

**SWAFFHAM PARISH CHURCH
PAROCHIAL CHURCH COUNCIL**

No meetings took place between March & October 2020 due to COVID restrictions imposed, essential business being conducted via email. First meeting held was the pre-Annual Meeting of Parishioners ('Vestry' Meeting) and Annual Parochial Church Meeting (APCM), which had been postponed from March 2020. This eventually took place on Wednesday 7th October 2020 & was followed by the annual meetings on Sunday, 11th October 2020

Summary of meeting minutes, held Wednesdays as permitted during 2020/21.
(5 regular meetings; 1 extra meeting; no meetings in August & December)

Chairman: Revd J Allan (6); **Parish Officers & Committee members:** Messrs N Revill (Treasurer/ Gift Aid Officer) (4); R Clarke (1); Revd Hilary de Lyon (1) Mesdames J Buckley-Stevens (4); G Ellison (5); S Fowler (Churchwarden) (6); J Hayes-Griffin (6); M Heale (3); B Humes (1); S Matthews (5); I Ranner (Secretary) (6); (*figure in brackets denotes meetings attended*)

1. Matters Arising from the last AC&VM on 24th March 2019

- a. **Deanery Synod** only one representative was elected for a 3 year term at the APCM in October 2020; but no Synod meetings had been held since 16th October 2019. Two PCC members subsequently volunteered but as the PCC is not normally the electoral body for Deanery Synod, procedures needed to be checked, **Sidesmen** review & vacancies still in hand.
- b. i. **Annual Church Meeting dates for 2021** - It was agreed that these would be held as two separate meetings; **Annual Meeting of Parishioners (Vestry meeting)**, to elect Churchwardens, Sunday, 18th April 2021 - 10.30am, in Church at the end of the 9.30am Eucharist service.
ii. **Annual Parochial Church Meeting**, for PCC reports & election of PCC members, Sunday, 16th May 2021 - 10.30am, in Church at the end of the 9.30am Eucharist service.
- c. **Committees review** - ongoing.

2. Matters Arising from the PCC meetings: (listed alphabetical order for ease of collation)

- a. **Diocesan Matters:**
 - i. **Archdeacon's Deanery Plan** - The October 2020 meeting opened with a slide show which explained the thoughts behind the proposed re-organisation and plans for the Development of Ministry in the Breckland Deanery for the future 20 years. A thought-provoking plan which was supported by a useful handout detailing the whole scheme & plans for a successful outcome.
 - ii. **Confirmation:** Two candidates, Becky Humes & Irene Gibbon, from our congregation were confirmed at a Deanery Service on **Sunday, 23rd February**, 10.30am at Breccles Church (Wayland Group).
- b. **Electronic Media & Website:** Ron Westrup continued to oversee this important form of communication.
- c. **Fabric:** Mike Flynn continues to assist greatly, whilst not resuming the Fabric Officer role and not a PCC member. The role of Fabric Officer remains under discussion with some hopeful avenues explored.
- d. **Fund Raising & future events:** All ideas have been postponed until further notice due to 'lockdown' restrictions. This included the Christmas Tree Festival and all the other similar events which have previously taken place at various times in past years.
However Anne Handley organised a **Christmas Raffle** again for Church Funds & invited everyone to take part.
 - i. **Christingle** - (monies for Childrens Society); usually December service, postponed until Feb 2021.
 - ii. **Christian Aid** - Churches Together have been asked to fund raise within their own churches.
- e. **Future planning & outreach.** Whilst restrictions remained, attention was given to several ideas which were looked at, explored & implemented. This included introducing 'Zoom', for PCC & other meetings for those who are able to participate; plus the transmission of weekly service via Facebook in order to maintain contact with the wider congregation.
- d. **Parish Matters & Pastoral**
 - i. **Appointment of new curate:** Confirmed that **Victoria Venmore-Rowland**, currently training at Cuddesdon, should be joining us in June 2021. Her ordination will be at 10.30am, 27th June, in Norwich Cathedral.
 - ii. **Church representatives, PCC members & other parish groups.** These have been impacted by Covid regulations and their consequences.
 - **Churchwarden** - due to current Covid restrictions no Archdeacon's Visitation services were held so our churchwarden, **Sheila Fowler**, was sworn in by phone, by the Rural Dean, Revd Stephen Thorp.
 - **PCC** - there are still vacancies.
 - **Deanery Synod** - two new representatives to be elected at the Annual meeting of parishioners.
 - iii. **Church Services for December & Christmas** - were held within the COVID 19 guidelines current at that time. All these details were published, wherever possible, in local newsletter & posted to the Parish & Church of England websites.
 - After second lockdown, 9.30 services resumed again on **Sunday 6th**.
 - The Church was opened for **Individual private prayer**, but only when continuous stewarding could be arranged.
 - **Christmas Services:** - **Midnight Mass** 11.30pm; **Christmas Day** 10.00am Eucharist.
 - There was a **9.30am** Eucharist service on **Sunday 27th December**

- iv. **Parish Newsletter:** Rev'd Janet continues to prepare and arrange distribution of regular updates. Also, with the help of Rev'd John Handley, full details have also been published in the local 'free' papers.
- v. **Remembrance Service, Sunday 8th November.** The arranged event at the War Memorial & afterwards in Church was cancelled. Wreath laying took place without the ceremony of previous years. Schools held their own ceremonies, the Vicar provided videos for the Swaffham Primary Schools, and a 2 minute silence was observed in Church on 11th November.
Thanks recorded to Bernard & Gloria Hunt for stewarding, thus enabling the Church to be open after this, for two hours, from 11.00am - 1.00pm.
- e. **Retirements; Resignations & Welcome**
 - i. **Norman Revill** retired as Treasurer and handed all Finance matters, wef Tuesday 16th March, over to Ralph Clarke, who was subsequently co-opted onto the PCC prior to the ACM.
Vote of Thanks recorded to Norman for his attention & work as Treasurer whilst in post.
- f. **Schools** - The links between Church & Swaffham Schools continue
 - i. **Infants School** - Regular updates have been given by Revd Janet Allan.
 - ii. **Junior School** - Progress reports were received from school governor, Revd Hilary De Lyon.
- g. **Miscellaneous**
 - i. **Access to the Ashes site** - provision of paved pathway. A letter had been received from the Town Council requesting the installation of a paved pathway from the South footpath to the paved Ashes Memorial site. It was agreed that this suggestion has our support. The Town Council applied for the faculty, will proceed with their plans to install the upgraded path, as & when the faculty is received.
 - ii. **Ashes site reserve request**, from family of Jean Steed, to reserve the space in front of that of her twin, Joyce Askew. PCC unanimously agreed to this request. Family will proceed accordingly, contacting the Diocese directly etc.
 - iii. **Bench in the Churchyard by Ashes site.** Request received but denied after due consideration. Given the number of recent requests this was agreed as policy.
 - iv. **Churchyard / Duck invasion** Concern over the ever increasing number now 'in residence'. Town Council was approached in regard of the best way to deal with this. This matter is on-going & continually monitored by various PCC members. Feeding of the birds, by specific individuals, is being discouraged.
 - v. **Cleaning of the Church** - Thanks recorded to those who have assisted on an ad hoc basis since the deep clean took place earlier in the year. Several future alternatives were proposed, but it was agreed that it would need to be done by volunteers in the immediate future.
 - vi. **'Bats'** are an additional problem. Ideas were mooted & still to be investigated as how best to improve the church environment and reduce the health risk to congregations and visitors.
 - vii. **Dossal cleaning** this was undertaken by Traci Horton (Poppi's). The re-setting & re-ordering of the Lady Chapel was completed mid / late November by Ralph Clarke.
 - viii. **Food Parcels from the Diocese for distribution to certain families in need.** The Diocese initially sent 11 parcels to our Parish & 6 to Sporle. Deliveries were carried out during summer holiday & will do so during future school holidays. The Vicar recorded thanks to those who distributed these.
 - ix. **Use of Zoom for future communication.** In order to maintain regular Parochial Church Council meetings as well as availability to those within the congregation for whom it helps, and who cannot come to church in person, we have a (monthly) professional subscription. Facebook continues to have value in outreach to the wider community.

3. Committee reports as received were circulated:

Alms & Missions; Breckland Deanery Synod; Churches Together; Flower Group; Buzzbox Team; Mother's Union; Schools - Infant & Junior; Social; Website & Electronic Media.

I Ranner (Secretary)

Independent Examiners Certificate

Report to the trustees/ members of:

SWAFFHAM P.C.C.

On accounts for the year ended:

31 DECEMBER 2020

Charity no (if any):

1134160

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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 of accounts 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Susan J Nairn.

Date:

8/2/2021

Name:

SUSAN NAIRN

Relevant professional qualification(s) or body (if any)

N/A

Address:

THE RECTORY
NARBOROUGH
KINGS LYNN PE32 1TE

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

BALANCE SHEET (DETAILED)

	As at 31.12.2020	As at 31.12.2019
CURRENT ASSETS		
Barclays Community Account	7,055.38	4,143.76
Petty Cash	210.07	180.07
Flower Fund Cash	0.00	224.54
CBF Deposit Account	63,734.06	58,223.40
Total Current Assets	70,999.51	62,771.77
LIABILITIES		
Sundry Creditors	341.64	168.74
Total Liabilities	341.64	168.74
Net Asset surplus (deficit)	70,657.87	62,603.03
RESERVES		
Excess Income /(Deficit) for Year	8,054.84	30,334.21
Starting Balances	62,603.03	32,268.82
Total Reserves	70,657.87	62,603.03
REPRESENTED BY FUNDS:		
Unrestricted	7,561.40	4,601.27
Designated	9,807.83	12,160.36
Restricted	53,288.64	45,841.40
	70,657.87	62,603.03

Other monetary assets

9157.72 shares held in CBF Investment Fund made up of various investments as described on Page 3
On 31st December 2020 the value of one share in the fund was 2048.73 pence (1916.91 at 31.12.19),
giving St Peter & St Pauls Church a total investment at 31st December 2020 of £187,616.96
(£175,545.25 at 31.12.19)

Stock of Church Guides and Sales Table Goods

Fixed Assets

Church Rooms, Campingland
Office Computer in Vicar's Vestry

ST PETER & ST PAUL'S CHURCH, SWAFFHAM**SUMMARY OF INCOME AND EXPENDITURE BY FUND
SEE INDIVIDUAL FUND PAGES FOR FULL BREAKDOWN**

	2020	2019
INCOME		
General Fund	53,221.02	85,767.22
Fabric Fund(Restricted)	8,483.96	10,517.50
Fabric Fund (Designated)	2,353.93	5,034.75
Organ Fund	15.66	29.19
Church Rooms Fund	0.00	424.58
Flower Fund	1,386.06	2,098.39
Bells Fund	2.72	771.40
Discretionary Fund	0.43	72.09
Windows Fund (Restricted)	1,375.18	10,107.69
Windows Fund (Designated)	29.23	7,048.65
	<hr/>	<hr/>
TOTAL INCOME	66,868.19	121,871.46
EXPENDITURE		
General Fund	50,260.89	83,230.97
Fabric Fund(Restricted)	3,193.97	1,624.61
Fabric Fund (Designated)	0.00	0.00
Organ Fund	346.80	0.00
Church Rooms Fund	4,735.69	3,719.52
Flower Fund	176.00	1,893.90
Bells Fund	0.00	950.35
Discretionary Fund	100.00	117.90
Windows Fund (Restricted)	0.00	0.00
Windows Fund)Designated	0.00	0.00
	<hr/>	<hr/>
TOTAL EXPENDITURE	58,813.35	91,537.25
	<hr/>	<hr/>
EXCESS INCOME/-EXPENDITURE	8,054.84	30,334.21

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

SUMMARY OF FUNDS

		31.12.2020	31.12.2019
General Funds	See also below	7,561.40	4,601.27
Fabric Fund Restricted	See also below	26,124.53	20,834.54
Fabric Fund Designated		7,388.68	5,034.75
Organ Fund		3,746.18	4,077.32
Church Room		-4,658.73	76.96
Flower Fund	See also below	2,677.72	1,467.66
Bell Fund		658.13	655.41
Discretionary Fund		8.93	108.50
Windows Fund Restricted		20,073.15	18,697.97
Windows Fund Designated		7,077.88	7,048.65
	Deficit		
		70,657.87	62,603.03

INVESTMENTS

General Fund	166,301.36	0
Fabric Fund	4,507.62	159,818.73
Flower Fund	16,807.98	15,726.52
	187,616.96	175,545.25

General Fund Moved from Fabric 2020

8117.29 Shares in CBF Investment Fund held for ecclesiastical purposes from sale of Church Cottage
Until 2019 income from these Shares was Designated to Fabric Fund but in 2020 these were deemed to be
General Fund Income but the PCC has designated that 50% of the income be transferred from General
to Fabric (Designated)

Fabric Fund

220.02 Shares in CBF Investment Fund as a result of a legacy of £2,500

Flower Fund

820.41 Shares in CBF Investment Fund purchased with a legacy of £5,000

TRUSTEES APPROVAL

These Accounts were approved by the Parochial Church Council on 14.3.21

and signed on its behalf by


Rev Janet Allan
Chair


Norman Revill
Treasurer

The contents of Pages 4 to 15 form part of these accounts

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

GENERAL FUND (UNRESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income and endowments from:			
Donations and legacies:			
Tax efficient planned giving		21,055.60	21,209.27
Income Tax Recovered		8,976.03	8,672.09
Collections		3,088.10	8,819.05
Other planned giving		2,612.60	2,701.00
2nd and Other Collections (See Page 15)		490.37	2,589.00
Visitors Donations		440.55	2,896.89
Donations (General)		1,645.39	1,539.64
Commonwealth War Graves Grant		0.00	0.00
Legacies		500.00	8,500.00
Listed Places of Worship Grant		0.00	0.00
Town Estates (General)		2,925.00	2,000.00
Donations/Fees for use of Church		1,010.00	1,365.00
<i>Total Donations and Legacies</i>		<hr/> 42,743.64	<hr/> 60,291.94
Other Trading Activities			
Gift Day		0.00	2,858.26
Christmas Bazaar		0.00	3,749.73
Flower Festival		0.00	0.00
Cycle Ride		256.74	0.00
Other Fund Raising		518.00	631.01
Patronal Festival		0.00	0.00
Christmas Tree Festival		0.00	2,449.49
Garden Fete		0.00	0.00
Sunday Coffee		75.56	407.91
Saturday Morning Coffee		1,842.55	8,164.72
Newsletter Advertising		0.00	147.50
Statutory Fees		3,126.00	7,032.00
<i>Total Other Trading Activities</i>		<hr/> 5,818.85	<hr/> 25,440.62
Investments			
CBF Deposit Fund Interest (Gen)		0.00	34.66
CBF Inv Fund Dividend		4,658.53	
<i>Total Investments</i>		<hr/> 4,658.53	<hr/> 34.66
Other Income			
<i>Total Other Income</i>		<hr/>	<hr/>
Total Income and Endowments		53,221.02	85,767.22

Expenditure on Next Page

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

GENERAL FUND (UNRESTRICTED) INCOME AND EXPENDITURE - CONT'D

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Expenditure on:			
Costs of generating funds			
Saturday/Sunday Coffee Mornings		105.77	369.39
Fund Raising Costs		92.79	611.80
<i>Total Costs of Generating Funds</i>		<hr/> 198.56	<hr/> 981.19
Church Activities			
Mission/relief agencies (See Page 15)		3,272.00	3,371.00
Other Charitable Donsations (See Page 15)		490.37	2,589.00
Parish Share		22,000.00	47,999.96
Clergy Expenses		492.30	1,044.42
Costs of Services		494.92	1,539.91
Heating System Maintenance		292.00	969.96
Insurance		6,349.41	6,203.28
Utilities		5,869.07	8,937.74
Bookstall		8.00	44.00
Bank Charges		309.20	565.70
Cost of Social Events and Presentations		20.00	137.85
Organist Salaries		4,500.00	4,255.00
Admin/stationery/phone/postages		3,458.28	4,591.96
Wedding Fair		177.50	
Transfer to Fabric (Designated) 50% Share Div		2,329.28	
<i>Total Church Activities</i>		<hr/> 50,062.33	<hr/> 82,249.78
Total Expenditure		<hr/> 50,260.89	<hr/> 83,230.97
Excess Income/-Expenditure		2,960.13	2,536.25
Brought Forward Balance		4,601.27	2,065.02
Carried Forward Balance		<hr/> 7,561.40	<hr/> 4,601.27

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

FABRIC FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Donations		2,417.00	0.00
Income Tax Recovered			
Town Estates		5,849.00	5,000.00
Listed Places of Worship Grant		0.00	768.00
Grants		0.00	0.00
Legacy		0.00	0.00
CBF Deposit Fund Interest		91.70	103.95
CBF Investment Fund Dividend		126.26	4,645.55
Total Income		8,483.96	10,517.50
Expenditure on			
Roof Alarm		547.06	489.46
Architects and Professional Fees		0.00	0.00
Churchyard		0.00	0.00
Minor Repairs		532.51	502.12
Sound and Loop System		0.00	0.00
Electric/Lighting Maintenance		0.00	463.63
Routine Maintenance		2,114.40	169.40
WI/FI Survey & Installation		0.00	0.00
Total Expenditure		3,193.97	1,624.61
Excess Income/(Expenditure)		5,289.99	8,892.89
Brought Forward Balance		20,834.54	11,941.65
Carried Forward Balance		26,124.53	20,834.54

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

FABRIC FUND (DESIGNATED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Legacies		0.00	5,000.00
CBF Deposit Fund Interest		24.65	34.75
Transfer from General Fund (50% Inv Inc)		2,329.28	0.00
		<hr/>	
Total Income		2,353.93	5,034.75
Expenditure			
		<hr/>	
Total Expenditure		0.00	0.00
		<hr/>	
Excess Income/-Expenditure		2,353.93	5,034.75
Brought Forward Balance		5,034.75	0.00
		<hr/>	
Carried Forward Balance		7,388.68	5,034.75

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

ORGAN FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
CBF Deposit Fund Interest		15.66	29.19
Listed Places Worship Grant (VAT Ref)			0.00
Total Income		15.66	29.19
Expenditure			
Organ Maintenance		346.80	0.00
Total Expenditure		346.80	0.00
Excess Income/-Expenditure		-331.14	29.19
Brought Forward Balance		4,077.32	4,048.13
Carried Forward Balance		3,746.18	4,077.32

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

CHURCH ROOMS FUND (DESIGNATED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
CBF Interest		0.00	8.58
Swaffham Phoenix Income		0.00	0.00
Other Rentals/Income		0.00	416.00
Total Income		0.00	424.58
Expenditure			
Utilities		338.92	1,010.34
Insurance		1,592.97	2,276.18
Maintenance/Repairs		2,803.80	433.00
Total Expenditure		4,735.69	3,719.52
Excess Income/-Expenditure		-4,735.69	-3,294.94
Brought Forward Balance		76.96	3,371.90
Carried Forward Balance		-4,658.73	76.96

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

FLOWER FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Coffee Mornings/Teas/Lunches		647.00	888.04
Income Tax Recovered (Gift Aid)		20.00	0.00
Tombolas		0.00	126.50
CBF Deposit Fund Interest		8.23	6.72
CBF Investment Dividend		470.83	457.13
Donations		240.00	620.00
Sponsors			0.00
Total Income		1,386.06	2,098.39
Expenditure			
Easter Flowers and oasis		0.00	175.00
Harvest Flowers		0.00	53.75
Christmas flowers and oasis		0.00	128.00
General flowers and oasis		176.00	1,022.15
Patronal Festival flowers and costs		0.00	515.00
Flower Festival flowers and costs			0.00
Total Expenditure		176.00	1,893.90
Excess Income/-Expenditure		1,210.06	204.49
Brought Forward Balance		1,467.66	1,263.17
Carried Forward Balance		2,677.72	1,467.66

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

BELLS FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Ringing Fees		0.00	160.00
Donations		0.00	504.71
Listed Places of Worship Grant		0.00	100.95
CBF Deposit Fund Interest		2.72	5.74
		<hr/>	<hr/>
Total Income		2.72	771.40
Expenditure			
Repairs and Maintenance		0.00	950.35
		<hr/>	<hr/>
Total Expenditure		0.00	950.35
		<hr/>	<hr/>
Excess Income/-Expenditure		2.72	-178.95
Brought Forward Balance		655.41	834.36
		<hr/>	<hr/>
Carried Forward Balance		658.13	655.41

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

DISCRETIONARY FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Restricted Collectons		0.00	71.45
Donations		0.00	0.00
CBF Deposit Interest		0.43	0.64
Total Income		0.43	72.09
Expenditure			
Donations to Disasters Emergency (See Page 15)		0.00	54.80
Clergy Expenses		100.00	63.10
Total Expenditure		100.00	117.90
Excess Income/-Expenditure		-99.57	-45.81
Brought Forward Balance		108.50	154.31
Carried Forward Balance		8.93	108.50

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

WINDOWS FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Donations Restricted to Green Window		0.00	4,000.00
Other Donations East Window		153.00	1,917.69
CBF Deposit Fund Interest		82.42	120.26
Income Tax Recovered		1,139.76	2,002.38
Patronal Festival East Window		0.00	909.48
Other Fund Raising East Window		0.00	1,157.88
<hr/>			
Total Income		1,375.18	10,107.69
Expenditure			
<hr/>			
Total Expenditure		0.00	0.00
<hr/>			
Excess Income/-Expenditure		1,375.18	10,107.69
Brought Forward Balance		18,697.97	8,590.28
<hr/>			
Carried Forward Balance		20,073.15	18,697.97

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

WINDOWS FUND (DESIGNATED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Legacy		0.00	7,000.00
CBF Deposit Interest		29.23	48.65
Total Income		29.23	7,048.65
Expenditure			
Total Expenditure		0.00	0.00
Excess Income/-Expenditure		29.23	7,048.65
Brought Forward Balance		7,048.65	0.00
Carried Forward Balance		7,077.88	7,048.65

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

PAYMENTS TO MISSION RELIEF AGENCIES

From
To

01.01.2020
31.12.2020

01.01.2019
31.12.2019

Church Missionary Society	900.00	927.00
USPG	900.00	927.00
Church Army	700.00	721.00
Missions to Seafarers	386.00	398.00
Bible Society	386.00	398.00

Total

3,272.00

3,371.00

PAYMENTS TO OTHER CHARITIES FROM 2ND AND OTHER COLLECTIONS

2nd Collections

East Anglian Air Ambulance	January		113.00
National Rheumatoid Society	January	114.63	
CLIC Sargent	February		112.52
Scotties Little Soldiers	February	80.10	
NDBF Lent Appeal	March	30.00	96.51
Swaffham & District Mental Health	April		79.81
St Andrew Evangelical	May		69.00
Parkinsons UK	June		174.97
Team Malawi	July		297.15
Miscarriage Association	August		114.00
Leprosy Mission	September		100.00
The Vidyul Trust	October		78.72
Mission Aviation Fellowship	October	44.00	
Samaritans	November	83.40	73.26
Crisis	December		171.75

Other

Childrens Society	Christingle		321.46
College of St Barnabus	Votive Candles	138.24	188.32
Disasters Emergency **	Cyclone Idai		95.20
NDBF Ordinands Fund	Confirmation Service		45.00
Royal British Legion	Remembrance		357.33
Womens World Day of Prayer			101.00

** Topped Up to £150 from Discretionary Fund

Total

490.37

2,589.00

Independent Examiners Certificate

Report to the trustees/ members of:

SWAFFHAM P.C.C.

On accounts for the year ended:

31 DECEMBER 2020

Charity no (if any):

1134160

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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 of accounts 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 no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Susan J Nairn.

Date:

8/2/2021

Name:

SUSAN NAIRN

Relevant professional
qualification(s) or body
(if any)

N/A

Address:

THE RECTORY

NARBOROUGH

KINGS LYNN PE32 1TE

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here
brief
details of

any items
that the
examiner
wishes to
disclose

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

BALANCE SHEET (DETAILED)

	As at 31.12.2020	As at 31.12.2019
CURRENT ASSETS		
Barclays Community Account	7,055.38	4,143.76
Petty Cash	210.07	180.07
Flower Fund Cash	0.00	224.54
CBF Deposit Account	63,734.06	58,223.40
Total Current Assets	70,999.51	62,771.77
LIABILITIES		
Sundry Creditors	341.64	168.74
Total Liabilities	341.64	168.74
Net Asset surplus (deficit)	70,657.87	62,603.03
RESERVES		
Excess Income /(Deficit) for Year	8,054.84	30,334.21
Starting Balances	62,603.03	32,268.82
Total Reserves	70,657.87	62,603.03
REPRESENTED BY FUNDS:		
Unrestricted	7,561.40	4,601.27
Designated	9,807.83	12,160.36
Restricted	53,288.64	45,841.40
	70,657.87	62,603.03

Other monetary assets

9157.72 shares held in CBF Investment Fund made up of various investments as described on Page 3
On 31st December 2020 the value of one share in the fund was 2048.73 pence (1916.91 at 31.12.19),
giving St Peter & St Pauls Church a total investment at 31st December 2020 of £187,616.96
(£175,545.25 at 31.12.19)

Stock of Church Guides and Sales Table Goods

Fixed Assets

Church Rooms, Campingland
Office Computer in Vicar's Vestry

ST PETER & ST PAUL'S CHURCH, SWAFFHAM**SUMMARY OF INCOME AND EXPENDITURE BY FUND
SEE INDIVIDUAL FUND PAGES FOR FULL BREAKDOWN**

	2020	2019
INCOME		
General Fund	53,221.02	85,767.22
Fabric Fund(Restricted)	8,483.96	10,517.50
Fabric Fund (Designated)	2,353.93	5,034.75
Organ Fund	15.66	29.19
Church Rooms Fund	0.00	424.58
Flower Fund	1,386.06	2,098.39
Bells Fund	2.72	771.40
Discretionary Fund	0.43	72.09
Windows Fund (Restricted)	1,375.18	10,107.69
Windows Fund (Designated)	29.23	7,048.65
	<hr/>	<hr/>
TOTAL INCOME	66,868.19	121,871.46
EXPENDITURE		
General Fund	50,260.89	83,230.97
Fabric Fund(Restricted)	3,193.97	1,624.61
Fabric Fund (Designated)	0.00	0.00
Organ Fund	346.80	0.00
Church Rooms Fund	4,735.69	3,719.52
Flower Fund	176.00	1,893.90
Bells Fund	0.00	950.35
Discretionary Fund	100.00	117.90
Windows Fund (Restricted)	0.00	0.00
Windows Fund)Designated	0.00	0.00
	<hr/>	<hr/>
TOTAL EXPENDITURE	58,813.35	91,537.25
	<hr/>	<hr/>
EXCESS INCOME/-EXPENDITURE	8,054.84	30,334.21

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

SUMMARY OF FUNDS

		31.12.2020	31.12.2019
General Funds	See also below	7,561.40	4,601.27
Fabric Fund Restricted	See also below	26,124.53	20,834.54
Fabric Fund Designated		7,388.68	5,034.75
Organ Fund		3,746.18	4,077.32
Church Room		-4,658.73	76.96
Flower Fund	See also below	2,677.72	1,467.66
Bell Fund		658.13	655.41
Discretionary Fund		8.93	108.50
Windows Fund Restricted		20,073.15	18,697.97
Windows Fund Designated		7,077.88	7,048.65
		70,657.87	62,603.03

INVESTMENTS

General Fund	166,301.36	0
Fabric Fund	4,507.62	159,818.73
Flower Fund	16,807.98	15,726.52
	187,616.96	175,545.25

General Fund Moved from Fabric 2020

8117.29 Shares in CBF Investment Fund held for ecclesiastical purposes from sale of Church Cottage
Until 2019 income from these Shares was Designated to Fabric Fund but in 2020 these were deemed to be
General Fund Income but the PCC has designated that 50% of the income be transferred from General
to Fabric (Designated)

Fabric Fund

220.02 Shares in CBF Investment Fund as a result of a legacy of £2,500

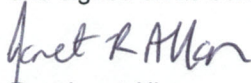
Flower Fund

820.41 Shares in CBF Investment Fund purchased with a legacy of £5,000

TRUSTEES APPROVAL

These Accounts were approved by the Parochial Church Council on 14.3.21

and signed on its behalf by


Rev Janet Allan
Chair


Norman Revill
Treasurer

The contents of Pages 4 to 15 form part of these accounts

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

GENERAL FUND (UNRESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income and endowments from:			
Donations and legacies:			
Tax efficient planned giving		21,055.60	21,209.27
Income Tax Recovered		8,976.03	8,672.09
Collections		3,088.10	8,819.05
Other planned giving		2,612.60	2,701.00
2nd and Other Collections (See Page 15)		490.37	2,589.00
Visitors Donations		440.55	2,896.89
Donations (General)		1,645.39	1,539.64
Commonwealth War Graves Grant		0.00	0.00
Legacies		500.00	8,500.00
Listed Places of Worship Grant		0.00	0.00
Town Estates (General)		2,925.00	2,000.00
Donations/Fees for use of Church		1,010.00	1,365.00
<i>Total Donations and Legacies</i>		<hr/> 42,743.64	<hr/> 60,291.94
Other Trading Activities			
Gift Day		0.00	2,858.26
Christmas Bazaar		0.00	3,749.73
Flower Festival		0.00	0.00
Cycle Ride		256.74	0.00
Other Fund Raising		518.00	631.01
Patronal Festival		0.00	0.00
Christmas Tree Festival		0.00	2,449.49
Garden Fete		0.00	0.00
Sunday Coffee		75.56	407.91
Saturday Morning Coffee		1,842.55	8,164.72
Newsletter Advertising		0.00	147.50
Statutory Fees		3,126.00	7,032.00
<i>Total Other Trading Activities</i>		<hr/> 5,818.85	<hr/> 25,440.62
Investments			
CBF Deposit Fund Interest (Gen)		0.00	34.66
CBF Inv Fund Dividend		4,658.53	
<i>Total Investments</i>		<hr/> 4,658.53	<hr/> 34.66
Other Income			
<i>Total Other Income</i>		<hr/>	<hr/>
Total Income and Endowments		53,221.02	85,767.22

Expenditure on Next Page

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

GENERAL FUND (UNRESTRICTED) INCOME AND EXPENDITURE - CONT'D

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Expenditure on:			
Costs of generating funds			
Saturday/Sunday Coffee Mornings		105.77	369.39
Fund Raising Costs		92.79	611.80
<i>Total Costs of Generating Funds</i>		<hr/> 198.56	<hr/> 981.19
Church Activities			
Mission/relief agencies (See Page 15)		3,272.00	3,371.00
Other Charitable Donsations (See Page 15)		490.37	2,589.00
Parish Share		22,000.00	47,999.96
Clergy Expenses		492.30	1,044.42
Costs of Services		494.92	1,539.91
Heating System Maintenance		292.00	969.96
Insurance		6,349.41	6,203.28
Utilities		5,869.07	8,937.74
Bookstall		8.00	44.00
Bank Charges		309.20	565.70
Cost of Social Events and Presentations		20.00	137.85
Organist Salaries		4,500.00	4,255.00
Admin/stationery/phone/postages		3,458.28	4,591.96
Wedding Fair		177.50	
Transfer to Fabric (Designated) 50% Share Div		2,329.28	
<i>Total Church Activities</i>		<hr/> 50,062.33	<hr/> 82,249.78
Total Expenditure		<hr/> 50,260.89	<hr/> 83,230.97
Excess Income/-Expenditure		2,960.13	2,536.25
Brought Forward Balance		4,601.27	2,065.02
Carried Forward Balance		<hr/> 7,561.40	<hr/> 4,601.27

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

FABRIC FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Donations		2,417.00	0.00
Income Tax Recovered			
Town Estates		5,849.00	5,000.00
Listed Places of Worship Grant		0.00	768.00
Grants		0.00	0.00
Legacy		0.00	0.00
CBF Deposit Fund Interest		91.70	103.95
CBF Investment Fund Dividend		126.26	4,645.55
		<hr/>	
Total Income		8,483.96	10,517.50
Expenditure on			
Roof Alarm		547.06	489.46
Architects and Professional Fees		0.00	0.00
Churchyard		0.00	0.00
Minor Repairs		532.51	502.12
Sound and Loop System		0.00	0.00
Electric/Lighting Maintenance		0.00	463.63
Routine Maintenance		2,114.40	169.40
WI/FI Survey & Installation		0.00	0.00
		<hr/>	
Total Expenditure		3,193.97	1,624.61
		<hr/>	
Excess Income/(Expenditure)		5,289.99	8,892.89
Brought Forward Balance		20,834.54	11,941.65
		<hr/>	
Carried Forward Balance		26,124.53	20,834.54

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

FABRIC FUND (DESIGNATED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Legacies		0.00	5,000.00
CBF Deposit Fund Interest		24.65	34.75
Transfer from General Fund (50% Inv Inc)		2,329.28	0.00
		<hr/>	
Total Income		2,353.93	5,034.75
Expenditure			
		<hr/>	
Total Expenditure		0.00	0.00
		<hr/>	
Excess Income/-Expenditure		2,353.93	5,034.75
Brought Forward Balance		5,034.75	0.00
		<hr/>	
Carried Forward Balance		7,388.68	5,034.75

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

ORGAN FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
CBF Deposit Fund Interest		15.66	29.19
Listed Places Worship Grant (VAT Ref)			0.00
Total Income		15.66	29.19
Expenditure			
Organ Maintenance		346.80	0.00
Total Expenditure		346.80	0.00
Excess Income/-Expenditure		-331.14	29.19
Brought Forward Balance		4,077.32	4,048.13
Carried Forward Balance		3,746.18	4,077.32

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

CHURCH ROOMS FUND (DESIGNATED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
CBF Interest		0.00	8.58
Swaffham Phoenix Income		0.00	0.00
Other Rentals/Income		0.00	416.00
Total Income		0.00	424.58
Expenditure			
Utilities		338.92	1,010.34
Insurance		1,592.97	2,276.18
Maintenance/Repairs		2,803.80	433.00
Total Expenditure		4,735.69	3,719.52
Excess Income/-Expenditure		-4,735.69	-3,294.94
Brought Forward Balance		76.96	3,371.90
Carried Forward Balance		-4,658.73	76.96

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

FLOWER FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Coffee Mornings/Teas/Lunches		647.00	888.04
Income Tax Recovered (Gift Aid)		20.00	0.00
Tombolas		0.00	126.50
CBF Deposit Fund Interest		8.23	6.72
CBF Investment Dividend		470.83	457.13
Donations		240.00	620.00
Sponsors			0.00
Total Income		1,386.06	2,098.39
Expenditure			
Easter Flowers and oasis		0.00	175.00
Harvest Flowers		0.00	53.75
Christmas flowers and oasis		0.00	128.00
General flowers and oasis		176.00	1,022.15
Patronal Festival flowers and costs		0.00	515.00
Flower Festival flowers and costs			0.00
Total Expenditure		176.00	1,893.90
Excess Income/-Expenditure		1,210.06	204.49
Brought Forward Balance		1,467.66	1,263.17
Carried Forward Balance		2,677.72	1,467.66

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

BELLS FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Ringing Fees		0.00	160.00
Donations		0.00	504.71
Listed Places of Worship Grant		0.00	100.95
CBF Deposit Fund Interest		2.72	5.74
		<hr/>	<hr/>
Total Income		2.72	771.40
Expenditure			
Repairs and Maintenance		0.00	950.35
		<hr/>	<hr/>
Total Expenditure		0.00	950.35
		<hr/>	<hr/>
Excess Income/-Expenditure		2.72	-178.95
Brought Forward Balance		655.41	834.36
		<hr/>	<hr/>
Carried Forward Balance		658.13	655.41

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

DISCRETIONARY FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Restricted Collectons		0.00	71.45
Donations		0.00	0.00
CBF Deposit Interest		0.43	0.64
Total Income		0.43	72.09
Expenditure			
Donations to Disasters Emergency (See Page 15)		0.00	54.80
Clergy Expenses		100.00	63.10
Total Expenditure		100.00	117.90
Excess Income/-Expenditure		-99.57	-45.81
Brought Forward Balance		108.50	154.31
Carried Forward Balance		8.93	108.50

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

WINDOWS FUND (RESTRICTED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Donations Restricted to Green Window		0.00	4,000.00
Other Donations East Window		153.00	1,917.69
CBF Deposit Fund Interest		82.42	120.26
Income Tax Recovered		1,139.76	2,002.38
Patronal Festival East Window		0.00	909.48
Other Fund Raising East Window		0.00	1,157.88
<hr/>			
Total Income		1,375.18	10,107.69
Expenditure			
<hr/>			
Total Expenditure		0.00	0.00
<hr/>			
Excess Income/-Expenditure		1,375.18	10,107.69
Brought Forward Balance		18,697.97	8,590.28
<hr/>			
Carried Forward Balance		20,073.15	18,697.97

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

WINDOWS FUND (DESIGNATED) INCOME AND EXPENDITURE

	From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Income			
Legacy		0.00	7,000.00
CBF Deposit Interest		29.23	48.65
Total Income		29.23	7,048.65
Expenditure			
Total Expenditure		0.00	0.00
Excess Income/-Expenditure		29.23	7,048.65
Brought Forward Balance		7,048.65	0.00
Carried Forward Balance		7,077.88	7,048.65

ST PETER & ST PAUL'S CHURCH, SWAFFHAM

PAYMENTS TO MISSION RELIEF AGENCIES		From To	01.01.2020 31.12.2020	01.01.2019 31.12.2019
Church Missionary Society			900.00	927.00
USPG			900.00	927.00
Church Army			700.00	721.00
Missions to Seafarers			386.00	398.00
Bible Society			386.00	398.00
Total			3,272.00	3,371.00

PAYMENTS TO OTHER CHARITIES FROM 2ND AND OTHER COLLECTIONS

2nd Collections

East Anglian Air Ambulance	January		113.00
National Rheumatoid Society	January	114.63	
CLIC Sargent	February		112.52
Scotties Little Soldiers	February	80.10	
NDBF Lent Appeal	March	30.00	96.51
Swaffham & District Mental Health	April		79.81
St Andrew Evangelical	May		69.00
Parkinsons UK	June		174.97
Team Malawi	July		297.15
Miscarriage Association	August		114.00
Leprosy Mission	September		100.00
The Vidyul Trust	October		78.72
Mission Aviation Fellowship	October	44.00	
Samaritans	November	83.40	73.26
Crisis	December		171.75

Other

Childrens Society	Christingle		321.46
College of St Barnabus	Votive Candles	138.24	188.32
Disasters Emergency **	Cyclone Idai		95.20
NDBF Ordinands Fund	Confirmation Service		45.00
Royal British Legion	Remembrance		357.33
Womens World Day of Prayer			101.00

** Topped Up to £150 from Discretionary Fund

Total		490.37	2,589.00
--------------	--	---------------	-----------------