

Trustees Annual Report and Financial Report

of

The Parochial Church Council of the Ecclesiastical Parish of

St Peter's Church, Cowfold

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

Registered Charity no. 1139699

For the year ended 31st December 2022

CONTENTS

Page

1	Trustees annual report
7	Annual financial report
13	Report of the independent examiner

Incumbent: The 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, Cowfold

Trustees Annual Report for 2022

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 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
- Maintaining the churchyard for the benefit of the loved ones of those buried there, members of the local community, and the natural environment
- 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

The church family has an extended network of relationships which welcomes both newcomers and regular worshippers to our Sunday services. During 2022 collective public worship was allowed without restrictions. Distribution of the sacrament was permitted in both kinds, albeit by intinction for part of the year. This was all the cause of much rejoicing after the previous restrictions.

There are 51 parishioners on the church electoral roll. The entire worshipping community was 64, including nine people under the age of 10 years, three between the ages of 11 and 17, twenty seven between the ages of 18 and 69, and twenty five over the age of 70 years. Eighteen adults and five children joined the worshipping community, two adults left and there was a keenly felt loss of one member who died in the summer. During the Easter period there were 34 worshippers, with 271 over the Christmas Eve and Christmas Day services. These numbers are in fact significantly up on the previous year which shows that our policy of providing a range of services - which includes BCP, Eucharists in modern language, informal Short and Sweet services and Taize – is a serious attempt to serve the community in which we live.

Teaching, baptising and nurturing new and existing believers

There were three Baptisms and a Confirmation within the parish in 2022. Two funerals were held in church and three in a crematorium and two burials of ashes were conducted. We also had a Memorial Service for one member of the congregation. There was one wedding and a service of prayer and dedication after a civil marriage. The Lent course was run in person again including parishioners from both parishes.

Reaching out to the people of the parish

Cowfold Church continues to maintain a strong link with our parish primary school. We have enjoyed a year in which we have been able to invite the school family into church for Easter, Harvest and Christmas services or events. As planned, Open the Book was launched in January 2022 in both parishes of the Benefice. This is a well respected scheme, approved by OFSTED, in which Bible stories are acted out, often with the help of some of the children. For the launch in January a Lay Reader friend of the Priest in Charge who is a gifted needlewoman made us a set of beautiful 40 cm square banners representing each day in the creation story. This got us off to a strong start and made the launch special because the youngest children had no experience of a full school Assembly.

The Remembrance Day service was held in St Peter's churchyard and was particularly well attended by the uniformed organisations.

We were able to hold our usual Crib Services on Christmas Eve, which was wonderful. The church was absolutely packed.

Provision of the church building for people to enjoy

A teenage musician uses the church building for rehearsal as his home is unsuitable. The church acoustics are excellent for the purpose. Cowfold Community Choir also use the church as a venue for their weekly singing group.

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 Peter's is always open during the day and we know that people do pop in.

There were no significant building works undertaken in 2022.

Provision of pastoral care for people living in the parish

In the autumn of 2021, the Weald Church ceased to meet. That meant that the group for babies, toddlers and their carers was in danger of folding. This had been run by various groups/people for 30 years in the village and the PCC was determined that it would continue. It is now run by some of the mothers but under the leadership of Caron Anderson and Rev Sue Wharton. This provides a very strong link between young families and the church.

The church runs Friday Café in the Village Hall on Friday mornings which is open to all and deliberately run away from the church building to encourage the whole community to participate.

There is a Eucharist Service once a fortnight in Homelands, our residential nursing home. This is run by Fr Martin Mills and Linda Murphy.

Two services for the bereaved were held, one at All Souls and the other a few days before Christmas.

Provision of tangible support to the poor and needy

FSW regards this United Benefice as a steady source of provision for its Food Bank. We have also supported the RBL Poppy Appeal, Christian Aid, and Chestnut Tree House children's hospice.

Childminders travel from a local area of deprivation (Crawley) and a local town (Horsham) – where ordinary people are feeling the pinch financially - to Church Mice. This is because our pricing is deliberately modest in order not to exclude the villagers who are not well off.

Financial Review

Incoming resources

The total receipts on general unrestricted funds were £29,168 and are detailed in the Financial Report. Excluding the previous year's insurance claim, this is an increase of 9% on 2021.

Voluntary giving

Planned giving by direct debit through the Parish Giving Scheme, together with envelopes and standing orders, remained steady at approximately £9,000 for the year. Collections at services recovered by 25% on the previous year but remain some 40% below pre-pandemic levels.

The PCC was grateful to receive a legacy of £1,000 from the estate of Anthony Lea, and donations of £900 in memory of Vera Guy. All donations and legacies received are greatly appreciated and make a genuine difference to the life of the church in the parish.

Fundraising

We were pleased to host a concert by harpist and jazz singer Magdalena Reising, an event that raised £313 for church funds and one that we hope to repeat in 2023. A Gift Day and Fete to celebrate our patronal festival brought the community together in our beautiful churchyard and raised funds of £1,140. Cowfold Community Choir performed at our Harvest Supper, a joyful occasion raising a further £466. Our Christmas Tree Festival is now established as an annual event in the village. Together with the Christmas Raffle, it raised £1,396. Other activities were our ever-popular stall at Cowfold Festival, the Ride + Stride sponsored bike ride, and we continued to make use of the *Easyfundraising* online platform. Overall, fundraising activities brought in £3,976 after expenses. That is £600 more than in 2021 and close to the amounts raised in pre-pandemic years.

Grants received

Grants totalling £700 were awarded by Cowfold Village Festival "Cowfest" to support our provision in the community of a weekly Friday Café, the Church Mice Stay & Play toddler group, and repairs to the Church Path. The PCC was also awarded an Energy Cost Grant of £475 by Chichester Diocese to mitigate the significantly increased cost of heating and lighting the church during the winter of 2022/23.

Outgoing resources

Total payments on general unrestricted funds were £26,625 and are detailed in the Financial Report. Excluding insurance-funded repairs in 2021, this is an increase of 22% on the previous year.

Sharing the ministry costs of the Diocese of Chichester

The largest item of expenditure was £13,200 paid to the diocese for our share of 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.

Whilst the amount paid was £1,200 more than in 2021, it represents only 54% of the total cost allocated to Cowfold Parish. The PCC is increasing its contribution as funds allow, to take greater responsibility for the resources provided to us. Now that the Archdeacon's Loan has been repaid in full, and our reserves have been replenished following the lifting of Covid-19 restrictions, we are paying an additional £2,000 in 2023 bringing us close to the amount paid in 2019.

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 supports 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.

Children's work

The PCC took over responsibility for the Church Mice Stay & Play toddler group at the start of 2022 and has been paying Cowfold Village Hall for the weekly hall hire and cupboard storage since the start of April.

Most of the craft activities and refreshments provided at the monthly "Short & Sweet" family service are funded by the volunteers involved. We are very grateful for all these contributions, whilst making it clear that out of pocket expenses can be reclaimed from the PCC.

Charitable giving

The congregation was once again able to support the RBL Poppy Appeal raising £234 on Remembrance Sunday. Small donations were also made to the Christian Aid Ukraine Appeal, St Catherine's Hospice, and National Churches Trust. We continue to collect milk bottle tops on behalf of Chestnut Tree House children's hospice and donations of groceries for the Family Support Work food bank for families in need across Sussex.

Loan payments

The final instalments were made during the year to repay the Archdeacon's loan, originally advanced in 2013 for repairs to the church roof. The PCC is very pleased to have cleared this debt.

Designated funds

General funds of £1,300 have been set aside in a designated fund for the estimated architect fee for the over-due Quinquennial Inspection, now scheduled for the summer of 2023. This is in addition to a designated fund of £1,000 that was set aside at the end of 2021 for improvements to the West End of the church, work that has begun in 2023.

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 balance held at the end of 2022 was some £1,800 more than this due to some delayed invoices for payment and some caution in the knowledge that the 2023 Quinquennial Inspection is likely to identify further expenditure in the coming year.

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, the sound system, repairs to the organ, repairs to the fabric of the building, and sums held on behalf of the bellringers and flower arrangers. The installation of a new sound system is ongoing, making use of the sound system fund that has been held for many years. It is PCC policy to invest these restricted funds in an interest-bearing account until needed, currently with National Savings and Investments.

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	
Reader:	Mr Geoffrey Peckham	
Wardens:	Mr Aidan Favell	Vice Chairman
	Mrs Helen Stanfield	(From 8 th May 2022)

Elected Members

Mrs Jenny Baldwin	
Mrs Anita Casey	
Mrs Lorna Dimmock	
Mrs Nichola Favell	Secretary
Mr Simon Langton	
Mrs Linda Murphy	
Mrs Helen Stanfield	Treasurer

Deanery Synod

Mrs Linda Murphy
Mrs Helen Stanfield

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

SJ Wharton

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Date.....21/05/2023.....

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 2022

CONTENTS

Page

8	Statement of financial receipts and payments
9	Statement of assets and liabilities
10	Notes to the accounts
13	Report of the independent examiner

St Peter's Church, Cowfold registered charity number 1139699

Summary of Financial Receipts and Payments

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

	<i>Unrestricted</i>		<i>Restricted</i>	<i>Total</i>	<i>Total</i>	<i>Notes</i>
	General Fund	Designated Funds	Funds	All Funds 2022	All Funds 2021	
	£	£	£	£	£	
Income from:						
Donations and legacies	22,366	-	1,749	24,115	22,848	
Charitable activities	1,552	-	-	1,552	1,116	
Other trading activities	4,716	-	-	4,716	3,767	
Investments	534	-	309	843	822	
Other receipts	-	-	-	-	4,964	
Total received	29,168	-	2,058	31,226	33,517	3
Expenditure on:				-		
Charitable costs	24,414	-	1,543	25,957	30,989	
Trading costs	711	-	-	711	1,154	
Other payments	1,500	-	-	1,500	1,000	
Total paid	26,625	-	1,543	28,168	33,143	10
<i>Reconciliation of funds:</i>						
Net income or (net expenditure)	2,543	-	515	3,058	374	
Transfers between funds	(1,300)	1,300	-	-	-	
Net movement in funds	1,243	1,300	515	3,058	374	
Bank accounts at 1 January	8,114	1,000	7,082	16,196	15,822	
Bank accounts at 31 December	9,357	2,300	7,597	19,254	16,196	20

Statement of Assets and Liabilities

Our financial position at the year-end was

	<i>Unrestricted</i>		<i>Restricted Funds</i>	<i>Endowed Funds</i>	Total All Funds 2022	<i>Total All Funds 2021</i>	<i>Notes</i>
	General Fund	Designated Funds					
	£	£	£	£	£	£	
Assets:							
Bank current account	3,772	-	-	-	3,772	5,308	
Bank deposit account	4,968	2,300	1,777	-	9,045	5,040	
National Savings & Investment account	-	-	5,820	-	5,820	5,814	
Cash	617	-	-	-	617	34	
PCC-owned bank balance	9,357	2,300	7,597	-	19,254	16,196	20
Diocesan Assigned Fees received		-	-	-	-	56	
Total bank and deposit accounts	9,357	2,300	7,597	-	19,254	16,252	
Gift Aid recoverable	2,350	-	-	-	2,350	2,073	
Debtors	2,350	-	-	-	2,350	2,073	
CBF Investment Fund	-	-	-	24,009	24,009	27,212	
CBF Fixed Interest Fund	-	-	-	3,885	3,885	4,487	
Investment assets at market value	-	-	-	27,894	27,894	31,699	
Total assets	11,707	2,300	7,597	27,894	49,498	50,024	
Liabilities:							
Archdeacon's loan	-	-	-	-	-	1,500	
Unpaid Diocesan fees for weddings/funerals	-	-	-	-	-	56	
Unpaid clergy expenses	92	-	-	-	92	173	
Architect fee for site visit in November 2022	324	-	-	-	324	-	
Electricity usage in November 2022	155	-	-	-	155	-	
Total liabilities	571	-	-	-	571	1,729	

This Financial Report for the year ended 31st December 2022, including the notes following, was approved by the PCC and signed on its behalf by The Revd. Sue Wharton, PCC Chair:

SJ Wharton

Date20/04/2023.....

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	Total All Funds 2022	Total All Funds 2021	Notes
	£	£	£	£	
Planned giving (excl. tax refunds)	6,730	-	6,730	6,923	4
Planned giving (no tax refunds)	2,266	-	2,266	2,108	4
Collections	3,929	-	3,929	3,117	5
One-off donations	4,156	1,170	5,326	6,702	6
Special appeals	-	279	279	335	
Gift Aid recovered	3,410	-	3,410	2,823	7
Legacies	1,000	-	1,000	-	8
Grants	875	300	1,175	840	9
Donations and legacies	22,366	1,749	24,115	22,848	
Fees for weddings & funerals	1,552	-	1,552	1,116	
Charitable activities	1,552	-	1,552	1,116	
Proceeds of fundraising events	4,218	-	4,218	3,035	
Sale of memorials	455	-	455	708	
Magazine/bookstall income	43	-	43	24	
Other trading activities	4,716	-	4,716	3,767	
Bank & CBF deposit interest	35	94	129	132	
CBF investment fund dividend	499	215	714	690	
Investments	534	309	843	822	
Other receipts	-	-	-	4,964	
Total received on all funds	29,168	2,058	31,226	33,517	

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 Collections at services include Gift Aided envelopes, cash, contactless card payments and some giving by bank transfer.

6 One-off donations were gratefully received into the General Fund from parishioners and members of the church as well as visitors who kindly leave a donation in the wall safe or donation tin. Donations were also received for restricted purposes, namely the fabric of the building and for church flowers.

7 Gift Aid is tax claimed on the previous year's giving, together with recoveries received each month from the Parish Giving Scheme.

8 The legacy received during the year came with no restrictions and will help the PCC to meet the requirements of the Quinquennial Inspection in the coming year.

9 Grant funding of £700 was received from Cowfold Village Cowfest to support our provision of Friday Café, Church Mice Toddler Group, and to fund repairs to Church Path. The PCC was also awarded an Energy Cost Grant of £475 by Chichester Diocese to mitigate the significantly increased cost of heating and lighting the church during the winter of 2022/23.

Notes to the Financial Report

10 Analysis of total paid

	Unrestricted General Fund	Restricted Funds	Total All Funds 2022	Total All Funds 2021	Notes
	£	£	£	£	
Charitable giving	55	279	334	371	11
Parish share to Chichester Diocese	13,200	-	13,200	12,000	12
Organists	1,440	-	1,440	1,150	13
Parsonage House	1,252	-	1,252	1,588	14
Clergy expenses	768	-	768	629	14
Mission and outreach	471	-	471	142	15
Children's work	811	-	811	108	16
Church services and other running costs	375	540	915	414	
Church utilities bills	3,170	-	3,170	1,134	17
Church maintenance & repairs	583	-	583	385	
Major repairs	-	-	-	10,811	
Churchyard upkeep	-	724	724	42	18
Insurance	2,289	-	2,289	2,215	
Charitable costs	24,414	1,543	25,957	30,989	
Cost of fundraising events	241	-	241	313	
Memorial costs	360	-	360	711	
Magazine/bookstall costs	110	-	110	130	
Trading costs	711	-	711	1,154	
Other payments	1,500	-	1,500	1,000	19
Total paid on all funds	26,625	1,543	28,168	33,143	

11 Charitable gifts were made to RBL Poppy Appeal £234, Christian Aid Ukraine Appeal £45, National Churches Trust £35 and St Catherine's Hospice £20.

12 Parish share to Chichester Diocese is for the payment of Clergy and other central costs. The full cost of parish ministry attributed to Cowfold was £24,576. The PCC is grateful for the support of other churches in the Deanery who subsidise our share of the full cost.

13 Staff costs
The PCC does not directly employ any staff of its own.

	2022	2021
	£	£
Wages paid to PCC employees	-	-
Fees paid to others	1,440	1,150
Employer's National Insurance and pension contributions	-	-
	1,440	1,150

14 Parsonage House and Clergy expenses are shared equally with the PCC of Lower Beeding Parish. Payments include council tax £1,252, environmental charges £140, telephone, travel, printing etc £768.

15 Mission and outreach costs are mostly the room hire paid for the weekly Friday Café held in Cowfold Village Hall.

St Peter's Church, Cowfold registered charity number 1139699

Notes to the Financial Report

- 16** Costs associated with children's work are hire of the village hall for Church Mice Stay and Play toddler group for which the PCC assumed responsibility during the year.
- 17** Church utility bills have increased almost three-fold with the high cost of electricity and heating oil.
- 18** A local contractor was paid to trim the rear churchyard at a cost of £320. We are grateful to several local residents who helped to maintain both front and rear churchyards on a voluntary basis throughout the year. Churchyard costs also include repairs to the stone path.
- 19** The long-standing Archdeacon's loan was repaid in full during the year.
- 20** Statement of funds

Endowed funds are required by the donors to be invested and the income spent on specific objectives.

The PCC has four endowments invested in CBF Investment Fund shares, one of which requires the income to be spent on the churchyard, the remaining three for general purposes.

The PCC also has three endowments invested in CBF Fixed Interest Funds, two of which require the income to be spent on the churchyard, with one for general purposes.

Restricted funds are not invested permanently but are to be spent within reasonable timescales.

Unrestricted funds are not subject to any donor restrictions and can be spent as the PCC decides.

Income and expenditure with opening and closing balances on the restricted and unrestricted funds are as follows:

	Balances 1 Jan 2022	Income	Expenditure	Transfers	Balances 31 Dec 2022
	£	£	£	£	£
Restricted funds					
Churchyard fund	3,522	605	724	-	3,403
Flower fund	37	270	263	-	44
Sound system fund	2,206	2	277	-	1,931
Bellringers fund	525	1	-	-	526
Organ repair fund	792	1	-	-	793
Building fabric fund	-	900	-	-	900
Special appeals	-	279	279	-	-
Total of all restricted funds	7,082	2,058	1,543	-	7,597
General fund	8,114	29,168	26,625	1,300	9,357
Designated improvement fund	1,000	-	-	-	1,000
Designated Quinquennial fund	-	-	-	1,300	1,300
Total of all unrestricted funds	9,114	29,168	26,625	-	11,657
Total funds	16,196	31,226	28,168	-	19,254

Independent Examiner's Report to the PCC of St Peter's Church, Cowfold for the Year Ended 31st December 2022

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 2022 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. 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.
Basis of 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.
Independent examiner's statement	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. <i>* Please delete the words in the (brackets) if they do not apply</i>
Examiner's signature	M Gair
Examiner's name CAPITALS	MARTYN GAIR
Date	16-05-23
Relevant professional qualification(s) or body if any	
Examiner's address	THE OLD BAKERY, HENFIELD ROAD, COWFOLD RH13 8DR

Independent Examiner’s Report to the PCC of St Peter’s Church, Cowfold for the Year Ended 31st December 2022

Section B	Disclosure
	Only complete if the examiner needs to highlight 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	