

**Annual Report
and
Financial Statements
of the
Parochial Church Council
For the year ended 31 December 2021**

Incumbent

The Rev'd Mark Maloney

Independent Examiner

Mrs Ruth Cook (B.Sc., ACA, ATII)

35 Billy Lows Lane

Potters Bar

Herts EN6 1UX

Administrative Information

Christ Church Little Heath is situated on the Great North Road at the Northern End of Potters Bar. The Parish is part of the Deanery of Barnet and the Diocese of St. Albans. The correspondence address is Christ Church Little Heath, Great North Road, Potters Bar, Hertfordshire, EN6 1JN. The web address is cclh.org.uk

The Parochial Church Council (PCC) of Christ Church Little Heath (CCLH) was led by the Churchwardens (Sheila Blake & Keith Wiseman) until the licensing of the new Vicar the Rev'd Mark Maloney in July 2021. Under the Rev'd Maloney's leadership the PCC continues its work of promoting the mission and ministry in the Parish of Little Heath.

The aim of CCLH is to glorify God by building each other up and making Jesus known in our community. This whole church vision was defined by the PCC in the Mission Action Plan (MAP). Through it we encourage everyone to be involved in some aspect of the church's life and ministry. The staff team are vital as they support, equip and enable every member ministry in the church, as well as providing for the pastoral and spiritual care of all who request help.

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrine and practices of the Church of England. Furthermore the PCC has the responsibility of co-operating with the Incumbent, Revd Mark Maloney, in promoting in the ecclesiastical parish the whole mission of the church, pastoral, evangelistic, social and ecumenical.

The PCC has been concerned over the year with the process of appointing a new Vicar and the continued pastoral and financial response to Covid-19 pandemic. Over the year key people have moved away from the church leaving a further reduced income. Moving forward we no longer have responsibility for housing an assistant curate, and we are thankful to still be able to employ an Administrator and Children's Outreach Worker.

There are three types of member of the PCC:

- ex officio who are automatically members by virtue of their positions
- elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules
- co-opted, those whose appointments are approved by the full PCC

During the year the following served as members of the PCC:

Ex officio members:

Incumbent	The Rev'd Mark Maloney (from July 2021)
Assistant Curate	The Rev'd Chris Edwards (until July 2021)
Reader	Louis Spring
Church Wardens	Sheila Blake Keith Wiseman (until October 2021)

Lay Representatives of the Deanery Synod

Wendie Bowden
Hazel Burgess
Clare Osborne

Elected Members:

Andrew Daughtry
Penney Billington
Helen Mann
Nick Alexander

James Bentall
Anita Buttle
Cath Hawes
Laura Vivian

Anne Shearer (until December 2021)
Susan Taylor
Maria Wardrop-Day
Pat Wikner

Secretary to the PCC Anne Shearer (until December 2021)
Wendie Bowden (from December 2021)

Chairs of PCC sub-committees:

Standing Committee – Rev'd Mark Maloney
Fabric & Finance – Charles Hopping & Neil Shepherd
Mission Hub – Elizabeth Wiseman (until November 2021) Currently vacant
Church Family Events – Sheila Blake
Youth and children – Helen Mann

Details of their meetings were reported at PCC meetings where any motions or recommendations were discussed and agreed.

Electoral Roll

There are 119 members, of which 34 were resident in the Parish and 85 non-resident. Membership for 2020 was 133. During the year one new member was added and 15 were removed.

Administrative Information required under SORP 2005

The Bankers to Christ Church are Barclays Bank PLC and CCLA Investment Management Ltd. The Parochial Church Council may be contacted via the Church Office, Christ Church, Great North Road, Potters Bar, Herts EN6 1JN

Structure, governance and management

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is registered as Charity 1132680 with the Charity Commission.

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 the beginning of each new PCC an introduction to the workings of the PCC is given to each member. Following members are given annually an electronic or paper copy of the 'Health and Safety' and 'Child Protection Procedures'. Members are encouraged to go on training courses such as those arranged by the Diocese and Deanery and report back to the PCC.

PCC has a Standing Committee which has the power to transact the business of the PCC between its meetings, subject to any directions given by the PCC.

The major risks to which the PCC is exposed as identified by PCC members, have been reviewed and systems or procedures where appropriate have been established to manage those risks.

Review of the year on behalf of the PCC

The PCC met 6 times in 2021 and the Standing Committee met before each PCC meeting to set the agendas, which were published 10 days ahead of meetings.

The year opened with an extension to the pandemic restrictions due to a sharp rise in cases. This meant that PCC meetings had to continue to be held on Zoom until June, when face-to-face meetings were finally restored and the country began to open up. The Risk Assessment for returning to communal worship was kept under review throughout

Sunday services were still suspended at the beginning of the year with a cautious return to public worship for Wednesday mornings. Priority remained in streaming the services for those who could not attend in person

The Churchwardens, Sheila Blake and Keith Wiseman, continued to lead us during the Interregnum and make sure that as far as possible church business continued as usual. The Annual Parochial Church Meeting returned to its normal date in April.

Reports were received from the sub-committees and policy reviews were undertaken such as Safeguarding, Bullying & Harassment, Privacy & Streaming, and Health & Safety. The Children's Outreach Worker, Cath Hawes, managed to continue her work with our children and local schools despite her illness.

PCC continued its oversight of the appointment process of a new Vicar and an appointment was announced to the congregation on the 21st March. Rev'd Mark Maloney was licenced to Christ Church Little Heath on 19th July 2021.

Chris Edwards completed his Curacy and left us in July.

Despite the limitations of the pandemic, the financial outcome for the year was a small surplus. Higher than budgeted expenditure was mostly covered by an increase in income. We need to keep our level of giving up to cover increased church running costs and to finance our outreach activities.

In November PCC began to discuss the possibilities of reordering the church to improve the lighting and projection systems together with installing a permanent streaming system.

Public Benefit

The church continues to be a place where people come at key moments of their life, and our pastoral care and bereavement ministry continue to be highly valued in the community. The buildings continue to serve the local community through pastoral and practical care providing a meeting point for friendship and the community.

This commitment to the community is seen by provision such as our weekly Loaves and Fishes Café, Little Feet for carers and toddlers, and groups and events we run for children and young people.

On behalf of the PCC...

PCC Secretary

Wendie Bowden

Review of financial activities and affairs

The Church has four types of fund:

- The General Fund deals with the church's day to day income and expenditure. Most of its income comes from regular giving by church members.
- Designated Funds are funds identified for use for specific purposes by the PCC which are often used to support particular projects and a significant part of their income comes from specific gifts and legacies.
- The Marguerite Bowen Fund is specifically for maintenance of the church.
- Other Restricted Funds consist of sums given for a particular purpose and reserved for that purpose only.

The greatest part of the Church's income and expenditure is dealt with by the General Fund although the vast majority of reserves are held in Designated Funds.

2021 was another unusual year both because of the Covid 19 epidemic and our continuing interregnum. In practice our budget estimates for our General Fund were generally reasonably accurate and although expenditure was somewhat above budget this was largely offset by an increase in our income. A significant proportion of our expenditure continues to be financed outside our General Fund and in this case our income did fall short of expenditure leading to an overall deficit.

Principal Figures for the General Fund:

	2021	2020
General Fund Voluntary Income	£132,788	£122,913
Of which Gift Aid	£23,318	£21,975
Other income	£11,641	£15,324
Total Income	£144,429	£138,238
General Fund Expenditure	£140,772	£129,626
Of which		
Parish Share*	£84,097	£85,008
Net Surplus / (Deficit)	£3,657	£8,601
Direct Employment Costs (Including all funds)	£51,187	£53,742

*The parish share is the contribution made by the parish towards the running of the diocese; by far the largest part of which is the cost of clergy. In return, the diocese (sometimes with support from the national church) covers all this church's clergy costs including stipend, accommodation, national insurance, pension and training.

Detailed figures for both income and expenditure are given on pages 6,10 & 11 of this report, for the General Fund these amounts are broadly in line with both budget and last year's figures although there are changes on both Designated and Restricted Funds.

Our Children's Outreach Worker has supported our own young people as well as reaching out to children in the local community. Funds contributed to the projects fund together with future pledges mean that we can support our Children's Outreach worker to at least the end of her initial term and probably beyond.

A wide range of Christian organisations received donations from Christ Church via alms giving or special collections. Details of these grants are given later in this report. Christ Church pledges to alms, 10% of the unrestricted regular Voluntary Income. The Mission Hub (formerly the Alms Committee) have responsibility for determining the way in which these funds are distributed.

Although a number of our activities supporting outside charities had to be cancelled, we were able to raise 405.36 in support of The Children's Society from the Christmas Services and Christingle candle collections. For the Loaves and Fishes Café, the amounts raised have been excluded from the actual accounts but are detailed in note 13 to this report.

A fuller explanation of all the Funds referred to in the accounts is provided in note 16.

On behalf of the PCC

Mr. Charles Hopping (Treasurer)

Christ Church Little Heath

Financial Statements to end December 2021

Statement of Financial Activities

	Note	Unrestricted Funds (General) £	Projects £	M Bowen Fabric Fund (Restricted) £	Restricted Funds (Other) £	Totals 2021 £	Totals 2020 £
INCOMING RESOURCES							
Voluntary Income	2(a)	132,788	705	0	26,848	160,341	191,227
Activities for generating funds	2(b)	1,551	0	0	0	1,551	3,395
Investment Income	2(d)	10	2,423	20	0	2,453	2,933
Incoming Resources from Charitable Activities	2(c)	10,230	0	0	0	10,230	37,556
Other Extraordinary Income/Adjustments		(150)	0	0	163	13	1,495
TOTAL INCOMING RESOURCES		144,428	3,128	20	27,012	174,589	236,606
RESOURCES EXPENDED							
Charitable activities	3(a),(b),(c) (d)	140,772	16,800		42,665	200,238	215,577
TOTAL RESOURCES EXPENDED		140,772	16,800	0	42,665	200,238	215,577
NET INCOMING / (OUTGOING) RESOURCES		3,656	(13,672)	20	(15,654)	(25,649)	21,028
Gains / (losses) on investments (Unrealised)			11,739			11,739	5,274
Transfers between Funds			(15,000)		15,000		
NET MOVEMENT IN FUNDS		3,656	(16,933)	20	(654)	(13,910)	26,302
Balances brought forward at 1 Jan 2021		9,598	242,312	30,706	43,203	325,820	299,517
BALANCES CARRIED FORWARD AT 31 Dec 2021		13,254	225,380	30,727	42,550	311,910	325,820
ASSETS HELD AS:							
Current assets							
Cash and short term deposits		16,080	25,622		42,550	84,252	112,719
CBF deposit accounts			106,379	30,727		137,105	134,662
Accruals & prepayments		(2,826)				(2,826)	(3,201)
Investments - CBF units at cost			36,066			36,066	36,066
Investments - unrealised gains on CBF units			57,313			57,313	45,574
TOTAL ASSETS		13,254	225,380	30,727	42,550	311,910	325,820

Approved by the Parochial Church Council on 26 April 2022 and signed on its behalf by:

Rev Mark Maloney
Chairman

Mr Charles Hopping
Treasurer

Christ Church Little Heath
Balance sheet at 31 December 2021

	2021	2020	
FIXED ASSETS			
Tangible	0	0	
Investments	93,379	81,640	
	93,379	81,640	
CURRENT ASSETS			
Debtors	6,012	10,806	
Short Term Deposits	137,105	134,662	
Cash at Bank and in hand	84,252	112,719	
	227,369	258,186	
CURRENT LIABILITIES			
Amounts falling due within one year	(8,838)	(14,007)	
NET CURRENT ASSETS/(LIABILITIES)	218,531	244,180	
Creditors falling due after one year	0	0	
TOTAL NET ASSETS	311,910	325,820	
PARISH FUNDS			
Unrestricted	13,254	9,598	
Designated	225,380	242,312	
Restricted	73,277	73,910	
	311,910	325,820	

Rev Mark Maloney
Chairman

Mr Charles Hopping
Treasurer

Notes to the Accounts

1 Accounting Policies

Basis of preparation

The PCC is a public benefit entity within the meaning of FRS 102.

The financial statements of the PCC have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations 'true and fair view' provisions with FRS102 as the applicable standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities SORP (FRS 102)

The accounts have been prepared on a going concern basis under the historical cost convention except for the valuation of investment assets, which are shown at market value as at 31 December.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

The financial statements comprise:

- Statement of Financial Activities and Balance Sheet
- Notes to the accounts.

Funds

The General Fund represents the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purposes of the PCC (i.e., the day to day running of the church).

The assets of the Designated Fund are largely derived from legacies and donations including regular giving. The funds have been designated by the PCC for use in fabric and outreach projects and to support "ministry and mission initiatives" within the parish including the apprentice as appropriate.

The Marguerite Bowen Fabric Fund exists to provide funds for the maintenance of the fabric of the church and expenditure from this fund is limited to the interest accrued.

The other Restricted Fund includes alms giving, special collections and specific donations, all of which are generally paid to the appropriate recipients within the year. As the name implies funds held as "Restricted Funds" are held for the purposes stated and can only be used for those purposes. The amounts standing to these Restricted Funds are detailed elsewhere in these notes.

Incoming resources

Voluntary income

- Collections are recognised when received by or on behalf of the PCC
- Planned giving is recognised only when received

- Income tax recoverable on Gift Aid donations is recognised when the right to recover the tax arises under Inland Revenue rules.

Income, gains and losses on investments

- Dividends and interest are accounted for when received
- Gains and losses on investments are accounted for on revaluation at the end of each year

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Assets

Tangible Assets

- Consecrated and beneficed property is excluded from the accounts by s10 (2) (a & c) of the Charities Act 2011.
- No value is placed on moveable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and moveable church fittings is written off upon purchase.
- Individual items with a purchase price of £2,500 or less are written off when the asset is acquired. All other fixtures, fittings and office equipment used within the church premises and office have been written off.

Investments

- Investments are valued at market value as at 31 December.
- .
- The change in value over the last year is shown within the accounts.

Christ Church Little Heath

Notes to the Financial Statements for the Year Ended 31 December 2021

Details of Incoming Resources (Certain Receipts are excluded by virtue of The Church Accounting Regulations)

MA7:M44

	Unrestricted Funds (General)	Projects Fund (Designated)	M Bowen Fabric Fund (Restricted)	Restricted Funds (Other)	Totals	
					2021	2020
	£	£	£	£	£	£
2 Incoming resources						
2(a) Voluntary Income						
Planned giving - gift aid	91,058	400	0	18,484	109,942	106,644
Planned giving - tax reclaimed	23,318	100	0	5,530	28,948	31,647
Planned giving - non gift aid	17,111	0	0	1,004	18,115	20,538
Unplanned giving - collections	0	0	0	0	0	0
Unplanned giving - donations	1,300	205	0	1,831	3,336	32,399
Legacies received / gifts in memoriam	0	0	0	0	0	0
	132,788	705	0	26,848	160,341	191,227
2(b) Activities for generating funds						
Fund raising & other events					0	0
PCC fees (weddings, funerals)	1,551	0	0	0	1,551	3,395
	1,551	0	0	0	1,551	3,395
2(c) Incoming Resources from Charitable Activities						
Church Activities (Open House/kids clubs etc)	10,230	0	0	0	10,230	10,356
Grants Received	0	0	0	0	0	27,200
	10,230	0	0	0	10,230	37,556
2(d) Income from investments						
Interest	10	50	20	0	80	632
Dividends on investments		2,373			2,373	2,301
	10	2,423	20	0	2,453	2,933
2(e) Other extraordinary Income	(149)	0	0	163	14	1,495
Total incoming resources	144,429	3,128	20	27,012	174,589	236,606

Christ Church Little Heath

Notes to the Financial Statements for the Year Ended 31 December 2021

Details of Resources Expended

	General Fund	Projects Fund	M Bowen Fabric Fund	Other Restricted Funds	Totals	
					2021	2020
	£	£	£	£	£	£
3(a) Charitable Activities						
Parish Share	84,097	0	0	0	84,097	85,008
Church Office & Administration						
Office Costs	6,915				6,915	7,940
Salary of Church Secretary	18,624				18,624	6,435
	25,539	0	0	0	25,539	14,375
Vicar's & Curate's expenses and other working costs						
Car expenses	71				71	565
Other expenses	2,098			720	2,818	524
Telephone & Internet	463				463	305
Printing / stationery etc					0	0
	2,632	0	0	720	3,352	1,394
Church running expenses						
Gas	1,262				1,262	2,932
Electricity	762				762	1,376
Cleaning	5,908				5,908	7,212
Insurance	1,601				1,601	1,580
Other	131				131	0
	9,664	0	0	0	9,664	13,100
Church maintenance						
Organ maintenance					0	0
Care of church grounds	312				312	0
Church furniture/equipment/fabric/building works	8,774	0		2,001	10,774	3,066
	9,086	0	0	2,001	11,086	3,066
Upkeep of services						
Altar requisites	93				93	94
Cost of Music / literature	1,670				1,670	657
Other Service Costs	1,049				1,049	352
	2,812	0	0	0	2,812	1,102
Grants Made (Alms fund Note 3(d))		0	0	13,290	13,290	14,876
Parochial Fees	946				946	3,144
Support costs						
Parish training and mission & education(inc books)	0				0	0
Childrens & Youth Worker	150	0		0	150	3,549
Education & Visiting Speakers	1,136				1,136	515
Curate House/House for Duty	213	16,800			17,013	29,167
Open House Events	551	0			551	2,325
Coffee costs	337				337	251
Other events					0	0
Pastoral Care Intern	0	0			0	14,264
Childrens Outreach worker				26,655	26,655	25,564
Other costs and adjustments						480
	2,387	16,800	0	26,655	45,842	76,115
Parish Hall Contribution	3,596	0	0	0	3,596	3,396
Total re Charitable Activities	140,758	16,800	0	42,665	200,224	215,577
3(b) Fund raising & Publicity- Costs & Cost of Goods Sold	0	0	0	0	0	0
Cost of Generating Voluntary Income						
Other Resources Expended	0	0	0	0	0	0
	0	0	0	0	0	0
3(c) Bank Charges & Interest	14				14	0
Total resources expended	140,772	16,800	0	42,665	200,238	215,577

Details of Grants Made (Certain Payments are excluded by virtue of The Church Accounting Regulations)

i	Unrestricted Fund (General)	Projects Fund (Designated)	Restricted Fund Alms	Restricted Funds Specific Grants	Totals	
					2021	2020
	£	£	£	£	£	£
3(d) Resources Expended						
Grants						
Mission and charitable giving - church overseas						
Church of the Good Shepherd, Peru			1,300		1,300	770
The Bible Society			700		700	560
People International			0		0	2,510
Sat 7			700		700	560
International China Concern			800		800	630
Crosslinks			2,500		2,500	2,100
Keith & Elizabeth Wiseman - re work in Zimbabwe			800	90	890	2,356
Church in Uganda					0	1,680
Church in Burundi			2,100		2,100	1,890
Church Missionary Society			1,400		1,400	
	<u>0</u>	<u>0</u>	<u>10,300</u>	<u>90</u>	<u>10,390</u>	<u>13,056</u>
Relief and development agencies						
					0	
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Home missions and other church societies and organisations						
OMF					0	700
The Children's Society			700		700	0
Evangelical Alliance					0	560
Scripture Union (PBHC)			700		700	560
A Rocha			700		700	560
CPAS			700		700	
	<u>0</u>	<u>0</u>	<u>2,800</u>	<u>0</u>	<u>2,800</u>	<u>2,380</u>
Secular charities/Fayre						
North Mimms Charities			100		100	0
	<u>0</u>	<u>0</u>	<u>100</u>	<u>0</u>	<u>100</u>	<u>0</u>
Total grants	<u>0</u>	<u>0</u>	<u>13,200</u>	<u>90</u>	<u>13,290</u>	<u>15,436</u>

4 Allocation of Alms

Alms are distributed in accordance with the policy of the PCC. A list of organisations supported, as well as other organisations supported by donations from other funds, is included in these accounts in note 3(d) and information on their activities is reported from time to time. The list of organisations supported is reviewed by the Mission Hub

The 2021 Alms payment as recorded in note 3(d) was £13,200. Income arising from general giving (equivalent to the 10% of regular giving transferred in previous years) was £12,818

5 Other Restricted Funds

The balances of other Restricted Funds held as at the 31 December 2021 were as follows:

Fund	Balance at 31.12.2020	Incoming resources	Outgoing resources	Balance at 31.12.2021
Children and Youth work	£ 5,009		£ 319	£ 4,690
Memorial Beds	£ 10			£ 10
Alms Fund	£ 1,451	£ 13,110	£ 13,290	£ 1,272
Sunday School Teacher Training	£ 401		£ 401	£ -
Education of PIC & Family	£ 4,235			£ 4,235
Special Project	£ 4,237			£ 4,237
Youth Sponsorship	£ 1,700			£ 1,700
Other Restricted Funds	£ 10,104	£ 1,682	£ 2,001	£ 9,786
Subtotal continuing funds	£ 27,147	£ 14,793	£ 16,011	£ 25,929
Childrens Outreach worker	£ 16,056	£ 27,219	£ 26,655	£ 16,621
	£ 43,203	£ 42,012	£ 42,665	£ 42,550

*Youth sponsorship fund was incorrectly described as men's ministry in last year's accounts

6 Staff Costs

During the year the PCC employed the Church Administrator, a Children's Outreach Worker and a Church Cleaner. Total costs were £51,187

7 Fixed Assets used by the PCC

Inventory assets vested in the churchwardens on special trust:

Computers & sundry IT equipment
Projector for use in church
Audio Visual System

8 Risk Management

The F&F committee together with the PCC continue to actively review the risks to which it is exposed and address issues raised.

9 Contingent Liabilities and Other Commitments

An agreement with PEAC (UK) Ltd continues for an annual sum of £1,505 for the lease and maintenance of the photocopier in the Church Office. The agreement expired during 2020 but is currently being held over.

10 Payments to PCC members

Payments to Clergy are shown within the accounts.

The Children's Outreach Worker, served on the PCC during the year. Details of overall payments for employment are shown on page 4 of this report but the precise details of individuals remuneration are withheld in the interests of employee confidentiality.

11 Little Heath Parish Hall

The Little Heath Parish Hall is a separately constituted charity and accounts are independently reported to the Charity Commission.

The Charity is run by a team of Trustees. The Trustees are appointed by Christ Church PCC. The Trustees administer the upkeep, letting and other uses of the Parish Hall. A contribution of £3,596 was made by the Church in respect of Church use of the Parish Hall during the year. Other than the above there were no material transactions between the Trustees and the PCC during the year.

12 Marguerite Bowen Fabric Fund

The availability of this fund is restricted to any income building up each year from the capital.

13 Loaves & Fishes Café

The Loaves and Fishes Café has raised the sum of £426.14 all of which was given to the Children's Society This amount is excluded from the main financial accounts but is recognised here as part of the Christ Church family outreach.

Previous year total £584.75

14 Children's Society

For 2021 the collections from the Christmas services together with the Christingle collection are designated to the Children's Society and as such do not form part of financial accounts but are recorded here for information purposes. The 2021 collections amounted to £405.36 (2020 £255.43)

15 Reserves

It is the policy of the PCC to maintain where possible sufficient reserves in the General Fund to cover three months of normal expenditure. At the year end the balance on General Fund was below this figure and the PCC has therefore agreed that reserves held in Designated Funds may be made available to support General Fund expenditure should this prove necessary.

16 Background to the Various Accounts Held by the PCC.

Money held and controlled by the PCC is divided, in line with the principles of charity accounting, into various funds. To allow anyone reading this report to understand these a little more fully, some explanation is provided below:

- **General Fund.** Our everyday income/expenditure account principally funded by the Christ Church Fund. This is a non-restricted fund.
- **The Projects (Designated) Fund.** Monies held by the PCC and designated principally for use in fabric and outreach projects and to support “ministry and mission initiatives” within the parish. This is a non-restricted fund.
At the beginning of the year the fund included amounts earmarked for: major maintenance; routine maintenance and improvement – fabric; routine maintenance and improvement - interior fittings and equipment; contingency fund.
- **Various Restricted Funds.** Under charity law such funds can only be used for the specific purpose of the donation.
 - **Marguerite Bowen Fabric Fund.** The fund was set up in memory of the late Marguerite Bowen, a loyal member of our church, and was given to assist with the maintenance of the fabric of the church. The PCC is restricted under the terms of the fund to only using the income from the account rather than the capital itself.
 - **Alms Fund:** Used to control funds given for “Alms” i.e., charitable giving.
 - **Children’s & Youth Worker & Future Development Work.** Money given and available to fund children’s work within the church.
 - **Training of Sunday School Teachers.** A long-established fund and used to assist with the training of people helping with the children’s groups at church especially with things such as course fees. This has now been fully spent.
 - **Special Projects.** A fund that has been in place for some years and is designed to be used for one off projects within the church.
 - **Education of the Priest in Charge and Family.** Donations which are given to allow for the Vicar and Curate to attend courses/workshops and for Christian based family holiday or events.
 - **General Restricted.** This fund is used to account for donations given for a particular restricted purpose throughout each year not requiring a separate specific fund being set up and maintained.

Independent Examiner's Report to the Trustees of Christ Church Little Heath

Registered Charity No:1133045

On accounts for the year ended 31 December 2021 set out on pages 6 to 16 Respective responsibilities of PCC and the 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 of the Charities Act 2011 ("the Charities Act")) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act.
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5) (b) of the 2011 Act: and
- to 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 PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statements below:

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have 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.

**Mrs Ruth Cook B.Sc., ACA, CTA
35 Billy Lows Lane, Potters Bar, Herts, EN6 1UX**