

Trustees Annual Report and Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

St Peter's Church, Cowfold

The Street, Cowfold, Horsham, West Sussex RH13 8BW

Registered Charity no. 1139699

For the year ended 31st December 2020

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Website: stpeterschurch-cowfold.org.uk

Incumbent: Revd Sue Wharton
The Vicarage, Handcross Road, Lower Beeding RH13 6NU

Independent examiner: Mr Martyn Gair
The Old Bakery, Henfield Road, Cowfold RH13 8DR

Bankers: Lloyds Bank plc
Horsham Branch, PO Box 1000, Andover BX1 1LT

St Peter's Church, Cowfold

Trustees Annual Report for 2020

Our aims and purposes as a charity

The PCC has the responsibility of co-operating with the incumbent, the Revd Sue Wharton, in:

- The promotion of the gospel of the Lord Jesus Christ according to the doctrines and practices of the Church of England;
- Promoting in the parish the whole mission of the church, pastoral, social, evangelistic and, ecumenical;
- To know Jesus better and make Him better known;
- Practical support and care for people in the parish, from the youngest to the eldest, irrespective of level of need or, ability to pay;
- Providing financial support to those in need and, to other organisations with similar objectives.

The PCC is also responsible for the maintenance of the Grade I Listed parish church and churchyard. In addition, it appoints six Foundation Governors at St Peter's Church of England (Aided) Primary School, and makes recommendations to the Diocese for two further Foundation Governors.

What we planned to do to achieve our charitable objectives

When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'.

The council has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

For this year we discussed and planned the following objectives and activities to fulfil our aims:

- Enabling as many people as possible to worship at our church
- Enabling as many people as possible to become part of our parish community
- Teaching, baptising and nurturing new and existing believers
- Maintaining an overview of worship throughout the parish
- Working with village organisations in support of our parish community
- Putting faith into practice, through prayer and scripture, music and sacrament
- Offering worship and prayer and learning about our faith through reflection on scripture
- Assisting people from all walks of life to develop their knowledge of, and trust in, Jesus
- Provision of pastoral care for people living in the parish
- Providing assistance to the poor and needy of the parish
- Raising funds for organisations with similar objectives
- Reaching out to the people of the village through work with St Peter's Church of England Primary School, media, events and groups
- Maintaining the fabric of the church building as a historic centre and focus of life in the village
- Attendance at Deanery meetings and participation in the wider life of the Diocese

What we achieved and how we affected beneficiaries' lives

Attendance at worship

We wish to enable as many people as possible to worship at our church and to become part of our parish community. As Anglican Christians, we are completely committed to meeting and unconditionally accepting all people, without discrimination of any kind, and welcoming them with spiritual and material hospitality.

Whilst attendance figures are in some ways a crude measurement of church activity they are still interesting. Due to the Covid 19 pandemic we were only open for in person worship for 31 Sundays during 2020. The average number of people attending the main Sunday service across the year was 20 adults and 3 children, but that hides a number of trends. It was a lower average than that of 26 adults in 2019 but the average number for the three Short and Sweet services before Lockdown 1 was 28 adults and 17 children. The average numbers for a Short and Sweet service in 2019 was 16 adults and 11 under 16s. It was the success of this informal service which drove the decision about how to handle the initial response to the first Lockdown when trying to produce something suitable for Holy Week. A story for Holy Week was broadcast from the Vicarage each day during Holy Week with services towards the end of the week.

During the first lockdown in March to May 2020, there were an average of 143 views or 'hits' on the St Peter's Facebook page per week. Once broadcasting moved to the Holy Trinity Facebook page there were an average of 125 views or 'hits' on the site per week plus an average of a further 66 views via the share on to St Peter's site. These virtual attendance numbers need viewing cautiously but do suggest that a need for worship was being met.

We have continued to offer an 8.00am service and a Taize service when possible for those who like a different style of worship.

During the year baptisms were postponed, as were weddings. We had 3 funerals in church and 2 in the churchyard as per the regulations at the time.

Teaching, baptising and nurturing new and existing believers

Our Lent groups which were held jointly with the two churches in Lower Beeding parish had to be suspended part way through because the country went into Lockdown.

Our response to the lockdowns has been to increase our use of social media. In common with churches across the country we have found that the numbers looking at our social media very encouraging. We know that those who have been housebound or shielding have appreciated the streamed services. Following them has been made easier by the emailing of the bible readings, collect and sermon before the broadcast. Even when people have been able to attend they have valued being able to print out the sermon because Covid 19 regulations have forbidden those leading worship from throwing their voices. So anyone who is hard of hearing has been able to have a text to follow. That was the purpose of providing the text but the feedback has been that people have re-read the sermon.

We have continued to strengthen our relationship with the families of our Short and Sweet congregation, meeting them at their point of need and encouraging a greater involvement in our church family.

Provision of the church building for people to enjoy

So far as our Church buildings are concerned, we believe that it is important that the church is available for private prayer not just to the church family but to the wider visiting community. To this end St Peters is always open under normal circumstances and the many entries in the Visitors' Book testify to this. Many remark not only how refreshing it is to find an open church but, also the sense of peacefulness and spirituality the church pervades. In 2020 after the first Lockdown we opened on Wednesdays when we could. We look forward to being permanently open once more.

This year our Crib Service could not be held in its normal format. Instead we were able to provide a Nativity Trail on Christmas Eve. This was a lot of work for those involved but was much appreciated by the many who came. So much was cancelled and the school had just had a significant COVID outbreak so extra precautions were taken to reassure folk. This was a precious event.

Reaching out to the people of the village through work with St Peters Church of England Primary School, media, and putting on/hosting events

We have a strong link with our parish Primary School. The children usually came into church for their Easter service, Leavers service and Christingle service. The Harvest service is normally held in school.

It was with immense sadness that we were unable to hold the usual services. However Rev Sue has been posting acts of Collective Worship on Facebook for school.

Our main means of communication to the parish community beyond just the worshipping community is through our parish website. We also regularly update our Facebook page with news and pictures to reach a different audience to the website. Our services have been transferred to the website from Facebook after they have been broadcast.

During Advent we had an Advent Calendar event in the village. This was a church initiative but we included anyone who wanted to be involved. A new window in a participants home was added each evening. Photo's of the new addition were posted on Facebook each night so that people could either walk round the village or look on Facebook. This was a gloomy time of year, with lockdown 2 and pre-Christmas restrictions and this added some badly needed cheer.

Provision of pastoral care for people living in the parish

We ran a Friday Café club in the Village Hall simply to give people who wished to do so a chance to meet. This had to be suspended in March.

A group from church take Holy Communion to the Residential Home for the Elderly within the parish, this is mostly Lay led, but had to be suspended in March. Holy Communion is also normally taken to the elderly in their own homes but was also suspended in March. Fr Martin does extensive visiting and phoning of those who are in pastoral need. Since March this has been restricted to phoning. He also visited the Welcome Club which is run in the village until that was suspended.

We make an effort to keep the churchyard neat and tidy for two reasons. There is a public footpath through it so it is a general amenity for the village and we want people to feel welcome whether or not they come to church. Secondly, it is of course important to keep it looking good and with suitable places to sit and rest awhile for those who have been bereaved. Two services for those who have been bereaved were held during the year.

Provision of tangible support to the poor and needy

We have continued to work with organisations that support the vulnerable in our community, across the Diocese and nationally. We have supported the RBL Poppy Fund. We have also supported the Diocesan Charity FSW.

Financial Review

Incoming resources

Total receipts on general unrestricted funds were £26,568 and are detailed in the Financial Report.

Planned giving through the Parish Giving Scheme, standing orders and envelopes held up fairly well given the pandemic, falling by just £473. However, collections at services fell by £4,094, a drop of 64.5% on the previous year. This was a result of the church closure during two periods of lockdown and reduced numbers when in-person worship went ahead.

A significant boost to our resources came from income tax claimed as Gift Aid on some generous donations in the previous year. We are very grateful for all donations received in the year. The ways to give were expanded to include on-line giving and text giving for when we are unable to meet face to face, as well as by contactless card payment introduced in the previous year.

Statutory fees were received for six funerals during the year.

Fundraising activities were greatly reduced by the Coronavirus restrictions and the amount raised fell by £3,251 (72%) compared with the previous year. We are grateful to the church member who undertook a sponsored bike ride raising £521, and to everyone who took part in the Christmas Raffle raising £476.

Grants received

With the support of the local community, the Co-op Local Community Fund awarded a grant of £4,444 to repair the roof of the Grade I Listed out building that houses the equipment for maintaining the churchyard. The work was carried out after the end of the year by local company, Fowler Building Contractors.

Outgoing resources

Total payments on general unrestricted funds were £29,017 and are detailed in the Financial Report.

Sharing the ministry costs of the Diocese of Chichester

The largest item of expenditure was £16,420 paid to the diocese for our share of all churches' Parish Ministry Costs. These costs are made up of the housing, support, stipend and pension costs of the clergy of this parish, training of curates and new ordinands, and a small contribution to the national church.

Our full share for 2020 was £23,329 so we were able to meet 70% of the cost allocated to St Peter's. The amount paid was an increase of 3% on the previous year. This was pledged before Coronavirus hit and will unfortunately be reduced in the coming year as we recover from the financial effects of the pandemic.

Staff costs

We do not have a regular parish organist but borrow the services of a small number of church organists from the surrounding area.

We are very grateful to the volunteers who maintain the churchyard, clean the church, arrange the flowers, make the church ready for services and take care of the behind-the-scenes administration. We are blessed that so much service is provided without charge.

Trustee payments and expenses

The PCC support the clergy by paying 50% of Council Tax and water charges for The Vicarage plus other costs of travel, telephone, broadband and printing. All these costs are shared equally with the PCC of Lower Beeding Parish, with whom we share our parish priest.

The only other payments made to trustees were for the reimbursement of occasional purchases made on behalf of the PCC.

Charitable giving

The congregation of St Peter's was once again able to support the RBL Poppy Appeal raising £219 on Remembrance Sunday. A special appeal for Marfan Trust raised £250 in memory of Joan Gander. We continue to collect milk bottle tops on behalf of Chestnut Tree House children's hospice and we had a successful collection of pre-loved winter coats for FSW to pass on to families in need. We were pleased to twin our new toilet with a facility in Zambia through Tearfund's Toilet Twinning organisation.

Major repairs

Storm damage was incurred to the weathervane during the year. Most of the cost of inspection, removal and repair has been met by insurers. A new weathervane is currently under construction to be erected in 2021.

"I am fortunate to live within sight of the Church Tower and cherish the daily view. I look forward to seeing the weather vane on the straight and narrow again in due course and appreciate all the effort that goes on behind the scene"

Loan payments

We are grateful to the Archdeacon for agreeing to defer the final payment due on the interest free loan that was advanced in 2013 for repairs to the church roof. The final payment of £2,500 is now due in 2021.

Why we hold some money in reserve

It is PCC policy to maintain a balance of £7,500 on the general unrestricted fund, equating to approximately three months' worth of unrestricted payments, as a contingency against unforeseen situations. The closing balance of £3,968 this year fell well short of that level as a result of the unforeseen restrictions brought in to combat the Coronavirus pandemic.

Surplus monies from the general fund are invested in a deposit account with Lloyds Bank so that they can be readily returned to the current account as soon as needed to pay day-to-day bills. The PCC also holds restricted funds set aside for the maintenance of the churchyard, a sound system, repairs to the organ, and sums held on behalf of the bellringers and flower arrangers. It is PCC policy to invest these restricted funds in an interest-bearing account until needed, currently with National Savings and Investments.

Future Uncertainties

The deficit for the year and the shortfall in reserves are matters of concern. We have begun to address the shortfall with an appeal for an increased level of giving to ensure a financially sustainable future for St Peter's. We need to rebuild our reserves to be in a strong position to meet our regular commitments. This will enable us to continue our mission in Cowfold, maintain our church building and repay the Archdeacon's loan.

Structure, governance and management of the charity

The Parochial Church Council (PCC) is registered with the Charity Commission as required by the Charities Act 2011. Its governing document is the Parochial Church Councils (Powers) Measure 1956.

During the year the following served as members of the Parochial Church Council:

Ex Officio members

Incumbent:	The Revd Susan Wharton	Chairman
Curate:	The Revd Martin Mills	
Churchwardens:	Mrs Mary Chamberlin	
	Mr Aidan Favell	Vice Chairman

Elected Members

Mrs Jenny Baldwin	
Mrs Anita Casey	
Mrs Nichola Favell	Secretary (from October 2020)
Mr Peter Howes	(until October 2020)
Mr Simon Langton	
Mrs Linda Murphy	Secretary (until October 2020)
Mrs Helen Stanfield	Treasurer

Deanery Synod members

Ms Gill Carpenter	(until March 2020)
Mr Peter Howes	(until October 2020)
Mrs Linda Murphy	(from October 2020)
Mrs Helen Stanfield	(from October 2020)

Membership of the PCC is determined under the Church Representation Rules and consists of certain ex-officio members (the incumbent/priest-in-charge, curate, lay readers licensed to officiate in the church), the churchwardens and members of the Deanery, Diocesan or General Synods and nine members of the church who are elected at the Annual Parochial Church Meeting (APCM). Members are warmly encouraged to stand for election to the PCC and we try to ensure a balance of skills and experience where possible.

This Trustees' Annual Report was **approved** by the PCC and signed on their behalf by The Revd Sue Wharton, PCC Chairman

SJWharton

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Date.....16/05/2021.....

Annual Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

St Peter's Church, Cowfold

The Street, Cowfold, Horsham, West Sussex RH13 8BW

Registered Charity no. 1139699

For the year ended 31st December 2020

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Summary of Financial Receipts and Payments

The financial effect of our activities during the year can be summarised as follows:

	Unrestricted <u>General</u> <u>Fund</u>	Restricted <u>Funds</u>	Total All Funds <u>2020</u>	Total All Funds <u>2019</u>	Notes
	£	£	£	£	
Income and endowments from:					
Donations and legacies	19,093	7,735	26,828	52,136	
Charitable activities	1,741	-	1,741	765	
Other trading activities	1,295	15	1,310	4,619	
Investments	507	378	885	985	
Other receipts	3,932	-	3,932	-	
Total received	26,568	8,128	34,696	58,505	3
Expenditure on:			-		
Charitable costs	28,860	35,180	64,040	37,276	
Trading costs	157	-	157	607	
Other payments	-	-	-	2,500	
Total paid	29,017	35,180	64,197	40,383	9
<i>Reconciliation of funds:</i>					
Net income or (net expenditure)	(2,449)	(27,052)	(29,501)	18,122	
Transfers between funds		-	-	-	
Net movement in funds	(2,449)	(27,052)	(29,501)	18,122	
Bank accounts at 1 January	6,416	38,907	45,323	27,201	
Bank accounts at 31 December	3,967	11,855	15,822	45,323	19

Statement of Assets and Liabilities

Our financial position at the year-end

	Unrestricted General Fund	Restricted Funds	Endowed Funds	Total All Funds 2020	<i>Total All Funds 2019</i>	<i>Notes</i>
	£	£	£	£	£	
Assets:						
Bank current account	3,188	-	-	3,188	1,720	
Bank deposit account	500	6,040	-	6,540	25,371	
National Savings & Investment account	-	5,814	-	5,814	17,761	
Cash	280	-	-	280	471	
PCC-owned bank balance	3,968	11,854	-	15,822	45,323	19
Diocesan Assigned Fees received	108	-	-	108	165	
Total bank and deposit accounts	4,076	11,854	-	15,930	45,488	
Listed Places of Worship Grant Scheme	-	-	-	-	1,503	
Gift Aid recoverable	1,384	-	-	1,384	4,770	
Debtors	1,384	-	-	1,384	6,273	
CBF Investment Fund		-	23,806	23,806	22,274	
CBF Fixed Interest Fund			4,807	4,807	4,643	
Investment assets at market value	-	-	28,613	28,613	26,917	
Total assets	5,460	11,854	28,613	45,927	78,678	
Liabilities:						
Archdeacon's loan	2,500	-	-	2,500	2,500	18
Unpaid Diocesan fees for weddings/funerals	108	-	-	108	165	
Unpaid clergy expenses	151	-	-	151	145	
Building contractor and architect	-	-	-	-	34,276	
					-	
Total liabilities	2,759	-	-	2,759	37,086	

This Financial Report for the year ended 31st December 2020, including the notes following, was approved by the PCC and signed on its behalf by The Revd. Sue Wharton, PCC Chair:

SJWharton

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Date06/04/2021.....

Notes to the Financial Report

- 1** The financial statements of the PCC have been prepared in accordance with the Charities Act 2011 and current Church Accounting Regulations, using the Receipts and Payments basis.
- 2** The following assets are recognised but not valued in the Statement of Assets and Liabilities: Movable church furnishings held by the churchwardens on special trust for the PCC, which require a faculty for disposal.
- 3** Analysis of total received

	Unrestricted General Fund	Restricted Funds	Endowed Funds	Total All Funds 2020	<i>Total All Funds 2019</i>	<i>Notes</i>
	£	£	£	£	£	
Planned giving (excl. tax refunds)	6,279	-	-	6,279	6,018	4
Planned giving (no tax refunds)	1,978	-	-	1,978	2,712	4
Collections	2,252	-	-	2,252	6,346	5
Special appeals	-	469	-	469	367	
Gift Aid recovered	6,329	230	-	6,559	3,830	6
Donations at fundraising events	115	-	-	115	170	
Donations freely given	2,052	982	-	3,034	29,238	
Legacies	-	-	-	-	-	
Grants received	88	6,054	-	6,142	3,455	7
Donations and legacies	19,093	7,735	-	26,828	52,136	
Fees for weddings & funerals	1,741	-	-	1,741	765	
Charitable activities	1,741	-	-	1,741	765	
Fundraising events	1,280	15	-	1,295	4,619	
Sales of the parish magazine	15	-	-	15	-	
Other trading activities	1,295	15	-	1,310	4,619	
Bank & CBF deposit interest	41	177	-	218	337	
CBF investment fund dividend	466	201	-	667	648	
Investments	507	378	-	885	985	
Other receipts	3,932	-	-	3,932	-	8
Total received on all funds	26,568	8,128	-	34,696	58,505	

- 4** Planned Giving is received by direct debit through the Parish Giving Scheme, or by Standing Order, allowing the PCC to pay its regular costs including its share of the cost of the clergy.
- 5** Collection receipts fell considerably due to the closure of the church to collective worship during the Coronavirus pandemic.
- 6** Gift Aid is tax claimed on the previous year's giving together with recoveries received each month from the Parish Giving Scheme and some online gifts. A higher amount of tax was claimed this year due to the generous donations received last year.
- 7** Grants were received from the Listed Places of Worship Scheme (£1610 Toilet & Teapoint Fund, £88 General Fund), and the Co-op Local Community Fund (£4444 Churchyard Fund, for repairs to the roof of the outbuilding).
- 8** Payment of an insurance claim was received following storm damage to the weather vane. The claim is on-going whilst repairs are completed.

St Peter's Church, Cowfold registered charity number 1139699

Notes to the Financial Report

9 Analysis of total paid

	Unrestricted <u>General</u> <u>Fund</u>	Restricted <u>Funds</u>	Total All Funds <u>2020</u>	Total All Funds <u>2019</u>	Notes
	£	£	£	£	
Charitable giving	95	469	564	402	10
Parish share to Chichester Diocese	16,420	-	16,420	15,942	11
Salaries and honoraria	550	-	550	1,020	12
Parsonage House	1,443	-	1,443	73	13
Clergy expenses	711	-	711	179	13
Mission costs	134	-	134	532	14
Children's work	100	-	100	215	
Insurance	2,208	-	2,208	2,208	
Water, Gas, Electricity, and Oil	1,624	-	1,624	2,115	
Printing & photocopying	-	-	-	40	
Other regular church running costs	164	102	266	461	
Accounting and Examiner's fees	-	-	-	-	
Church maintenance & repairs	927	-	927	949	
Major repairs	4,484	-	4,484	-	15
Upkeep of churchyard	-	14	14	382	16
New building work	-	34,595	34,595	12,758	17
Charitable costs	28,860	35,180	64,040	37,276	
Fundraising event expenses	27	-	27	607	
Magazine printing	130	-	130	-	
Trading costs	157	-	157	607	
Other payments	-	-	-	2,500	18
Total paid on all funds	29,017	35,180	64,197	40,383	

10 Charitable gifts were paid to Marfan Trust £250, RBL Poppy Appeal £219, Toilet Twinning (Tearfund) £60 and National Churches Trust £35.

11 Parish share to Chichester Diocese is for the payment of clergy and other central costs. The full cost of parish ministry attributed to Cowfold amounted to £23,329 for 2020.

12 Staff costs

	2020	2019
	£	£
Wages paid to PCC employees	-	-
Fees paid to others	550	1,020
Employer National Insurance and pension contributions	-	-
	550	1,020

13 Parsonage House and Clergy expenses were shared equally with Lower Beeding PCC including Council tax £1,214, Environmental charges £229, Telephone, travel, printing, etc £711.

Notes to the Financial Report

14 Mission costs represent payments to hire a room in Cowfold Village Hall for the weekly Friday Café, suspended in March 2020 due to Coronavirus restrictions.

15 Major repair costs are for storm damage to the weathervane including the architect's report, diocesan faculty and steeplejack fees.

16 The churchyard was generously maintained on an entirely voluntary basis this year.

17 Final payment was made to the building contractor and architect following completion of the Toilet & Teapoint project.

18 The final payment of £2,500 due to settle the Archdeacon's loan, advanced in 2013 for roof repair work, was kindly deferred to 2021.

19 Statement of funds

Fund income and expenditure and final balances are as follows:

	Balances b/fwd 1 Jan 2020	Income	Expenditure	Balances c/fwd 31 Dec 2020
	£	£	£	£
Churchyard fund	2,989	5,299	(14)	8,274
Flower fund	46	114	(102)	58
Toilet & teapoint fund	32,377	2,218	(34,595)	-
Sound system fund	2,188	18	-	2,206
Bellringers fund	521	4	-	525
Organ repair fund	786	6	-	792
Special appeals	-	469	(469)	-
Total of all restricted funds	38,907	8,128	(35,180)	11,855
General fund	6,416	26,568	(29,017)	3,967
Total of all unrestricted funds	6,416	26,568	(29,017)	3,967
Total funds	£45,323	£34,696	£(64,197)	£15,822

Independent Examiner's Report to the PCC of St Peter's Church, Cowfold for the Year Ended 31st December 2020

This is my report to the Parochial Church Council of the Ecclesiastical Parish (PCC) of St Peter, Cowfold, on the annual report for the year ended 31st December 2020 set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The PCC members are responsible for the preparation of the annual reports. The PCC members 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.

Basis of independent examiner's statement

It is my responsibility to:

1. examine the accounts under section 145 of the Charities Act,
2. to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
3. to state whether particular matters have come to my attention.

Independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from 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 statement below.

In connection with my examination, no material matters have come to my attention (~~other than that disclosed below in Section B below~~ *) which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Examiner's signature

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

Examiner's name CAPITALS

M Gair

Date

MARTYN GAIR

Relevant professional qualification(s) or body if any

28/04/2021

Examiner's address

THE OLD BAKERY, COWFOLD, RH13 8DR