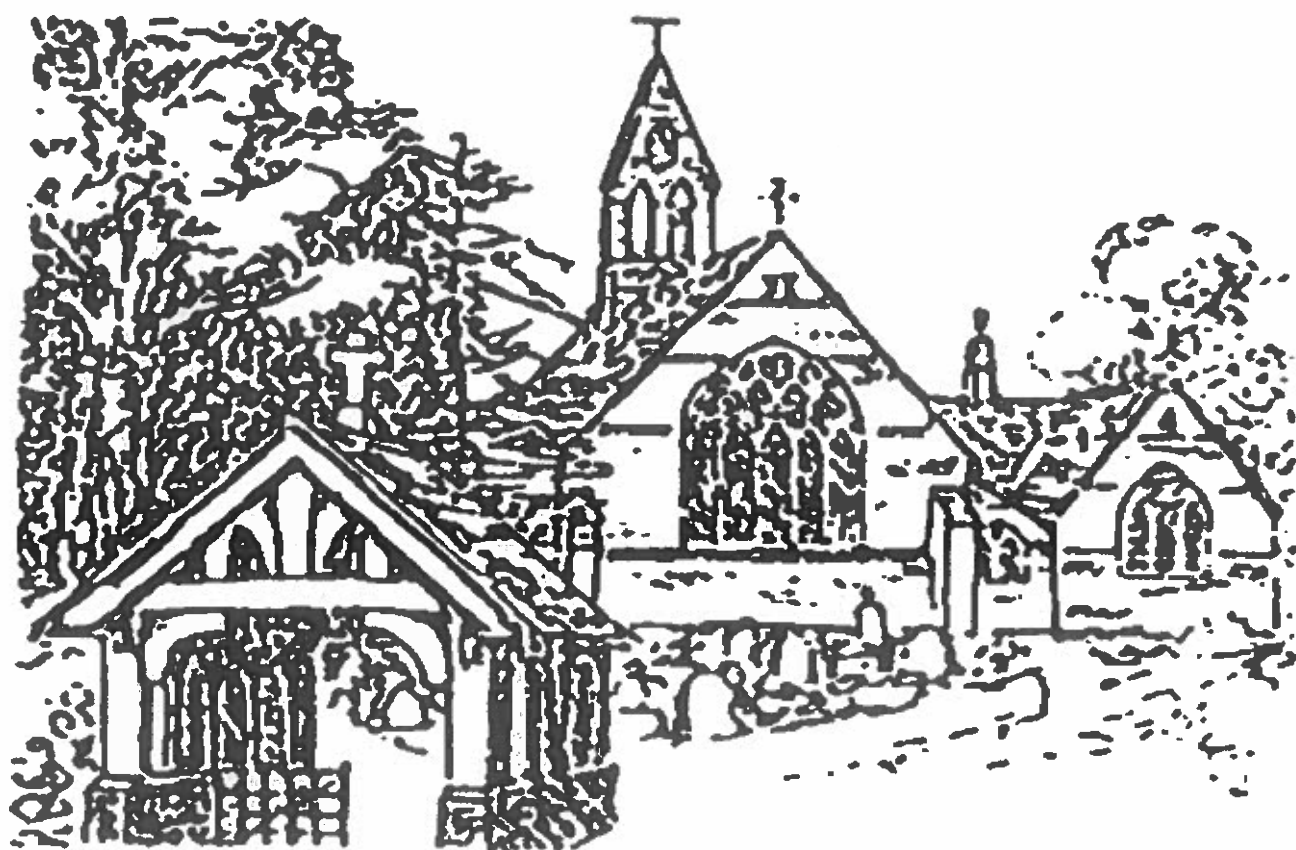


REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2024



Registered Charity number 1133738
www.crowthorneparishchurch.org.uk

ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

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Report approved by the PCC on 2nd April 2025

PCC ANNUAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2024

1. Introduction

The Parochial Church Council of St. John the Baptist Church, Crowthorne has the responsibility of co-operating with the Incumbent, Licensed Lay Ministers, the Church Wardens, and Appointed Officers in promoting the whole mission of the Church of England in the Ecclesiastical Parish of Crowthorne in the Diocese of Oxford. It also has responsibility for maintaining the Church and Grounds in Waterloo Road, Crowthorne and also has the responsibility of acting as Managing Trustees of the Crowthorne Parish Church Trust.

2. Principal Office, Legal and Administrative Information

Principal Address: The Parish Office.
St. John the Baptist Church,
Waterloo Road,
Crowthorne,
Berkshire. RG45 7NT

Bankers: - CAF Bank
25 Kings Hill Avenue
Kings Hill, West Malling
Kent ME19 4JQ

Barclays Bank PLC.
1 High Street,
Bracknell,
Berkshire, RG45 1DR

CCLA Investment Management Ltd.
One Angel Lane
London EC4R 3AB

Incumbent: Revd. Laura Wheatley Downs

Church Wardens: Mr James Laverick
Miss Anne Pelham

Appointed Officers:

Secretary: Mrs Pam Carter

Treasurer: Mrs Tracy Perrett

Independent Examiner: Mrs Laura Myers ACMA

3. Trustees and Membership of the PCC

The members (Trustees) of the PCC are Ex officio or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. Persons Co-opted during the year as members or appointed officers do not have voting rights until elected at the following year's Annual Meeting.

The PCC operates on a sub-committee basis. The full PCC met 6 times during the year plus one meeting after the APCM with an average attendance of 14. Committees met between meetings and reports of their deliberation were received by the full PCC and discussed where necessary.

The sub-committees during the year were: -

Standing Committee - This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The Standing Committee normally meets with the officers of the PCC to form a Steering Committee in preparation for PCC meetings.

Fabric Committee - Attends to matters relating to the stewardship of the churchyard, the church buildings and the equipment and fittings thereof and health and safety matters.

Stewardship - to encourage the congregation to exercise financial stewardship as part of their Christian discipleship.

Missions - Liaises with and promotes the work of selected Christian missions and the missionary work of the Church in the local area.

Social - Aims to develop outreach and fellowship through a programme of social events.

Safeguarding - Administers the Parish Safeguarding Policy.

Communications - Aims to co-ordinate and support church publicity both externally and within the church community. Publication of Weekly News and supporting production of online worship.

Green Team - Dedicated to promoting sustainable practices by identifying and implementing environmentally friendly changes within the Church, focusing on reducing waste, conserving energy, and educating our community to be eco-conscious both at Church and in their personal lives.

Director of Music - A short-term committee whose aim is to explore the vision and recruitment of a potential Director of Music.

The following served as non-elected members (Trustees) during the year: -

<i>Incumbent</i>	The Revd. Laura Wheatley Downs	Chair
<i>Licensed Lay Ministers</i>	Mrs Hazel Berry	
	Mrs Julia Norton	
	Mrs Gillian Gyenes	
	Mrs Carol Frost	

PAROCHIAL CHURCH COUNCIL OF ST. JOHN THE BAPTIST, CROWTHORNE

The following served as elected members (Trustees) during the year: -

<i>Churchwardens</i>	Mr James Laverick Miss Anne Pelham Mrs Leigh Welham	Elected 2022 for 4 years Elected 2024 for 4 years To March 2024
<i>Deputy Churchwarden</i>	Mr David Rance	Re-elected 2024 for 1 year
<i>Deanery Synod</i>	Mrs Leigh Welham Mrs Anna Pearce Mrs Lia Davis Mrs Carol Frost	Re-elected 2023 for 3 years Re-elected 2023 for 3 years Re-elected 2023 for 3 years Re-elected 2023 for 3 years
<i>Elected members</i>	Mrs Diana Gray Mrs Anna Pearce Mr Ken Perrett Mrs Julie Roberts Mr Jim Wearing Miss Anne Pelham Mrs Veronica Burgess Mr Brian Berry Mrs Jane Verschueren Mr Paul Verschueren	Re-elected 2021 for 3 years Re-elected 2023 for 3 years Re-elected 2023 for 3 years Re-elected 2023 for 3 years Re-elected 2024 for 3 years Elected 2022 for 3 years Elected 2022 for 3 years Elected 2023 for 3 years Elected 2024 for 3 years Elected 2024 for 3 years
<i>Appointments</i>	Mrs T Perrett Mrs P Carter Mrs M Harwood	Appointed Treasurer January 2023 Appointed Hon Secretary March 2024 Hon Secretary to March 2024

4. Objectives of the PCC

St John's is an active church catering to a wide range of parishioners providing a broad range of activities to the Church. Amongst these include:

- Sunday morning services including *Sung Eucharists, All Together Eucharists, Contemplative Communion, Café Eucharists*
- Sunday afternoon services including *Come and See* and *Come and Sing*
- Sunday evening services including *festivals and prayer evenings*
- An RSCM affiliated robed choir
- Sunday Club
- Come and Play
- Strong links with local schools, particularly Crowthorne C of E and Oaklands, including weekly involvement in assemblies, presence on governing bodies, major festival services in church.
- Regular Occasional Offices: baptisms, weddings and funerals.
- Pastoral Care Visits, including, taking communion, hospital and home visits.
- Annual Confirmation Services, including confirmation and communion preparation.
- Welcome evenings
- Discipleship groups during Lent and Advent
- A Monday Bible Study Group
- The Mothers' Union
- Regular social activities, including a Book Club and Board Game Afternoons
- Strong parish involvement in practical activities on roles and rotas
- Active links with Churches Together in Crowthorne and the deanery
- Regular giving to our Mission Organisations
- Involvement in partnership work across Crowthorne by individuals who attend St. John's e.g. Good Neighbours, Community Minibus, COATS
- Regular Safeguarding training, and Safer Recruitment processing.

5. St. John's Vision, Values, Mission and Priorities



"What shall we say the kingdom of God is like, or what parable shall we use to describe it? It is like a mustard seed, which is the smallest of all seeds on earth. Yet when planted, it grows and becomes the largest of all garden plants, with such big branches that the birds can dwell in its shade." Mark 4:30-32

VISION

Inspired by our faith in Jesus, we strive to be a joyful, nurturing, inclusive, and creative community where all can flourish in their relationships with God, themselves, others and creation.

MISSION

St. John's is an Anglican Church rooted & present in the community of Crowthorne. We will fulfil our vision through:

Worship

We are a Church who draws upon rich traditions and symbols in our worship of God whilst seeking new ways of being Church together.

Caring for others and our planet

We are a Church whose commitment to safeguarding helps us to care holistically for people and the planet in a way which goes beyond our Church.

Practising generous hospitality

We are a Church who is generous with what we have, and welcoming to those we encounter.

Engaging in partnerships

We are a Church who look to partner with others who enable us to demonstrate care and hospitality to all.

Our Parish Vision has been evolving since May 2023. Out of a process of community listening and discernment, the PCC has established 5 key priority areas to invest in over the coming years in line with our vision, values and mission.



"What shall we say the kingdom of God is like, or what parable shall we use to describe it?

It is like a mustard seed, which is the smallest of all seeds on earth.

**Yet when planted, it grows and becomes the largest of all garden plants,
with such big branches that the birds can dwell in its shade." Mark 4:30-32**

PRIORITIES

These are the 5 key priorities that St. John's will be investing in over the next few years:

- Expanding and developing our work with Children and Young people
- Using weddings, baptisms, and funerals opportunities to love, care for and engage with those who are asking questions about life and faith.
- Encouraging a deepening of discipleship so that we and others might learn about God, and follow him more closely.
- Finding ways of acknowledging and nurturing our gifts, talents and calling.
- Developing our engagement with creation

Over the last year, the PCC began exploring each priority, listing the actions necessary, projects and activities which would contribute towards these, and the people/ committees responsible for achieving those targets over the next coming years.

6. Worship attendance

Service Type		Average Attendance	
		2023	2024
Sunday			
8:30 am	Occasional Services (2 Services in 2024)	18	13
10.00 am	Common Worship Parish Communion. Followed by coffee. (Over 16's) Under 16's in attendance (including Sunday Club, All together services and sung Eucharists)	85 Communicants	80 Communicants 8
4.30 pm	Come and See Service (monthly)	30	13
4.30 pm	Come and Sing (monthly)	--	32
6.00 pm	Evening worship – varied Ascension Day, Gaza, All Souls, Songs of Praise	37	48
Weekday			
	Sick Communion for individuals and in Nursing and Residential Homes	Monthly -26 communicants	Monthly-35 communicants
10:00 am Wednesday	Holy Communion BCP	13 communicants	13 communicants
9.30-11.00 am Wednesday	Come and Play (was Minus 5's)	5 children plus 6 adults	3 children plus 4 adults
Additional Services			
Advent and Christmas	Christingle, 9 Lessons & Carols, Crib Service, Midnight Mass and Christmas day	844 total	762-total
Schools Christmas Services (New category for 2024)	3 schools- - Oaklands Junior, Oaklands Infant and Crowthorne C of E	-	972-total
Schools Easter Services (New category for 2024)	1 School - Crowthorne C of E	-	210-total
Lent, Holy Week and Easter	Ash Wednesday, Palm Sunday, Maundy Thursday, Vigil, Good Friday and Easter Day	623 -total	373-total
Baptisms		5	7
Confirmation		0	0
Weddings		1	3

Service Type		Average Attendance	
		2023	2024
Funeral Services-Church		5	2
Funeral Services-Crematorium		12	10
Remembrance Day	British Legion and Uniform groups And Peace Eucharist	350	269-total 40-total

7. Financial Review

During 2024 we continued to be blessed with ongoing financial support from our congregation and others. Unrestricted and designated donations and legacies increased by £4,223 to £125,823 (2023: £121,600). Planned giving rose to £75,946 with the remaining £49,877 coming in through the open plate, gift aid envelopes, one-off donations, legacies, grants and gift aid recovered.

Restricted donations and legacies rose by £14,835 to £18,070 (2023: £3,235). This included a legacy of £10,000 allocated for work with children and young people and a £3,000 grant from the Oxford Diocese to investigate a net zero feasibility plan for the church.

Fundraising events during the year included the plant stall at Crowthorne Carnival and the refreshments at the Flower Festival. These two events alone raised £2,736.

Income from weddings and funerals was lower than in 2023 by £1,806.

Church Hall lettings saw a drop in income of £1,920 whilst income from investments increased by £1,404.

Overall income for 2024 increased by £15,903 to £166,350 (2023: £150,447), the majority of which was in the restricted funds (£15,687). Details of income during the year can be found at Note 2 of the accounts.

Unrestricted and designated expenditure dropped £9,089 to £123,011 compared to the previous year (2023: £132,100). Significantly, we received a 10% reduction in our Parish Share during Laura's Maternity leave (£5,382). In addition, our fuel costs dropped by £4,516. Details of the expenditure in the various categories are shown in Note 3.

Total missions giving in 2024 was £15,100. This figure includes donations made under the Lent Lunch, Missions Sunday and Giving Tree Restricted Funds as well as the Missions Designated Fund which is 12.5% of planned giving. In addition, collections on behalf of other charities totalled £2,477. Details of these Agency Collections can be found in Note 3.2.

The net surplus in unrestricted and designated funds at the year-end was £21,353 (2023: £12,648). Unrestricted and designated funds carried forward at the end of the year were £91,660 (2023: £70,307). The amount in the general fund is now more than that which is required for the day-to-day work of the church (see Reserves Policy below), and will enable the PCC to consider future initiatives should it be considered appropriate.

Restricted funds carried forward at the end of the year were £43,131 (2023: £26,425). An analysis of the various funds can be found at Note 5 of the accounts.

Details of the Crowthorne Parish Trust Endowment Fund are in paragraph 9 below.

PAROCHIAL CHURCH COUNCIL OF ST. JOHN THE BAPTIST, CROWTHORNE

My sincere thanks to everyone who has supported me in my role as Church Treasurer during the past year. Particular thanks to Leigh Welham for all that she does in assisting me.

8. Reserves policy

The reserves policy of the PCC is that, at a minimum, the Unrestricted and Designated Funds cover 3 months average expenditure. The unrestricted reserves balance at 31 December 2024 covers over 8 months' worth of expenditure.

The reserves policy on restricted funds is wholly dependent on the source and application of how the funds were obtained and their purposes. Detailed records are maintained of these funds.

It is our policy to invest our cash deposits with the CBF Church of England Deposit Fund, which is with CCLA Investment Management Ltd.

9. Crowthorne Parish Church Trust

The PCC members are the Managing Trustees of the Crowthorne Parish Church Trust with the Oxford Diocesan Board of Finance being the Custodian Trustee.

The Crowthorne Parish Church Trust goes back to 1945 when Property was left to the Parish by Mary Constance Lavie, this property being "St John's Cottage" and "Hobart". These were sold and property at 49 Greenwood Road purchased. The property at Greenwood Road was later sold and 49 Church Road was purchased jointly with the Oxford Diocesan Board of Finance. In 1992 this property was sold and the trusts split of the net proceeds being £59,440. When the property was sold the proceeds were invested and in July 1994 they were reported to be £70,000. Income from the investments has been used for renovation projects including the roof, central heating, church hall roof, AVS, and organ.

The Trust Fund now stands at £182,783 (2023: £162,545) following the revaluation at the year end.

INDEPENDENT EXAMINERS REPORT TO THE PCC OF ST JOHN THE BAPTIST, CROWTHORNE

I report on the Financial Statements of the PCC for the year ended 31st December 2024, which are set out on the following pages.

Respective responsibilities of the PCC and the examiner.

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirements of Regulation 3(3) and section 144 (2) of the 2011 Act do not apply. It is my responsibility to:

1. Examine the accounts under section 145 of the 2011 Act
2. To follow procedures laid down in the general Directions given by the Charity Commission under section 145(5(b) of the 2011 Act and
3. 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 under the 2011 Act and to be found in PCC Accountability guidance, 5th edition, 2017, issued by the Finance Division of the Archbishops' Council. The examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also considers any unusual items or disclosures in the accounts and seeks 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 I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement.

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

1. Which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with S 130 of the 2011 Act; and
 - To prepare financial statements which accord with the accounting records and comply with the requirements of the 2011 Act and the Regulations have not been met; or
2. To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Dated: 26th March 2025

Laura Myers

5 Hatch Ride, Crowthorne, Berkshire, RG45 6LF

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	2024 total funds	2023 total funds
Income and endowments from:	2						
Donations and legacies		125,647	176	18,070	0	143,893	124,835
Income from charitable activities		8,987	50	0	0	9,037	11,532
Other trading activities		7,888	0	0	0	7,888	9,808
Investments		2,217	0	3,316	0	5,532	4,128
Other income		0	0	0	0	0	143
Total income		144,738	226	21,386	0	166,350	150,447
Expenditure on:	3						
Raising funds		590	0	0	0	590	2,849
Expenditure on charitable activities		109,784	12,638	5,280	0	127,702	132,846
Total expenditure		110,373	12,638	5,280	0	128,292	135,695
Net incoming resources		34,365	-12,412	16,106	0	38,058	14,752
Transfers:							
Net transfers between funds	5	-12,930	12,330	600	0	0	0
Gains/losses on investment assets	4.1	0	0	0	20,237	20,237	30,332
Net movement in funds		21,435	-82	16,706	20,237	58,296	45,083
Reconciliation of funds							
Total funds as at 1 January		69,143	1,164	26,425	162,545	259,278	214,195
Total funds as at 31 December		90,578	1,082	43,131	182,783	317,574	259,278

The accounting policies and notes on pages 14-24 form part of these financial statements.

BALANCE SHEET
AS AT 31ST DECEMBER 2024

	Note	As at 31/12/2024	As at 31/12/2023
Fixed assets	4		
Investments		182,783	162,545
Current assets	4		
Debtors		10,153	17,177
Cash At Bank And In Hand		140,902	98,883
		151,055	116,060
Liabilities	4		
Creditors: Amounts Falling Due Within One Year		15,865	19,327
Net current assets less current liabilities		135,191	96,733
Total assets less current liabilities		317,974	259,278
Liabilities	4		
Provision For Liabilities After One Year		400	0
Total net assets less liabilities		317,574	259,278
Represented by	5		
Unrestricted (General)		90,578	69,143
Designated		1,082	1,164
Restricted		43,131	26,425
Endowment		182,783	162,545
Fund Totals		317,574	259,278

The accounts were approved by the members of the PCC on 2nd April 2025 and signed on its behalf by:



Revd L Wheatley Downs
Vicar



Mr J Laverick
Church Warden



Miss A Pelham
Church Warden



Mrs T Perrett
Treasurer

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

1. Accounting Policies

1.1. Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice (SORP).

The financial statements have been prepared under the "Historic Cost Convention" with the exception of the valuation of Invested Assets, which are shown at market value on the accounts date. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

1.2. Incoming resources

Income has been recognised when received or legally entitled to under SAP revenue recognition guidelines.

All revenues wherever possible are accounted as gross and any expenses incurred to generate that income is included under resources expended.

1.3. Resources expended

Expenditure is recognised when expended and accrued where necessary in the year end accounts for any committed or known expenditure.

Mission giving is accrued for the year to 31st December.

1.4. Tangible fixed assets

1.4.1. Consecrated land and buildings and movable church furnishings

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

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted 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 new requirements in 2000 such assets are not valued in the accounts. There have been no assets acquired since that date, but any future items acquired over £1,000, apart from pew cushions, will be capitalised and depreciated in the accounts over the anticipated useful life on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings on individual items under £1,000 is written off.

1.4.2. 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 £1,000 or less are written off when the asset is acquired. No assets have been capitalised in the last

25 years.

1.5. Investments

Investments are valued at market value on 31 December.

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments on 31 December. Both are included in the Statement of Financial Activities.

1.6. Stock.

No account has been taken of any stocks of books, goods or other materials held on 31 December.

1.7. Other Current Assets.

1.7.1. Debtors

Amounts owing to the PCC as of 31 December include fees, Gift Aid recoverable plus any pre-payments for goods or services.

1.7.2. Cash at Bank and in Hand

Short term deposits either with CBF Church of England Funds or at the Bank.

2. Income for the year ended 31st December 2024

Income and endowments	Unrestricted	Designated	Restricted	Total 2024	Total 2023
<u>Donations and legacies</u>					
Planned giving	75,946	0	0	75,946	73,383
Open Plate Collections	4,751	0	0	4,751	6,386
Gift Aid Envelopes	2,971	0	695	3,666	3,479
Other donations	17,663	160	3,125	20,948	20,923
Gift Aid recovered	19,606	16	725	20,347	19,938
Legacies	3,000	0	10,000	13,000	0
Grants	1,710	0	3,525	5,235	727
Donations and legacies Totals	125,647	176	18,070	143,893	124,835
<u>Income from charitable activities</u>					
Fundraising events	4,505	0	0	4,505	5,194
Weddings and funerals	4,482	50	0	4,532	6,338
Charitable activities Totals	8,987	50	0	9,037	11,532
<u>Other trading activities</u>					
Church Hall Lettings	7,888	0	0	7,888	9,808
Other trading activities Totals	7,888	0	0	7,888	9,808
<u>Investments</u>					
Income from investments	2,217	0	3,316	5,532	4,128
Investments Totals	2,217	0	3,316	5,532	4,128
<u>Other income</u>					
Other income	0	0	0	0	143
Other income Totals	0	0	0	0	143
Total income	144,738	226	21,386	166,350	150,447

2.1. Donations and legacies

Overall Donations and legacies rose by £19,058 between 2023 and 2024. Donations and legacies to the General and Designated Funds rose by £4,223, whilst donations and legacies to the Restricted Funds rose by £14,835.

2.1.1. Unrestricted (General) and Designated Funds

Planned giving rose by £2,563 between 2023 and 2024. Donations made under the Parish Giving Scheme rose by £7,228 whilst Standing Orders, Weekly envelopes and Other Planned Giving all fell. Income from open plate collections was down by £1,635.

Other donations include a number of very generous one-off donations made by individuals during the year totalling £11,800. The remaining donations came from church groups including Sunday and Wednesday morning coffee, Come and Sing and games afternoon, as well as from the Mother's Union.

This year we received legacies from three much-loved members of our congregation, including one legacy which has been placed in a restricted fund detailed below.

Grants of £1,710 were from the Listed Places of Worship scheme (£710) and the Sonning Deanery toward the LED lights in the hall (£1,000).

2.1.2. Restricted Funds

Donations under Restricted Funds were for the following appeals:

• Lent Lunch (Embrace ME for their Gaza appeal)	£1,160
• Missions Sunday (Embrace the Middle East)	£ 673
• Giving Tree (Crowthorne Foodbank)	£1,454
• Director of Music – concert by Cecilia Singers	£ 554

These figures include gift aid recovered.

In addition, there was a total of £705 donated to the Churchyard Fund including £650 from one individual to cover the cost of returfing the Garden of Remembrance.

A legacy for £10,000 was received and has been ear-marked for work with children and young people.

Grants for the churchyard include a grant received from the Crowthorne Parish Council for £500 for the upkeep of the churchyard and £25 from the Commonwealth Graves Commission.

The church also received a £3,000 grant to conduct a net zero feasibility study from the Oxford Diocese.

2.2. Income from Charitable Activities

2.2.1. Fundraising Events

Fundraising events during the year included the Church Barbeque, the Harvest Supper and the Advent Fair. The plant stall at the Crowthorne Carnival and the refreshments at the Flower Festival both raised much needed funds.

Full details of the income and expenditure for these events are shown in section 3.1

2.2.2. Income from Weddings and Funerals

Fees for weddings and funerals are net of fees remitted to the Diocese as per PCC Accountability guidance, 5th edition, 2017.

2.3. Other Trading Activities

Church hall lettings were down by £1,920 on 2023. This was almost entirely due to one hall hirer who had to cancel their bookings at the end of 2023 due to low class numbers.

3. Expenditure for the year ended 31st December 2024

Expenditure on:	Unrestricted	Designated	Restricted	Total 2024	Total 2023
<u>Raising funds</u>					
Cost of fund raising	590	0	0	590	2,849
Raising funds Totals	590	0	0	590	2,849
<u>Expenditure on charitable activities</u>					
Giving to other organisations	452	11,360	3,288	15,099	14,005
Giving to individuals	257	300	0	557	210
Parish Share	74,535	0	0	74,535	79,917
Wedding and Funeral costs	126	115	0	241	387
Clergy expenses	927	0	0	927	1,706
Visiting clergy and speakers	1,614	0	0	1,614	254
LLM expenses	1,210	0	0	1,210	1,016
Vergers expenses	360	0	0	360	574
Other ministry expenses	90	0	0	90	140
Music and choir	4,576	0	0	4,576	6,169
Worship costs	93	0	0	93	398
Altar and service costs	784	0	0	784	1,184
Children and young people	230	0	0	230	201
Safeguarding and recruitment	34	0	0	34	101
Flower costs	70	863	0	933	847
Upkeep of the Churchyard	0	0	993	993	370
Miscellaneous expenses	258	0	0	258	292
Sundries	442	0	0	442	405
AVS and IT	2,565	0	0	2,565	1,855
Church Office costs	1,420	0	0	1,420	1,345
Publicity	129	0	0	129	0
Church telephone and postage	454	0	0	454	414
Church maintenance	5,899	0	0	5,899	3,096
Utilities - Gas	3,645	0	0	3,645	6,993
Utilities - Electric	1,649	0	0	1,649	2,817
Utilities - Water	334	0	0	334	429
Utilities - other	2,202	0	0	2,202	1,761
Insurance	4,643	0	0	4,643	4,372
Hospitality	509	0	0	509	716
Bank Charges	278	0	0	278	302
Major works	0	0	1,000	1,000	570
Totals	109,784	12,638	5,280	127,702	132,846
Total expenditure	110,373	12,638	5,280	128,292	135,695

3.1. Income and expenditure on Fundraising events

	Income from Fund Raising	Cost of Fund Raising	Funds raised
Church Guides	35	0	35
Beetle Drive	86	9	77
BBQ	330	163	167
Plant stall at carnival	601	0	601
Flower Festival refreshments	2,367	232	2,135
Harvest supper	575	186	389
Advent Fair	354	0	354
Crowthorne Symphony Orchestra raffle	156	0	156
Totals	4,505	590	3,915

Details of income and expenditure on fundraising events is show in the table above.

3.2. Giving to other organisations and individuals

The Designated Fund under Giving to other organisations is in respect of St John's Mission Giving, which represents 12.5% of unrestricted Planned Giving.

Under the Restricted Funds, the following payments were made:

- Lent Lunch (Embrace ME for their Gaza appeal) £1,160
- Missions Sunday (Embrace the Middle East) £ 673
- Giving Tree (Crowthorne Foodbank) £1,454

Under Giving to individuals, payments from the Welfare Designated Fund are made when the Vicar and Church Wardens encounter real need outside of the congregation. Payments under the Unrestricted fund are in respect of thank you gifts for services to the church.

In addition to the above, agency collections were made on behalf of the following charities:

- The Children's Society £643
- Christian Aid £186
- Crowthorne Summer Activities £978
(including £553 raised at the performance of Captain Noah)
- Royal British Legion £522
- Tearfund £148

3.3. Parish Share

The Parish Share is the contribution which each parish is asked to make in order to pay for mission and ministry across the Oxford Diocese, specifically for clergy stipends and their housing. During Laura's maternity leave, a 10% reduction was made to our Parish Share thereby reducing the 2024 payment by £5,382.

3.4. Visiting clergy and speakers

The expenditure on this category was significantly higher than 2023 due to the need for visiting clergy during Laura's maternity leave.

3.5. Music and choir

The Music and Choir category includes the following costs: £3,450 in respect of organists

and choir director; £876 for our music licences and membership of RSCM: £250 for maintenance of the organ and pianos.

3.6. Upkeep of the Churchyard

The costs incurred during the year included £650 for the returfing of the Garden of Remembrance. The cost of this work was covered by a generous donation which is referred to in paragraph 2.1.2 above.

3.7. AVS and IT

The increase of £710 on the 2023 costs was due to the work which had to be undertaken for repair of the screen in the church.

3.8. Church Office costs

Costs under this category are in respect of the rental of the photocopier, printing, paper and small stationery items.

3.9. Church maintenance

Church maintenance costs during the year included replacement of light fittings and bulbs to LEDs in the hall (£2,640) and repairs to the boilers (£1,499). The LED installations in the hall were covered by a grant from the Deanery of £1,000 and a donation of £1,640 from a member of the congregation (see 2.1.1 above).

3.10. Utilities - Gas and electric

At the start of the year, the church transferred to Octopus for its gas and electric. The total annual cost for fuel dropped by £4,516 as a result of falling gas prices, good tariffs and careful monitoring by the Fabric Committee.

3.11. Utilities – other

This category covers the cost of our refuse disposal. Since 2015 the church has had a contract with Biffa; prior to that, the contract had been with Veolia. Following an investigation, the PCC ascertained that it is no longer necessary for places of religious worship to pay for the collection of waste. Our contract with Biffa has now been cancelled and our refuse is now removed by Bracknell Forest Borough Council thus ensuring that in future this large category of expenditure will be minimal.

3.12. Major works

Costs incurred under this category are in respect of the Net Zero Feasibility Study Restricted Fund for which the church received a £3,000 donation from the Oxford Diocese.

3.13. Members of the PCC.

No member of the PCC (or any persons knowingly connected with them) received any remuneration during the year with exception of repayments of amounts spent on behalf of the PCC. The incumbent receives mileage and other expenses.

3.14. Employees

There were no employees during the year.

4. Analysis of Net Assets by fund type

Fund balances at 31 December 2024 are represented by:						
	General	Designated	Restricted	Endowment	2024 Total	2023 Total
Investments	0	0	0	182,783	182,783	162,545
Debtors	9,336	0	817	0	10,153	17,177
Cash At Bank And In Hand	83,468	12,442	44,993	0	140,902	98,883
Creditors: Amounts Falling Due In One Year	-1,826	-11,360	-2,679	0	-15,865	-19,327
Provision for Liabilities after One Year	-400	0	0	0	-400	0
Totals	90,578	1,082	43,131	182,783	317,574	259,278

Further details of net assets are shown below.

4.1. Investments

	Value at 1 January 2024	Change in value of unsold units	Value at 31 December 2024
CBF Investment Fund	74,242	1,699	75,941
GAM Investment Fund	88,303	18,538	106,841
Total	162,545	20,237	182,783

The Crowthorne Parish Church Trust monies are held in the above investment funds.

4.2. Debtors

	General	Designated	Restricted	2024 Total	2023 Total
Income Tax recoverable - Gift Aid	5,566	0	394	5,961	11,571
Other debtors	1,591	0	423	2,013	4,496
Prepayments	2,179	0	0	2,179	1,110
Total	9,336	0	817	10,153	17,177

Other debtors include money owed in respect of hall hirers (£600) and funeral fees (£228), as well as £1,185 in respect of December cash and cheques banked in early January 2025.

Prepayments include an advance payment to Octopus, RSCM Membership for 2025, photocopier lease rental for the first quarter of 2025 and insurance for January.

4.3. Cash at bank and in hand

	General	Designated	Restricted	2024 total	2023 total
Barclays STO acct	857	0	0	857	5,485
CCLA General	58,250	0	30,403	88,654	36,706
Barclays Flower acct	0	882	0	882	844
Barclays High Interest acct	304	0	0	304	299
CCLA Repair and Renovation acc	5,330	0	8,813	14,143	13,431
CAF Gold Deposit acct	13,392	0	0	13,392	25,661
CAF Current	5,335	11,560	5,776	22,671	16,458
Total	83,468	12,442	44,993	140,902	98,883

4.4. Creditors: Amounts falling due within one year.

	General	Designated	Restricted	2024 total	2023 total
Missions giving	0	11,360	0	11,360	10,821
Accruals, deferred income and deposits	1,826	0	2,454	4,280	8,170
Agency collections	0	0	224	224	336
Total	1,826	11,360	2,679	15,865	19,327

Accruals and deposits under the General fund include fuel and water costs, organist and choir director's fees.

12.5% of planned giving plus the matching gift aid totalling £11,360 was transferred to the Designated Missions Fund in accordance with the St John's policy on missions giving. This will be paid to the following charities in the coming months:

- The Church Army
- Church Mission Society
- The Leprosy Mission
- Embrace the Middle East
- Corrymeela
- The Bible Society
- HopeZone

The accrual under Restricted funds relates to the Net Zero Feasibility Study Restricted Fund (£1,000) and the Giving Tree collection in aid of Crowthorne Foodbank (£1,454).

The figure held under Agency Collections relates to money collected on behalf of The Children's Society.

4.5. Creditors: Provisions for Liabilities After One Year.

	General	Designated	Restricted	2024 total	2023 total
Provision for Liabilities after One Year	400	0	0	400	0
Total	400	0	0	400	0

The provision for liabilities after one year is in respect of the Quinquennial inspection in 2028.

5. Analysis of Funds

Fund	Fund balances at 1 January 2024	Incoming resources	Outgoing resources	Transfers	Journal entry	Fund balances at 31 December 2024
Unrestricted						
General Fund	69,143	144,738	110,373	-12,930	0	90,578
Sub-totals	69,143	144,738	110,373	-12,930	0	90,578
Designated						
Flower Fund	874	226	978	760	0	882
Missions Fund	0	0	11,360	11,360	0	0
Welfare Fund	290	0	300	210	0	200
Sub-totals	1,164	226	12,638	12,330	0	1,082
Restricted						
Children and Young People	0	10,054	0	0	0	10,054
Churchyard Fund	2	1,230	993	0	0	240
CPT Income Fund	16,044	2,725	0	0	0	18,769
Director of Music	0	553	0	0	0	553
Giving Tree Fund	0	1,454	1,454	0	0	0
Hardship Fund	2,010	92	0	0	0	2,102
Lent Lunch Fund	0	1,160	1,160	0	0	0
Missions Sunday Fund	0	673	673	0	0	0
Net Zero Feasibility Study	0	3,000	1,000	600	0	2,600
Repair And Renovation Fund	8,369	444	0	0	0	8,813
Sub-totals	26,425	21,386	5,280	600	0	43,131
Endowment						
Crowthorne Parish Trust Fund	162,545	0	0	0	20,237	182,783
Sub-totals	162,545	0	0	0	20,237	182,783
Totals	259,278	166,350	128,292	0	20,237	317,574

5.1. Designated Funds

5.1.1. Flower Fund

Established to manage the income and expenditure for church flowers.

5.1.2. Missions Fund

Receives 12.5% of planned giving together with accompanying Gift Aid. This money is shared amongst St John's seven missions (see para 4.4 above).

5.1.3. Welfare Fund

Established to be used when the Vicar and the Church Wardens encounter real need outside of the congregation. This is a separate fund to the Hardship Fund which is detailed below under Restricted Funds.

5.2. Restricted Funds

5.2.1. Children and Young People Fund

Established following the legacy given by a much-loved member of St John's, this fund is to be used for the work at St John's associated with children and young people.

5.2.2. Churchyard Fund

Established to manage income and expenditure for the upkeep of the churchyard.

5.2.3. Crowthorne Parish Trust (CPT) Income Fund

Income from the Crowthorne Parish Trust Fund. According to the trust documents

the income may be “applied for the purpose of furthering the religious and other charitable work of the CofE in the ecclesiastical parish of Crowthorne”. Income has been used in the past to help pay for the renovation projects.

5.2.4. Director of Music

Established for the purpose of raising funds and financing the role of Director of Music at St John's.

If for any reason we are unable to employ a Director of Music or if there is a surplus of funds, funds raised will be used for all other musical aspects at St John's including musical licences, the choir, and maintenance of the organ.

5.2.5. Giving Tree, Lent Lunch and Missions Sunday Funds

Each year the Missions Committee recommends a charity to be the recipient of donations made in respect of the Lent lunch, the Giving Tree and Missions Sunday. The PCC formally approved the establishment of these three funds at its meeting on the 28th March 2023. All donations and accompanying gift aid are placed in the relevant restricted fund which is then paid in full to the recipient.

5.2.6. Hardship Fund

Originally set up November 2020 to “provide immediate assistance to individuals and families who have a ‘meaningful connection’ with St. John's to prevent them from falling into new debt directly associated with the impact of Coronavirus. The purpose of this fund was amended at the PCC meeting on the 20th November 2022 to “provide immediate assistance to individuals and families who have a ‘meaningful connection’ with St. John's to prevent them from falling into new debt directly associated with a change of circumstances which has an impact on their finances. This change of circumstances might be a lost job, bereavement, illness, relationship breakdown, cost of living crisis, covid, benefits delay etc.”

5.2.7. Net Zero Feasibility Study

Established to manage the income and expenditure on this project following a £3,000 grant from the Oxford Diocese.

5.2.8. Repair and Renovation Fund

Long established fund to manage donations made specifically for renovation projects in the church.

5.3. Endowment Fund

The Crowthorne Parish Trust is a permanent endowment restricted fund which originates from the sale of church property. The money can only be spent on purchasing land or property which itself must then be held in trust.