



S^T ANDREW'S CHURCH ROXBOURNE

Malvern Avenue, Harrow

www.standrewsroxbourne.org.uk

REGISTERED CHARITY N^o 1131727



ANNUAL REPORT ON THE PROCEEDINGS OF THE PAROCHIAL CHURCH COUNCIL AND THE ACTIVITIES OF THE PARISH GENERALLY

and the

FINANCIAL STATEMENTS OF THE PAROCHIAL CHURCH COUNCIL

for the year ended 31st DECEMBER 2020

Approved by the Council at its meeting on 12th April 2021

PAUL HART (CHURCH WARDEN)

OLUKEMI AINA (CHURCH WARDEN)

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REV^d LYNDON NORTH (Chairman)

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KULAN MILLS (Hon Treasurer)

.....
JOYCE NICKOLAY (Secretary)

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ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL 2020

OUR MISSION: "TO KNOW CHRIST AND BE SENT"

1. Prayer, Worship, Bible study and Parish Outreach

- 1.1 For the first three months of the year services continued as normal with communion and a healing ministry. Due to the Coronavirus pandemic all Church services were closed from April to June. From July to the end of November the church opened again for services with the requisite restrictions in place as required by the Government. On arrival, members of the congregation sanitized their hands, wore masks and sat in marked socially distance spaces. Hymn singing by the congregation was not allowed. Communion wafers were given by the Vicar but no wine was offered.
- 1.2 The main Sunday service continued started at 9.45 am for the first three months of the year and for July and August but changed to a 10.00 am start from September.
- 1.3 The 8.00 am service also took place on Sundays and 9.30 am on Wednesdays when the church was open but no choral evensongs as singing was not allowed.
- 1.4 Attendance was comparable to 2020 for the first three months of the year at both the 8.00 am and 9.45 am services. (8.00 am average 8 members and 9.45 am average over 70 members). When the church opened again for services in July, August, September, November and part December attendance fluctuated (average 8.00 am 10 members 9.45 am/10.00 am 46 members) the highest attendance being 74 members with everyone being socially distanced. This was considerably higher than neighbouring churches, some of which did not reopen at all. Since March, the Sunday Service has been recorded and the link sent out by e-mail or WhatsApp (even when the church was open) and was available on the website.
- 1.5 Morning Prayer took place at 9.00 am every weekday for the first three months of the year and resumed for a brief period in October. The Barnabas Fellowship met at 8.30 am each Saturday for the first three months of the year but it has not been possible for them to meet again since then.
- 1.6 The Vicar and David Alleyne, our lay Pastoral Assistant, took home Communion as the need arose during the first three months of the year. Our Pastoral Group, comprising David Alleyne, Sue Broatch, Enid Scott-Kerr, Kulan Mills and the Vicar meet after Wednesday morning service to review the pastoral needs of the of the Parish. After the first three months of the year this could not be continued because of Covid-19 restrictions. Other ways of keeping in touch with pastoral needs and care were found via use of electronic communication involving many people.
- 1.7 During the year there were no weddings at the church and several had been cancelled due to the coronavirus restrictions only allowing 30 persons (then reduced to 15) to attend. The Vicar took 2 funeral services at the church (one being for Connie Leighton in November) and the Vicar had conducted at least 12 funeral services at the crematorium. It had not been possible for confirmations to take place but the Vicar will catch up with Confirmation classes as soon as circumstances allow.
- 1.8 As last year our wider bereavement care concentrated round two events and we are grateful to David Alleyne for carrying out this ministry. Enid Scott-Kerr organised the Annual All Souls' Service at Sunday 3rd November at 9.45 am. The Lights of Life Tree was once again beautifully organised by Peter and Georgina Sage.

1.9 Four House-groups met during the first three months of 2020. A start was made on the Lent Groups but only met twice before the lockdown prevented further meetings.

1.10 Other churches using our premises operated as follows: The Korean Church met regularly until March, came back for about eight Sundays during the summer stopping in October. Friends of Christ (an English-speaking Tamil-founded group) were with us until March and have not returned. Holy God Ministries (a Tamil-speaking Church) were with us up to March and returned when lockdown eased and were asked to stop after Christmas. The Romanian Church came when lockdown ended and were with us until Christmas.

1.11 Some of the congregation subscribe to Bible-reading notes. Gill Moore organised this service in 2020 and continued even during the corona virus lockdown by delivering the notes to the members concerned. We thank her for her diligence and commitment.

1.12 Our Communications Committee, led by Keith Nicholls, normally arranges for three communications to be delivered in the Parish in the year: an Easter card, an Autumn (a 3-fold) leaflet and a Christmas (A4 4-fold leaflet) covering 4,500+ households in the parish. Although a double-sided Easter card had been produced, it could not be delivered due to the corona virus restrictions. No further leaflets had been produced or delivered during the year.

1.13 In lieu of the lockdown, communication with parishioners was maintained with as many members as possible, through E-mail, WhatsApp, messaging and post. Our thanks are due to Wendy Godwin who organised and maintained the system. Wendy also produced a history of St. Andrew's from its inception to the present day in 8 parts which is still available through the website by clicking on Video under the stained glass heading; also a VE day celebration. Initiatives such as 'Phone a Friend' were introduced to maintain communication; and also the WhatsApp groups Roxbournestandrews and Roxbournehelp, where specific help such as shopping, collecting prescriptions etc could be requested.

1.14 The Vicar produced daily prayers which were circulated throughout the first lockdown and a shorter Sunday Service except when the church opened from July to November. Our thanks are due to him and others who were asked to contribute for the exceptional and purposeful prayers that were created.

1.15 Our website <http://www.standrewsroxbourne.org.uk> maintained by Keith Nicholls continues to be a source of useful communication to the Parish and the wider world. In 2020 the average monthly access was 49,000 (compared to 56,000 2019). Maximum usage in 2019 occurred in July 69,000 (compared to 82,000 in May 2019).

1.16 Our weekly parish bulletin, STAR LINK giving the Sunday Collects and the Readings references, topical notices and future events was maintained for the first three months of the year. It continued during the lockdown periods with the Old Testament, New Testament and Gospel readings printed in place of the topical notices. The Star Link was hand-delivered or posted all who did not have an e-mail address. It is also published on our website. We are grateful to Sue McLeod for her continuing thoughtfulness and input into this publication.

2. Working with Young People

2.1.Go Mad on Sunday is the name given to the children's groups which are run during the 9.45 am/ 10.00 am service on Sundays. Barbara North continued to take the lead along with her helpers,

Brenda Udall, Gill Moore, Annie Dawson and Sue Jull which continued for the first three months of the year. The name originates from 'Go **M**ake **A** Difference'.

We currently have approximately 15 children on our registers with an average weekly attendance of Between 5-8 children.

The children and young people are taught in two groups by our volunteer teachers who work on a rota basis. The children have continued to have a regular slot at the end of the 9.45 am/10.00 am communion service to report back on what they have learned.

During the two lockdowns we have maintained contact with all our children with our regular Messy Church activities downloads and activity bags. These have been sent to all children who have contact with the church.

Since March last year we have produced resources for Easter 2020, Pentecost, October Light Party, Christmas and Candlemas.

We believe that each child is precious in the sight of God. Please pray that the children will come to understand the love that Jesus has for them and that God will fulfil his plans for their lives.

2.2 Messy Church We aim to have Messy Church once a month on a Saturday from 10.00 am – 12 noon. Each child must be accompanied by an adult and there can be up to 60 children plus adults attending. We had 3 meetings at the beginning of 2020 on January 11th, February 8th and March 7th. The children and the adults accompanying them participated in a wide variety of craft activities on a bible-based theme. These were then followed by a short worship in the church led by Barbara North. Then everyone returned to the hall to have lunch together.

After this, due to Covid restrictions, we were unable meet together. So for Easter, the Easter story and various activities were sent out via e mail and this was also done for Pentecost. In October we e-mailed information out on the theme of light and also assembled activity bags for collection and delivery. For Christmas 2020 the Christmas story and a variety of Christmas themed activities were made available on line and also a bag containing lots of craft activities was available for collection. Approaching 50 bags were collected or delivered.

We are very fortunate that we have a very dedicated and talented team who support the Messy Church sessions ably led by Gill Moore.

St Andrew's Youth St Andrew's Youth Club has been running for approximately seven years and is led by Lyndon and Barbara North, who are supported by a number of volunteers. Its aim is to provide a safe and nurturing environment for young people between the ages of 11 and 14 years from our church and the community.

We are an openly Christian youth club and as such may share our faith through our caring, our conversations and our presentations.

Like everything else this year, the youth club has been affected by covid19. This has meant that we have been unable to meet regularly for much of the year since March 2020. However, the Government's concern for the physical and mental welfare of young people in general during this time has meant that they consider youth and children's work to be a high priority.

As a result, we were able to open for a few weeks in the Summer months and again in the Autumn. This has enabled us to keep contact with our young people and to see how they have been coping over this period.

The young people have been very keen to return to the youth club when they have been able to and have all followed strict guidelines to keep everyone safe. They have valued the opportunity to meet

together, and openly talk about the challenges that they face.

Please pray for the young people, many of whom had hoped to take exams and now face an uncertain future. Pray also for their home circumstances, that they will be places of safety. We hold in our prayers all the young people of this parish and we look forward to being able to open again filled with renewed energy and vision.

2.3 School Assemblies. The Vicar continues to maintain and strengthen our links with 7 local schools when they are open and frequently takes some assemblies. He is also a governor at Rooks Heath School.

2.4 Scout organisations. We are very pleased to host the meetings of the Beaver, Cub-Scout and Scout Groups up to March and hope they will return when the halls are fully operational again.

2.5 Safeguarding. St Andrew's takes this issue seriously, and continues to fulfil our obligations (under Section 5 of the Safeguarding and Clergy Discipline Measure 2016) that our vicar, churchwardens, and the PCC as a whole "have due regard to guidance issued by the House of Bishops on matters relating to the safeguarding of children and vulnerable adults" See the latest information on the following websites: <https://www.churchofengland.org/more/safeguarding#na>
<https://www.churchofengland.org/safeguarding/promoting-safer-church/policy-practice-guidance>

Our Safeguarding Officer is Mrs Marita Brown (from 4th January 2017). Gill Moore has continued as the "Section X checker" - confirming identities and processing the necessary on-line Disclosure & Barring Service application process through the Diocese.

All organisations using St. Andrew's premises are also required to have, and have confirmed that they have, suitable CPP policies in place which meet Diocesan requirements or have agreed to and signed the Safeguarding Policy issued by the Diocese.

The Vicar and the Safeguarding Officer have undertaken an online Diocesan Safeguarding refresher course and all PCC members have completed the on-line Diocesan Safeguarding training in 2020. Safeguarding information and contact numbers are displayed at various locations on the Church premises. Information concerning Safeguarding in the Church can be found on the Parish Website: www.standrewsroxbourne.org.uk

3 Working with adults, social and community events

3.1 The Language Club run by Sue Broatch with help from Enid Scott-Kerr and Chris Mills had been running for more than 5 years and continued to meet until the middle of March on a weekly basis as usual, at which point the meetings were suspended due to the pandemic. That remained the case for the rest of the year. It was well supported by the core members with between 8-12 persons attending.

3.2 St.AR Friends Pamela Storey has reported that sadly due to the current situation, Star Friends has not been able to meet for almost a year now, but this does not mean that we have not continued to meet in spirit. Each week several of our members ring me to catch up with the news and to see how I am keeping. However, the thing that pleases me most is the fact that the members are all keeping in touch and I know that they are very supportive to each other.

We are making sure that their Birthdays are remembered and if we learn they are not well we send a Get Well Card or Thinking of you Card, which we know is appreciated. My sincere thanks to Pauline Harrowell for her sterling work on this. Peter Sage and one of our members attended the funeral of our oldest Member, Kay, who didn't quite make her 100th Birthday. The family had specially wanted St.ar Friends represented.

At Christmas time we were able to send to all our members and helpers a wonderful Hamper, which was so well received. Our sincere thanks go to Barbara North, who came up with the idea and for her hard work in getting it all organised. Our thanks also to the people who helped pack and deliver the parcels and to Maureen Pattison for her input on behalf of the Club. The parcels were sent from St Andrew's and Star Friends. No one will ever know how much pleasure they gave to the recipients. My phone rang itself off the hook with Club members saying 'Thank You'.

3.3 Social Committee We looked forward to implementing a full and varied social programme for 2020. We began well with a well attended and profitable Valentine's Quiz, but unfortunately due to Covid restrictions any future plans were put on hold.

We did contemplate holding an outdoor Christmas Market in November but more stringent Covid restrictions were implemented and we were unable to continue.

3.4 Georgina Sage continues to maintain the coffee supplies but has not been actively involved in overseeing the running of the Sunday Morning Coffee. This has been operating very much on an ad hoc basis, depending upon who was available on any particular Sunday but would very much like to thank Kemi Aina for all her help in these difficult times.

3.5 Pastoral Care Ministry David Alleyne has spent this last year, during Covid-19 restrictions and lockdowns maintaining the Pastoral Care Ministry through his telephone calls and 'Star Link.' The Pastoral Care Ministry was able to hold a small community event at the Annual All Souls' Service on Sunday, 3rd November at 9.45am. The Lights of Life Tree did not take place due to the pandemic.

3.6 The Sunday Lunch Club meets on the first Sunday in the month for a meal at a local pub; and there is a weekly Tuesday men's Lunch Club. Both of these activities stopped at the first lockdown at the end of March. We hope they will resume when we reach better times.

4 Music and Choir and Servers

4.1 Because of the restrictions imposed by the Government under the Covid-19 pandemic, choral Evensongs had to be abandoned after March (and in February the service was replaced by a Candlemas service in procession round the church with hymns and one or two other choral pieces.) Between the first and second "Covid lockdowns" two or three singers sang hymns during the Parish Communion on most Sundays, which the necessarily silent congregation seemed to appreciate. Similarly, there was no Deanery Choirs' Festival in which to participate.

4.2 A significantly different-from-usual Christmas carol service was held with a limited number of specially invited, socially distanced singers singing well-known carols, all of which – together with related readings - the congregation enjoyed. This was recorded live and subsequently made accessible on our website: while it is not known how many people may have listened to it, we hope that that it will have proved a valuable mission-outreach opportunity, especially as the Christmas Day services had to be cancelled (again, because of Covid-illness.)

4.3 As before, Alan Heyes has continued as our organist and provided the musical back-up for all of these, and our on-line services during lockdown, to take place. We are fortunate to have such a dedicated and experienced musician.

4.4 Thanks are due to David Alleyne, our Head Server, who continues to lead the team of servers, and to Susan Brown and her team of helpers for looking after our 'sacred vessels'.

5. Donations to charities

We encourage church members to take individual responsibility and ownership for giving to missions and other good causes of their choice, so that as a church we can devote what resources we have to local mission. However, we continue to promote seasonal appeals as follows (where applicable, the sums quoted include tax refund through Gift Aid):

- **Christmas 2019** - £1,206.84 was paid in January 2020 for Angel Tree, the Charity that enables prisoners to send Christmas presents to their children.
- **Christmas 2020** - £306.18 Was raised and paid for Angel Tree Charity as replacement for the usual **Samaritan's Purse** Shoe Boxes at Christmas was suspended this year because of the Pandemic. In addition, £150 was raised and paid to Children's Society selecting this at short notice at the Carol Service.
- **Lent 2020** - £382.50 was raised and paid for ALMA, which was a Diocesan Lent Project.
- **Christian Aid Week** It was not possible to organise door-to-door collection or the Big Brekkie this year due to the corona virus restrictions, whereby members could not knock at doors and the church was closed during Christian Aid week.
- **Harvest** – £150 was raised for the Noah's Ark Children's Hospice
- **Corona Appeal Donations for St Andrew's** As it became apparent that the church was facing a big shortfall in its income due to the extended pandemic lockdown, an appeal for funds was launched in April and this raised £2,250 before tax refund during the year.
- Members also support **The Children's Society** by having collecting boxes.
- **Used Postage Stamps** to St Luke's Hospice

6. Who's who in the Church

6.1 Our **Archbishop** in the See of Canterbury is the Most Reverend Justin Welby, appointed in 2012.

6.2 Our **Bishop** in the Diocese of London is the Right Reverend Dame Sarah Mullally who was installed on 12 May 2018.

6.3 Our **Area Bishop** in the Willesden Area is the Right Reverend Pete Broadbent, appointed in 2001 He has visited St Andrew's regularly, usually for services of confirmation although there were no confirmations in 2020.

6.4 Our **Archdeacon** in the Northolt Archdeaconry is the Venerable Catherine Pickford appointed in September 2020. St Andrew's is visited generally every 3 years by the Archdeacon who verifies all registers, Minutes and other written records, goods and ornaments, and compliance with faculty-requirements. Such a visitation took place in September 2019 so the next one will be in 2022. The role of the archdeacon is both pastoral, and administrative, granting (or refusing) permission for changes to the buildings.

6.5 Harrow Deanery consists of 21 parishes and 12 other chaplaincies. Our **Area Dean** of Harrow is Revd Ian Dowsett, Vicar of our neighbouring parish of St Paul, South Harrow, since 27 January 2016. The role of the Area Dean is to support the clergy in pastoral matters, and to take charge, along with the churchwardens, in an interregnum.

6.6 Our **Vicar** is Revd Lyndon North, appointed 2012, St Andrew's Vicarage, Malvern Avenue HA2 9ER. Tel 020 8422 3633.

6.8 Our **Church Wardens** are Paul Hart appointed in April 2018, due to retire this year after 3 years, and Kemi Aina appointed in April 2019. Churchwardens are appointed every year by the meeting of parishioners, which immediately precedes the Annual Parochial Church Meeting (APCM). Churchwardens are limited to 6 years continuous service, unless a special Resolution is passed by the meeting of Parishioners dispensing with that limitation.

6.9 Deanery Synod Our current representatives are Wendy Godwin, Paul Hart and Susan McLeod who

were elected at the APCM to serve for three years 2020 – 2023 and can serve for up to six years. Representation on the Deanery Synod is 1 per 57 on the Electoral Roll and the figures are rounded up from 57. As we have between 114 and 171 on our Electoral Roll our deanery representation is recorded as 3 members.

- 6.10 The Parochial Church Council (PCC)** has as its purpose “to cooperate with the Vicar of S^t Andrew's in promoting in the parish the whole mission of the Church: pastoral, evangelical, social and ecumenical.” It is a “body corporate with perpetual succession” which means, in everyday English, that members may come and go but the PCC goes on for ever. It is a registered charity (N^o 1131727) <http://apps.charitycommission.gov.uk/Showcharity/RegisterOfCharities/CharityWithoutPartB.aspx?RegisteredCharityNumber=1131727&SubsidiaryNumber=0> Its members are the trustees and are elected by members of the church who are registered on the parish's Electoral Roll. A list of members of the PCC for 2020 is given in Appendix A. The list of current members is posted in the church porch. The vicar is the Chairman of the PCC. The Church Wardens, and Deanery and Diocesan Synod representatives are *ex officio* members of the PCC. There are up to 12 directly-elected members who are appointed to serve for three-year terms, with a few members standing down each year and eligible for further election subject to a person not serving continuously for more than six years without standing down for at least one year. The PCC also has power to co-opt up to two additional members. The PCC continue to meet by Zoom during the lockdowns.

To avoid conflict of interest, PCC members should not normally be paid by the church for services. David Alleyne received payment as vergers at funerals. Apart from reimbursements for purchases made on behalf of the church, no other payments were made to PCC members.

- 6.11 The Electoral Roll** is a list of people over 16 and baptised in the Anglican Church who *either* have worshipped “regularly” at St Andrew’s for at least 6 months, *or* live in the parish. The Electoral Roll is updated before each APCM (although people can joint at any time), and is renewed completely every 6 years. A renewal took place in 2019. The PCC meeting of 3 May re-appointed Joyce Nickolay to be Electoral Roll Officer. The Electoral Roll could not be updated in 2020 because of the coronavirus lockdown. So the figures were recorded as for 2019 - there are 148 on the Electoral Roll of whom 80 are resident within the parish, and 68 living outside the parish.

We have said goodbye to Ralph Bedford, Marion Perry and Taffy Morris who have moved away to be nearer family and, more sadly, those who have died and are listed in our Memorial Books, in particular Edna Smith, Connie Leighton. Gladys Horsely has moved into residential care.

- 6.12 The PCC** has a legal duty to appoint members to the **Standing Committee** (See Appendix A) and has the power to appoint various other **sub-committees** as it sees fit. The Vicar is *ex officio* a member of the standing committee and all sub-committees. Members of sub-committees do not have to be members of the PCC. The PCC agreed that with effect from May 2019 there should be sub-committees for: (a) Communications; (b) Estate Management Team; (c) Stewardship & Grants; (d) Social; (e) Pastoral Team

5 The work of the PCC

- 7.1** Current arrangements are for the PCC normally to meet every other month, with the Standing Committee normally meeting in the alternate months. The PCC met on 7th January, 3rd March, 5th May, 7th July, 2nd September and 3rd November and the Standing Committee met on 4th February, 7th April, 2nd June, 4th August, 8th September, 6th October, 8th, 22nd and 29th December sometimes by Zoom.
- 7.2** The Agenda for each PCC meeting is emailed to members one week in advance of the meeting. A summary of the Minutes is placed in the notice-board at the back of the church. PCC members consult by email in between meetings.

- 7.3 General Data Protection Regulations (GDPR) came into force in May 2018. Joyce Nickolay has incorporated this task with her work on the Electoral Roll and Parish Directory reappointed at the PCC meeting in November following the APCM in October.

8 Estate Management

As one member has commented “We are in the mission business – with sacrificial giving – and not that of real estate”. However we are stewards of buildings and a site which occupies nearly two acres of potentially very valuable land. Matters involving care and use of our premises did occupy a lot of time for the PCC, standing committee, wardens and sub-committees.

- 8.1 The Flat.** Management of the flat in 2020 involved some major repair work and one of the tenants left in July and Kemi Aina is actively trying to find a replacement.

- 8.2 Hall lettings.** The post of hall lettings secretary has been vacant since the beginning of October 2018 and the Wardens had been covering and latterly just Paul Hart.

The PCC has continued to invest in all relevant IPR licences for playing live and recorded music, showing films and videos and also continued copying of words and music for various services in church, and also a TV licence. The total cost runs into some hundreds of pounds a year which we seek to recoup by imposing slightly higher letting rates than would otherwise have been the case.

We also thank Sue Barnard, Vicar’s Secretary, for booking and invoicing weekday lets.

The PCC continues to review hall letting rates. The two playgroups (one in the Large Hall and the other in the Youth Centre) are a cause for concern with low numbers of children.

- 8.3 Caretaking.** Chris Netsel has continued as caretaker at weekends, and John Paul continued to work on weekday evenings until the first lockdown in March and was found other employment during lockdown. We employ a cleaning firm, (Pam Quartermaine and daughter) who started in November 2015. They continued during lockdown with some cleaning as the Playgroups were still allowed to operate.

- 8.5 Church cleaning rota** Chris Mills continues to organise the church cleaning rota comprising ‘ten teams of helpers’ who clean the church fortnightly. A number of long serving individuals have dropped out of the rota due to age and other reasons, so there is a need for more helpers. During lockdown and when church services were suspended, the teams were not called upon for cleaning the church. As the church remained open for private prayers even during lockdown, the daily sanitising was carried out by the caretaker..

- 8.6 Health and Safety** Because of the coronavirus pandemic this year the Church Wardens completed a Covid risk assessment. A plan already exists for the evacuation of the Church and hall in emergencies.

- 8.7 The Estate Management Team (EMT)** is responsible for ensuring that the church, halls and grounds which are equipped and maintained to a high standard in terms of facilities, cleanliness/tidiness and repair as well as advising on any statutory and/or Diocesan requirements relating to the premises - such as compliance with fire protection regulations, the provisions of the Disability Discrimination Act, and formulating a general Risk Assessment strategy. It can also advise the PCC on appropriate charges for renting out the halls.

Much of the rest of the EMT's work goes by largely un-noticed: repairing leaks and breakages, annual maintenance and upkeep of S^t Andrew's flat. More strategically the EMT takes the lead on carrying forward the necessary works identified by the surveyor's Quinquennial inspections, the latest of which was received in the autumn of 2017.

- 8.8** Members of the congregation have volunteered for working parties for spring cleaning before Easter, and polishing the brass before Christmas which for obvious reasons did not take place in 2020.
- 8.9** Once again Paul Hart and Keith Nicholls put up a lively display of Christmas **lights**, snow falling lights down the side of the church and two projecting lights of snowflakes to the front of the church, from the rose garden.

9 Finance.

The Treasurer's report on the Financial Accounts follow this report.

- 9.1** Mr Noel Rajaratnam of 103a Malvern Avenue HA2 9ER continues to be the independent examiner. Mr Rajaratnam has examined the accounts which follow, and other financial statements.
- 9.2** Dozens of members devote many unpaid hours of work to St Andrew's in various capacities, which saves the church thousands of pounds. However financial giving falls a long way short of what would be needed to meet our commitments. It costs about £3,000 per week to run St Andrew's. Almost half of this (a relatively high proportion) goes to the Diocese of London as the parish contribution to the Common Fund also known as the Diocesan Quota. This is mainly used to pay clergy stipends and pensions etc. The loose cash in a Sunday collection rarely exceeds £70 per week. Envelopes and standing orders bring in about another £965, including gift aid. Giving has been relatively static in recent years, despite stewardship campaigns, and as can be seen, is less than half what would be needed to break even. The shortfall of around £1,965 per week has to come from rent from the flat, and payments from those who hire our premises, such the play schools, and other lets.
- Planned giving, now almost entirely by standing order, remains the bed-rock of our church's finances. Membership of our Stewardship scheme decreased from 64 to 61 (including 13 couples who both attend and give jointly, who are counted as one)
- 9.3** Peter Sage continues to be our Legacy Officer. This is a sensitive area, but it provides an important potential source of income from which many churches increasingly benefit.
- 9.4** Stewardship is not of course just financial: equally important are the planned giving to God of time and talents - and, indeed, more widely in acting as Stewards of God's Kingdom. We also continue to be accredited as a "Fair Trade Church." As such, we are committed to using Fairtrade® tea and coffee at all church-hosted refreshments, and charged with encouraging greater use of Fairtrade® products. **Recyclable disposal cups are used on a regular basis.**
- 9.6** The PCC annually reviews: the organist's stipend; bell-ringer, vergers and others' non-statutory fees for weddings and funerals; payments to the Vicar's secretary and, in line with the London Living Wage, those to our caretakers; and clergy expenses and allowances.

10. Wider Outreach to the Community

- 10.1** Our premises continue to be used extensively by Church groups, the Uniformed Organisations and outside lets - some of which (such as the St Andrew's Pre-School) were started many years ago by the Church.
- 10.2** We were pleased to provide the venue once more for our Uniformed Organisations to put on a first-class bonfire and fireworks display on the 5th November which obviously did not take place in 2020.
- 10.3** Meetings of the local *Churches Together in South Harrow* took place in person and carried on by Zoom later on. Their website is <https://connectingsouthharrow.wordpress.com> and has information about St Andrew's and 5 other churches in South Harrow.

10.4 We participated in the *Women's World Day of Prayer* in March.

11. In Conclusion To save space, the many who have contributed to the well-being of St Andrew's, both those mentioned by name above and the many unnamed, have not been thanked in the body of the report, but the PCC would like to conclude by saying how grateful we are to all who have given time and talents.

NOTES

1. The normal address for external correspondence to the PCC is:
c/o The Vicarage, 89 Malvern Avenue, Harrow, Middlesex, HA2 9ER
and marked as appropriate for the attention of the PCC Chairman, Secretary or Treasurer.
2. The PCC's bankers are: HSBC plc, 31 Holborn Circus, EC1N 2HR, and Barclays Bank plc, 235 Northolt Road, South Harrow, HA2 8HP
3. The Independent Examiner of the PCC's accounts is: Mr Noel Rajaratnam of 103a Malvern Avenue, HA2 9ER

APPENDIX A

PCC MEMBERS, 2019

Vicar (Chairman) and ex officio

Rev^d Lyndon North

Mr Paul Hart *Warden (3 years from April 2018 to 2021) also Deanery Synod Representative*
Mrs Kemi Aina *Warden (from April 2019 to 2022)*
Mrs Joyce Nickolay *PCC Secretary (appointed April 2019, active from September 2019) to 2023*

NOTE: Wardens are elected or re-elected every year normally for a maximum period of 6 years.

As Deanery Synod Representative and ex officio 2020 – 2023 *(Maximum term – 6 years)*

Mr Paul Hart
Mrs Wendy Godwin
Mrs Susan McLeod

As Directly Elected Member

Mr David Alleyne	<i>(April 2015 - April 2021)</i>	
Mrs Marita Brown	<i>(April 2018 - April 2021)</i>	
Mrs Annie Dawson	<i>(October 2020- April 2023)</i>	<i>Elected for a second term</i>
Mrs Judi Grice	<i>(April 2019 - April 2022)</i>	
Mr Simon Narayan	<i>(April 2019 - April 2022)</i>	
Mr Keith Nicholls	<i>(April 2020 - April 2023)</i>	<i>Elected for a second term</i>
Mrs Barbara North	<i>(October 2020 – April 2023)</i>	
Miss Rebecca Pennells	<i>(October 2020 - April 2023)</i>	<i>Elected for a second term</i>
Mr Jon Roast	<i>(April 2018 - April 2021)</i>	
Mr Garry Williams	<i>(May 2018 - April 2021) – co-opted</i>	

NOTE: Members are elected for a 3-year period and can only stand for 6 years before being required to stand down.

STANDING COMMITTEE

The Vicar and Churchwardens are members *ex officio* of the Standing Committee.

Mr Kulan Mills (co-opted as Treasurer),
Mrs Joyce Nickolay (co-opted as Secretary from September 2019)
Mrs Marita Brown (co-opted by the PCC)
Mrs Annie Dawson (elected by the PCC)
Mr David Alleyne (elected by the PCC)

Parochial Church Council

St Andrew's, Roxbourne

Registered Charity Number 1131727

ACCOUNTS FOR THE YEAR 2020

Page No.	Content
1	PCC Treasurer's Notes to the Financial Statements Note: Each Financial Statement shows comparative figures for the year before alongside the current year's figures.
2	Balance Sheet at 31 December 2020 This shows the Assets and Liabilities at the end of the year.
3	Statement of Financial Activities (SOFA) This shows the summary of Income and Expenditure for the year
4	Accounting Policies This sets out the accounting policies followed.
5	Incoming Resources This shows, under different headings, income for the year.
6	Resources Used This shows, under different headings, expenditure for the year.
7	Notes This shows further notes, explanations and balance sheet analysis
8	Independent Examiner's Report to the PCC

Parochial Church Council of St Andrew's Roxbourne

Notes to the Financial Statements for the Year ended 31 December 2020

Financial Review

2020 has been a heavily restricted year of activities due to Covid-19 lockdowns. The year's general reserve dropped by £29,000, which is an adverse change of £ 41,000 compared with a £ 12,000 surplus achieved in 2019.

Income

Whilst, understandably, the weekly service collections dropped by over 80%, the pledged Stewardship giving increased thanks to the faithful committed givers within our membership.

Our biggest loss has been due to the inability to rent our halls due to the lockdown for 10 months of the year. This resulted in reduction of Halls income by 60% from £ 83,000 in 2019 to £34,000 in 2020. The restrictions have continued into 2021 and recovery is now expected to commence only from the last quarter of 2021.

Expenditure

The PCC maintained its committed contribution to the Diocesan Common Fund at £78,000, an increase of £ 1,000 from 2019. Excluding this contribution, the expenditure dropped by £ 23,000 reaching £ 60,000 compared with £ 83,000 in 2019. The cost of utilities at £ 16,000 did not reduce despite the restriction in activities.

For almost the whole year PCC decided to maintain payments to service providers by way of support costing close to £7,000. There was some increase by way of supplies and labour for sanitising but overall expenditure on caretaking and cleaning dropped by about £ 5,000.

Cash and Cash Deposits

The net loss of £ 29,000 did not translate directly into cash loss thanks to debt recovery. The resulting cash loss was £ 23,000.

As our offer of £ 40,000 as Common Fund Contribution for 2021 has been accepted by the Diocese, a level close to half of 2020, (2020 figure was £ 78,400), we do not expect a cash shortfall in 2021.

Reserves Policy

It has been PCC Policy to maintain a balance on unrestricted reserves amounting to at least three months average expenditure excluding our contribution to the Diocesan Common Fund.

On that basis, at the end of 2020, the unrestricted reserves amounted to 15 months average 2020 expenditure, which is not too different from that of 2019. The drop in reserves matched the drop in expenditure in the heavily restricted year.

Risk Policy

Insurable risks are covered by our comprehensive insurance policy with Ecclesiastical Insurance Company. The buildings (except the Vicarage which is not the PCC's responsibility) and contents are now insured for £ 8.4 million.

The flat, which has tenants on an Assured Shorthold Tenancy agreement has had safety checks and certification carried out for Gas and Electrical supplies.

The church has a Church Safeguarding Officer and a children's Champion and secures the necessary DSB clearances on those working with children and vulnerable adults. All members of the PCC have completed training on safeguarding and awareness provided by the Diocese.

Approved by PCC on 12 April 2021

Signed on behalf of PCC by Hon. Treasurer,
P Kulan Mills FCA, FCMA, CGMA

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE
BALANCE SHEET
AS AT 31 DECEMBER 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Youth Centre & Field	1	<u>13,014</u>	<u>13,014</u>
CURRENT ASSETS			
Debtors	5	6,260	15,573
Deposits - CBF		47,568	62,326
Bank - Main Account		11,453	19,826
Bank - Stewardship Account		3,124	2,743
Cash in Hand		30	11
		<u>68,435</u>	<u>100,478</u>
CURRENT LIABILITIES			
Sundry Creditors	6	4,204	5,800
Flat Security Deposit	7		400
		-	-
		<u>4,204</u>	<u>6,200</u>
NET CURRENT ASSETS		64,231	94,278
TOTAL NET ASSETS		<u>77,244</u>	<u>107,292</u>
FUNDS			
Restricted			
Missions & Charities	8	150	537
Roses Fund	8	-	32
Organ Fund	8	<u>3,808</u>	<u>4,273</u>
		3,958	4,842
Unrestricted			
Legacy Fund	9	15,874	15,838
General Reserve	9	<u>57,412</u>	<u>86,612</u>
		73,286	102,450
TOTAL FUNDS		<u>77,244</u>	<u>107,292</u>

SOFA on page 3 and the Analysis and Notes on pages 4-8 form part of these accounts.

These accounts were approved at the PCC meeting held on 12 April 2021

Chairman

Hon Treasurer

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
INCOMING RESOURCES					
Voluntary Income	2a	60,362	3,175	63,537	72,477
Activities for Generating Funds	2b	45,794	-	45,794	98,954
Income from Investments	2c	232	10	242	357
Income from Church Activities	2d	2,913	10	2,923	8,999
TOTAL INCOMING RESOURCES		109,301	3,195	112,496	180,787
RESOURCES USED					
Church Activities					
Grants	3a	-	3,406	3,406	3,533
Activities relating to the work of the church	3b	127,787	673	128,460	133,038
Church Management & Administration	3c	6,370	-	6,370	7,264
Exceptional & Non-annually recurring costs	3d	4,009	-	4,009	19,629
Transfer from Diamond Reserve	3d			-	584
Cost of Generating Funds		-	-	-	-
Governance Costs	3e	300	-	300	1,140
TOTAL RESOURCES USED		138,465	4,079	142,544	165,188
NET INCOMING/(OUTGOING) RESOURCES		(29,165)	(884)	(30,049)	15,599
NET MOVEMENT IN FUNDS		(29,165)	(884)	(30,049)	15,599
BALANCES b/fwd at 1 JANUARY 2020		102,450	4,842	107,292	91,693
BALANCES C/F at 31 DECEMBER 2020		73,286	3,958	77,244	107,292

1 ACCOUNTING POLICIES

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011, and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations 'true and fair view' provisions. They have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

INCOMING RESOURCES

Incoming resources are included in the Statement of Financial Activities (SOFA) when:

1. the PCC becomes legally entitled to the benefit of use of the resources;
2. their ultimate receipt is virtually certain; and
3. the monetary value can be measured with sufficient reliability.

Grants, donations and legacies are included in the SOFA when any pre-conditions preventing their use by the PCC have been met. Collections and planned giving are included when the funds are received.

Gift Aid and other tax claims are included in the SOFA at the same time as the cash donations to which they relate.

Rental income from the letting of church premises is recognised when the rental is due. (See note below.)

Investment income is accounted for when receivable.

The value of any voluntary help is not included in the accounts but described in the annual report.

EXPENDITURE AND LIABILITIES

Liabilities are recognised as soon as the legal or constructive obligation arises.

Governance costs include the cost of the examination of the statutory accounts.

Grants and donations are recognised when a commitment has been made externally and there are no pre-conditions still to be met for entitlement to the grant which remain within the control of the PCC.

ASSETS

Consecrated and Benefice Property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2) (a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

Movable church furnishings

These are capitalised at cost and depreciated over their useful economic life other than where insufficient cost information is available. In this case the item is not capitalised, but all items are included in the Church's inventory in any case.

No value is placed on any movable church furnishings that cannot be disposed of without a faculty, and which are regarded as "inalienable" property held on special trust on behalf of the PCC, and forming part of the consecrated property excluded from the financial statements by the Charities Act 2011.

Tangible fixed assets

These are capitalised if they can be used for more than one year and cost at least £5,000. They are valued at cost or else for gifts in kind, at a reasonable estimate of their open market value on receipt. The youth centre and field are included as functional assets of the PCC at a value of £13,014, being the historic cost at acquisition.

No depreciation is provided on buildings as the currently estimated value of the property is not less than the carrying value and, as the remaining useful life of these assets currently exceed 50 years any depreciation charge would be immaterial. An impairment review is carried out at each year-end and any resultant loss identified, quantified, and included in expenditure for the year.

Short Term Deposits

These are cash held on deposit either with CCLA or at the bank.

RENTAL INCOME

Flat Rent

St Andrew's receives rental income from a property on the site. The property is owned by the London Diocesan Fund along with the associated halls. The building was considered an integral part of the church, with access from the church to the property existing internally. The building was historically used for caretakers. In more recent years the property, which is adjoined/linked to the church has been rented out. The rental income is disclosed in the accounts. The value of the asset has not been recorded within the accounts at either historical cost nor as a revaluation. The historical value is uncertain and considered immaterial as it was built in the 1950s when the entire land site was valued at £1,100. St Andrew's insures the building as part of the over premiums paid and the overall insurance value is considered to be £8,400,000

Halls Rent

The halls receive rental income on both regular and occasional weekday hire as well as short hourly day lets at weekends. This income is disclosed separately in the accounts.

FUNDS

Unrestricted Funds

Unrestricted funds represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use, or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the Annual Report.

Restricted Funds

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

Endowment Funds

The PCC has no endowment funds

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

2 INCOMING RESOURCES	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
2a Voluntary Income					
Communion & General		1,016	-	1,016	6,717
Pledges & Stewardship		43,799	-	43,799	42,609
Tax Refund (Stewardship)		8,975	-	8,975	8,546
Lent offering ALMA (2019 Prison Fellowship)		-	382	382	1,308
Harvest - Noah's Ark Childrens Hospice		-	1,510	1,510	-
Christmas Carol Service Childrens Society		-	150	150	1,150
Christmas Angel Tree (2019 Angel Tree)		-	976	976	538
Donations		6,572		6,572	10,451
Others				-	324
Diamond Reserve Transfer					584
Roses fund			157	157	250
		60,362	3,175	63,536	72,477
2b Activities for Generating Funds					
Quiz Night/ Christmas Bazaar		731	-	731	3,472
Flat rent		10,730	-	10,730	12,210
Halls rental		34,334	-	34,334	83,272
		45,794	-	45,793	98,954
2c Investment Income					
General Reserve	9	232		232	341
Organ Fund	8	-	10	10	16
		232	10	242	357
2d Income from Church Activities					
Junior Church & Youth		1,848	-	1,848	1,864
Baptisms, Weddings & Funerals		1,065	10	1,075	2,135
Organ Fund from Gen. Fund					5,000
		2,913	10	2,923	8,999
TOTAL INCOMING RESOURCES		109,301	3,194	112,494	180,787

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

3 RESOURCES USED	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
3a Grants					
Missions & Charities	4	-	3,406	3,406	3,533
Vicar's Discretionary Fund				-	-
		-	3,406	3,406	3,533
3b Activities relating to the work of the church					
Services & Sanctuary		662	-	662	1,743
Junior Church & Youth		1,336	-	1,336	2,044
Diocesan Quota		78,410	-	78,410	76,992
Fees		904	-	904	1,654
Clergy Expenses		359	-	359	1,704
Choir & Organists		2,792	485	3,277	3,065
Gas		6,273	-	6,273	5,126
Electricity		2,924	-	2,924	4,788
Water		3,511	-	3,511	702
Telephones		1,433	-	1,433	996
Waste Collection		1,264	-	1,264	1,685
Insurance		4,369	-	4,369	5,202
Maintenance		11,209	-	11,209	8,901
Roses/Garden		-	188	188	433
Caretaking		11,728	-	11,728	16,705
Cleaning Materials		613	-	613	1,300
		127,787	673	128,460	133,038
3c Church Management & Administration					
Secretary		3,300	-	3,300	3,380
Office & Publications		3,070	-	3,070	3,839
Training, Seminars and Retreats		-	-	-	45
		6,370	-	6,370	7,264
3d Exceptional & Non-annually recurring costs					
Transfer from General Fund to Organ Fund				-	5,000
Transfer from General to Diamond Reserve				-	584
Spire window repairs and planning cost		4,009		4,009	
Rewiring of Electrical System				-	12,299
From Donations inc hall chairs/lights			-	-	2,331
		4,009	-	4,009	20,214
3e Governance Costs					
Professional Fees - Ind Examiner fee		300		300	300
Professional Fees - Surveyor				-	840
		300	-	300	1,140
TOTAL RESOURCES USED		138,466	4,079	142,545	165,188

PAROCHIAL CHURCH COUNCIL OF ST. ANDREW'S ROXBOURNE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Missions & Charities	2020	2019
	£	£
Paid during the year:		
Lent appeal - ALMA	(383)	(1,309)
Harvest appeal Noah's Ark	(1,510)	(1,900)
Angel Tree - Christmas	(1,363)	
Christmas - Childrens Society	(150)	0
Various (inc Funeral collections)		(324)
Total	<u>(3,406)</u>	<u>(3,532)</u>

5 Debtors	2020	2019
	£	£
Halls Rental	1,836	9,506
Tax Refunds Due on Gift Aid Donations	2,798	2,347
Sundry Debtors	1,626	3,720
	<u>6,260</u>	<u>15,573</u>

6 Creditors	2020	2019
	£	£
Prepaid halls rental/deposits	-	3,000
Vicarge Repair Fund	3,000	2,500
Sundry expense accruals	1,204	300
	<u>4,204</u>	<u>5,800</u>

7 Flat Rental Deposit

A deposit of £800 was paid over to the Deposit Protection Service in respect of the rental agreement put in place for the church flat in respect of two current tenants. The third tenant left at the end of July 2020 and his deposit was released by DPS with our consent.

8 Restricted Funds	B/F at 1 January 2020	Income	Expenditure	C/F 31 Dec 2020
	£	£	£	£
Missions & Charities	537	3,019	(3,406)	150
Roses Fund	32	156	(188)	-
Organ fund	4,273	20	(485)	3,808
	<u>4,842</u>	<u>3,195</u>	<u>(4,079)</u>	<u>3,958</u>

The Missions & Charities Fund represents donations for missionary and charitable giving.

The Roses Fund represents donations towards expenditure on the Church roses and gardens.

The Organ Fund represents donations and income to be used towards expenditure on the Church organ.

9 Unrestricted Funds	B/F at 1 January 2020	Income	Expenditure	C/F 31 Dec 2020
	£	£	£	£
These accounts were approved at the PCC n				
Legacy Fund	15,838	36	-	15,874
General Fund	86,612	107,044	(136,244)	57,412
	<u>102,450</u>	<u>107,080</u>	<u>(136,244)</u>	<u>73,286</u>

The Legacy Fund represents funds designated towards a range of building projects & specific, everyday running expenses.

10 Analysis of Net Assets by Fund

	1st January 2020	Change in year	31 December 2020
	£	£	£
Fixed Assets	13,014	-	13,014
Net Current Assets	94,278	(30,048)	64,230
	<u>107,292</u>	<u>(30,048)</u>	<u>77,244</u>

11 Fraud and Rental Arrears Repayments	£
Flat rent debt of former tenants net of deposit recovery written off	<u>1,670</u>
Hall rental fraud pre2014	<u>6,272</u>
Fraud compensation payment awarded	4,250
Payments received in 2015/19	(995)
Payments received in 2020	-
Balance outstanding (any recovery is accounted for only when received)	<u>3,255</u>

Independent Examiner's Report to the Trustees of St Andrew's Church, Roxbourne, Parochial Church Council.

I report on the accounts for the year ended 31 December 2020 which are set out on pages 1 to 7.

Respective responsibilities of the Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church'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 those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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 then report is limited to those matters set out in the statement below.

Independent Examiner's Statement

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provision of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matters have come to my attention,

1. which give me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met: or 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

Mr Noel Rajaratnam FCMA, CA, B.Sc.

103a Malvern Avenue

South Harrow HA29ER

Extract from e-mails sent by Independent Examiner Noel Rajaratnam on Friday, 2 April 2021.

I have completed the examination of the accounts for the year ending 31.12.2020 and have the following comments to make.

Cheque signatories:**HSBC:**

I understand that there are four persons authorised to administer the account. Online payments from the account are mainly done by the acting treasurer. The others I understand can examine the accounts and payments online. As to whether and how often this happens is not clear to me. Having discussed this with the treasurer I agree that the online payment system is expedient to use and having one person to authorise payments easy to operate. However, the controls need to be strengthened. One way to ensure that the systems and controls are efficient is to ensure that at the end of every month, one of the other signatories, examine the payments made online during that month and certify if it is in order. The certification to be filed along with the bank statements.

Cheque payments need two signatories and hence does not give any cause for concern.

Barclays Bank:

This account is used in the main for pledges made to the church by some of the church members. Receipts are mainly via standing orders. Currently I understand two persons are authorised to operate the account, although in practice only one person has sole control and signs cheques as needed. Payments are generally transferred to the HSBC account, made at least once a month. I wish to make the following suggestions.

1. Give the Barclays bank a transfer mandate to be made to the HSBC account (say the 5th of every month) of the balance on the account at the end of the previous month. This will remove the need to write cheques for transfers and having it taken to the bank to be deposited.
2. Currently I understand that there are two persons authorised to operate the account although in practice, only one person is in sole control of the account. Whether the other authorised person ever checks what is happening on the account I am not aware. To cover the Church administration in any event if the person operating the account is unavailable, I suggest that three signatories be authorised to operate the account. Thus, the church will ensure there is proper cover for emergency situations. It must be understood that if suggestion 1 above is adapted then the occasions to write cheques will be removed altogether.

Gift Aid Recoveries:

I noticed that the claims are made every quarter. These have been compiled with care taking into account the pledges, other collections via boxes and other fund-raising activities. I however was unable to verify if the claims included the loose collection made on Sunday's offertory. Under the GASDS (Gift Aid Small Donations Schemes) there is a total limit of £8000 a charitable body can claim under this category per year. Charities can back claim two years. I will suggest that steps be taken to ensure that these amounts have been claimed and if not, to make the claim. along with the two previous years.

Noel