred between PCC and Restoration fund are budgeted amounts.

**11 RELATED PARTY TRANSACTIONS**

	2020	2019
	£	£
Trustee donations received without conditions	-	-
Expenses paid to Rev Y Pantelaw	-	352
Expenses paid to other (retired) clergy	398	-
Expenses paid to Clergy	-	1,894



PAROCHIAL CHURCH COUNCIL OF ST. MARY THE VIRGIN, WARE

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

For the year ended 31 December 2019

	Unrestricted Funds Total	Restricted Funds Total	Child Church	Choir/Music	Flower Fund	Organ Fund	Restoration	Restricted Funds Total	Endowment Funds Total	TOTAL FUNDS 2019	TOTAL FUNDS 2018
Note	PCC General £	PCC Restricted £	£	£	£	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>											
Donations and Legacies	2a	85,283	2,251	-	216	904	-	3,371	-	88,654	91,031
Trading Activities	2b	14,377	-	-	-	-	-	-	-	14,377	10,433
Income From Investments	2c	898	-	-	-	2	15	17	-	916	689
Income from Church Activities	2d	28,167	-	435	-	-	-	435	-	29,602	27,993
<b>TOTAL INCOME</b>		128,726	2,251	435	216	906	15	3,823	-	133,549	130,146
<b>EXPENDITURE</b>											
Other	3a	-	-	-	-	-	-	-	-	-	-
Raising Funds	3b	-	-	-	-	-	-	-	-	-	168
Church Activities	3c/d	131,857	-	811	537	931	-	2,279	-	134,136	136,168
<b>TOTAL EXPENDITURE</b>		131,857	-	811	537	931	-	2,279	-	134,136	136,336
<b>NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS BEFORE GAINS AND LOSSES ON INVESTMENTS</b>		(2,131)	2,251	(376)	(321)	(25)	15	-	1,544	(587)	(6,190)
<b>TRANSFER BETWEEN FUNDS</b>	10	-	-	-	-	-	-	-	-	-	-
<b>GAINS &amp; LOSSES IN INVESTMENTS</b>	6	-	-	-	-	-	-	-	(975)	(975)	(92)
<b>NET MOVEMENT IN FUNDS</b>		(2,131)	2,251	(376)	(321)	(25)	15	-	1,544	(975)	(1,562)
Reconciliation of funds											
Balance Brought Forward 1st January		2,361	3,702	717	611	864	1,974	4,251	12,119	13,420	27,900
Balance Carried Forward 31st December		230	5,953	341	290	839	1,989	4,251	13,663	12,445	28,338
										27,900	27,900

All St. Mary normal activities are continuing.

The notes numbered 1 to 11 form part of these financial statements.