

# PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HIGH ONGAR

England & Wales · Charity number 1145367

## Details

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|             |   |
|-------------|---|
| Other names | HIGH ONGAR PCC  |
| Status      | Registered  |
| Legal form  | Previously excepted                                     |
| Registered  | 2012-01-10  |
| Register    | <a href="#">View on the Charity Commission register</a> |

## Contact

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|         |  |
|---------|--|
| Address | St James Church<br>St James Avenue<br>Marden Ash<br>Ongar<br>CM5 9EL                       |
| Phone   | 01277366047  |
| Email   | <a href="mailto:parishoffice@parishofhighongar.org">parishoffice@parishofhighongar.org</a> |
| Website | <a href="http://www.parishofhighongar.org">www.parishofhighongar.org</a>                   |

## Activities

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**Objects:** PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

**Activities:** Regular public worship. Pastoral work, incl visiting the sick and bereaved. Teaching of Christianity through sermons, courses & small groups. Taking of religious assemblies in schools, provision of a youth club with a Christian ethos. Promotion of Christianity through events, mtgs & literature. Promoting mission of the church & provision of activities for all ages. Supporting other charities.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Essex

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £115,521 | £106,708    | -      | -         |
| 2023-12-31 | £101,718 | £92,999     | -      | -         |
| 2022-12-31 | £80,508  | £80,668     | -      | -         |
| 2021-12-31 | £73,838  | £81,606     | -      | -         |
| 2020-12-31 | £83,013  | £76,104     | -      | -         |

## Trustees

| Name                   | Role  | Appointed  |
|------------------------|-------|------------|
| <b>Stewart Gibbs</b>   | Chair | 2018-09-01 |
| DEREK GRAHAM SMITH     |       | 2012-01-10 |
| Fiona Baxter           |       | 2018-03-12 |
| Janet Morris           |       | 2025-04-29 |
| Janine Ann Thirkettle  |       | 2021-04-01 |
| Joanna Saward          |       | 2016-04-25 |
| Julie Willis           |       | 2025-08-10 |
| Katherine Garner       |       | 2017-11-13 |
| Keeley Clair Wilkinson |       | 2016-04-25 |
| Peter John Garner      |       | 2018-04-24 |
| Wendy Ann Pike         |       | 2019-04-01 |

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# Accounts

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# TREASURER'S REPORT FOR THE YEAR ENDING 2024

## Introduction

For 2024 the PCC approved a budget (excluding All Saints) with a deficit of circa £3,425, based on fairly static income and expenditure figures against 2023 and the premise of paying our full Parish Share. All Saints continues to manage their own income and expenditure.

The reality for 2024 was that income was higher than estimated and costs were lower than estimated leading to a very healthy surplus for the year. I thank the congregation for their continued very generous giving and I thank God for the provision by the way of a great tenant using St James' Hall.

| Actuals           | 2024     | 2023     | 2022    | 2021     | 2020    |
|-------------------|----------|----------|---------|----------|---------|
| Total income      | £106,975 | £101,718 | £80,508 | £73,838  | £83,01  |
| Total expenditure | £90,758  | £92,999  | £80,668 | £81,606  | £76,104 |
| Surplus / loss    | £16,217  | £8,720   | (£160)  | (£7,768) | £6,908  |

The St James' Hall income alongside the continued generosity of the congregation in both regular giving and a successful Gift Day has led to a level of income not seen for a long time and although expenditure was pretty static it included a much-needed increased amount in maintaining the fabric of the churches, there was a healthy surplus of over £16,000.

Finally, it is worth noting that we continued to pay our full Parish Share in 2024 and we maintained our Away Giving at 10% of income including all additional income. Both these points have been discussed at the PCC when setting the budget and will continue to be our position, when possible.

## 2025 budget

The PCC has approved a budget for 2025, with budgeted income of £101,404 including a gift day in the Autumn and a budgeted expenditure of £92,669 which will lead to a surplus of £9,335.

It is our intention to maintain our Parish Share payments to cover our full contribution, however the PCC has agreed to keep this under "watch", and review the decision should the finances look poor towards the end of the year. With the stated intention to adjust our payments so that the overall position is breakeven / neutral, should that be required.

These figures do not include income and expenses managed separately by the Friends of All Saints.

## Thanks

As treasurer and on behalf of the PCC I would like to thank everybody who made donations to the Church. No matter how big or how small, regular or simply one-off, each donation helps support the functioning of our Church and they are all very gratefully received. Thanks to you all.

## Acknowledgements

As always, I would like to give a special thanks to Jo Saward without whom I wouldn't be able to complete my function as treasurer and the PCC as a whole who are very supportive of the finance function.

## Prepared by

**Peter Garner**

**Treasurer**

## Statement of Assets and Liabilities

|   | Note | <i>Unrestricted<br/>Funds</i> | <i>Designated<br/>Funds</i> | <i>Restricted<br/>Funds</i> | <i>Endowment<br/>Funds</i> | TOTAL<br>2024 |
|---|------|-------------------------------|-----------------------------|-----------------------------|----------------------------|---------------|
|   |      | £                             | £                           | £                           | £                          | £             |
| <b>Cash funds</b>                       |      |                               |                             |                             |                            |               |
| Bank current account                    |      | 4,012                         |                             |                             |                            | 4,012         |
| Cash in hand                            |      | 667                           |                             |                             |                            | 667           |
| Deposit funds                           |      | 30,692                        | 1,997                       | 26,927                      | -                          | 59,617        |
|   |      | <u>35,371</u>                 | <u>1,997</u>                | <u>26,927</u>               | <u>-</u>                   | <u>64,296</u> |
| <b>Other monetary assets</b>            |      |                               |                             |                             |                            |               |
| Deposit held                            |      | 576                           |                             |                             |                            | 1,230         |
| Gift Aid Recoverable                    |      | 6,253                         | -                           | -                           | -                          | 6,253         |
|   |      | <u>6,253</u>                  | <u>-</u>                    | <u>-</u>                    | <u>-</u>                   | <u>6,253</u>  |
| <b>Investment Assets</b>                |      |                               |                             |                             |                            |               |
| Investment fund shares at market value: | 3    |                               |                             |                             |                            |               |
| Norton Mandeville Tithe Chancel Fund    |      | -                             | -                           | -                           | 4,033                      | 4,033         |
| Sunday School Trust Endowment Fund      |      | -                             | -                           | -                           | 13,620                     | 13,620        |
|   |      | <u>-</u>                      | <u>-</u>                    | <u>-</u>                    | <u>17,653</u>              | <u>17,653</u> |
| <b>Liabilities</b>                      |      |                               |                             |                             |                            |               |
| 2024 invoices paid in 2025              |      | 875                           | -                           | -                           | -                          | 804           |
|   |      | <u>875</u>                    | <u>-</u>                    | <u>-</u>                    | <u>-</u>                   | <u>804</u>    |

## Notes

1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

2 The PCC recognises the asset of the land and buildings known as St James' Hall, St James' Avenue, but does not value this asset in the statement of assets and liabilities.

3 The endowment funds have to be retained as capital funds, and are invested in funds managed by the Chelmsford Diocesan Board of Finance.

#### 4 Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. This is equivalent to £20,062. It is held to smoothe out fluctuations in cash flow and to meet emergencies. The cash balance of £35,371 held on unrestricted (not including designated) funds at the year end meets this target.

#### 5 Outward giving policy

The PCC models good practice in Christian giving through its outward giving policy. Amounts given as a result of specific fund-raising events and special collections are augmented by amounts allocated from general funds so that a total amount equal to 10% of

**Notes (continued)**

6 The movements in designated and restricted funds during the year were:

|                         | Bal b/fwd     | Receipts     | Payments      | Transfer | Bal c/fwd     |
|-------------------------|---------------|--------------|---------------|----------|---------------|
| <b>Designated Funds</b> |               |              |               |          |               |
|                         | -             | -            | -             |          | -             |
| Benevolent              | 791           | -            | 129           |          | 662           |
| Local Mission           | 1,301         | -            | -             |          | 1,301         |
| Bible Notes             | 35            | -            | -             |          | 35            |
|                         | <u>2,128</u>  | <u>-</u>     | <u>129</u>    | <u>-</u> | <u>1,999</u>  |
| <b>Restricted Funds</b> |               |              |               |          |               |
| All Saints              | 23,405        | 3,783        | 12,348        |          | 14,841        |
| Belfry                  | 697           | -            | -             |          | 697           |
| Youth Work              | 2,602         | 724          | 660           |          | 2,667         |
| Give away               | 0             | 2,060        | 1,900         |          | 160           |
| Community Christmas     | 675           | 362          | -             |          | 1,037         |
| St Mary's Building Fund | -             | 2,000        | -             |          | 2,000         |
| Garden of Remembrance   | 1,285         | 100          | 1,385         |          | -             |
|                         | <u>28,664</u> | <u>9,029</u> | <u>16,293</u> | <u>-</u> | <u>21,401</u> |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville.

The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised.

The new restricted St Mary's Building Fund is to be used for maintenance or building work carried out at St Mary's High Ongar.

7 During the year to 31 December 2024, church activities were made up of £3,116 (2023: £6,042) of fees received for weddings and funerals, and £31,989 (2023: £12,186) from the hiring of St James' Hall.

| 8 Church running expenses are made up of:         | 2024          | 2023          |
|---|---------------|---------------|
| Music and Worship expenses                        | 503           | 599           |
| Church building running expenses                  | 6,447         | 6,975         |
| Church office expenses including technology costs | 1,168         | 947           |
| Printing, postage and stationery                  | 234           | 80            |
| Service expenses                                  | 812           | 946           |
| Upkeep of churchyard and grounds                  | 3,600         | 1,420         |
| Maintenance expenses                              | 4,013         | 3,229         |
|   | <u>16,777</u> | <u>14,196</u> |

## PARISH OF HIGH ONGAR

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of Parish of High Ongar for the year ended 31<sup>st</sup> December 2024, which are set out on pages .....

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 you as trustees concerning 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 regret is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

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

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



Andrew Bowtle  
34 Rodney Road  
Ongar  
Essex CM5 9HN

26<sup>th</sup> April 2025

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# Accounts

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# TREASURER'S REPORT FOR THE YEAR ENDING 2023

## Introduction

Praise be to God for the generosity of God and of our congregations!

For 2023 the PCC approved a budget with a deficit of circa £4,250, based on fairly static income and expenditure figures against 2022 and the premise of paying out full Parish Share.

In reality, the budget for 2023 was quickly out dated as we secured a new, long-standing user of the Hall at St James' church, which led to an increase in income and also an increase in costs in order to make some improvements to the hall so making it fit for use.

| Actuals           | 2023     | 2022    | 2021     | 2020    | 2019*    |
|-------------------|----------|---------|----------|---------|----------|
| Total income      | £101,718 | £80,508 | £73,838  | £83,013 | £86,260  |
| Total expenditure | £92,999  | £80,668 | £81,606  | £76,104 | £91,340  |
| Surplus / loss    | £8,720   | (£160)  | (£7,768) | £6,908  | (£5,080) |

\*first year of Receipts and Payments accounts

The new client alongside with the continued generosity of the congregation in both regular giving and a successful Gift Day has led to a level of income not seen for over five years and although expenditure was much increased as well, there was a healthy surplus of over £8,700.

Finally, it is worth noting that we paid our full Parish Share in 2023 and we maintained our Away Giving at 10% of income including all additional income. Both these points have been discussed at the PCC when setting the budget and will continue to be our position, when possible.

## 2024 budget

The PCC has approved a budget for 2024, with budgeted income of £95,514 including a gift day in the Autumn and a budgeted expenditure of £98,939 which will lead to a deficit of £3,425.

It is our intention to maintain our Parish Share payments to cover our full contribution, however the PCC has agreed to keep this under "watch" and review the decision should the finances look poor towards the end of the year, with the stated intention to adjust our payments so that the overall position is breakeven / neutral.

These figures do not include income and expenses managed separately by the Friends of All Saints.

## Thanks

As treasurer and on behalf of the PCC I would like to thank everybody who made donations to the Church. No matter how big or how small, regular or simply one-off, each donation helps support the functioning of our Church and they are all very gratefully received. Thanks to you all.

## Acknowledgements

As always, I would like to give a special thanks to Jo Seward without whom I wouldn't be able to complete my function as treasurer and the PCC as a whole who are very supportive of the finance function.

**Prepared by Peter Garner – Treasurer**

**15<sup>th</sup> April 2024**

## Financial Statement

The following is a summary of income and expenditure for the year ended 31 December 2023

### Parochial Church Council of the Ecclesiastical Parish of High Ongar

#### Financial Statements for the Year Ended 31 December 2023

##### Receipts and Payments Accounts

|  |          | <i>Unrestric<br/>ted</i> | <i>Designat<br/>ed</i> | <i>Restrict<br/>ed</i> | TOTAL   | TOTAL  |
|--|----------|--------------------------|------------------------|------------------------|---------|--------|
|  | No<br>te | <i>Funds</i>             | <i>Funds</i>           | <i>Funds</i>           | 2023    | 2022   |
|  |          | £                        | £                      | £                      | £       | £      |
| <b>RECEIPTS</b>                        |          |                          |                        |                        |         |        |
| <b>Voluntary receipts:</b>             |          |                          |                        |                        |         |        |
| Planned giving                         |          | 45,549                   | -                      | -                      | 45,549  | 47,106 |
| Collections at services                |          | 2,905                    | -                      | 419                    | 3,325   | 2,884  |
| All other giving/donations             |          | 12,551                   | -                      | 3,943                  | 16,494  | 10,705 |
| Gift Aid recovered                     |          | 12,648                   | -                      | -                      | 12,648  | 11,107 |
|  |          | 73,653                   | -                      | 4,363                  | 78,016  | 71,801 |
| <b>Activities for generating funds</b> |          | 895                      | 263                    | 3,196                  | 4,355   | 2,166  |
| <b>Investment income</b>               |          | 303                      | -                      | 816                    | 1,119   | 752    |
| <b>Church Activities</b>               | 7        | 18,229                   | -                      | -                      | 18,229  | 5,788  |
| <b>Total receipts</b>                  |          | 93,080                   | 263                    | 8,375                  | 101,718 | 80,508 |
| <b>PAYMENTS</b>                        |          |                          |                        |                        |         |        |
| <b>Church Activities:</b>              |          |                          |                        |                        |         |        |
| Diocesan parish contribution           |          | 53,643                   | -                      | -                      | 53,643  | 53,123 |
| Clergy and staffing costs              |          | 610                      | -                      | -                      | 610     | 549    |
| Church running expenses                | 8        | 14,197                   | -                      | 3,019                  | 17,216  | 16,052 |
| Hall running costs                     |          | 11,191                   | -                      | -                      | 11,191  | 2,745  |
| Mission giving and donations           |          | 7,655                    | -                      | 2,118                  | 9,773   | 7,165  |
|  |          | 87,296                   | -                      | 5,137                  | 92,433  | 79,635 |
| <b>Costs of generating funds:</b>      |          | 323                      | 57                     | 185                    | 565     | 1,033  |

|   |   |               |              |               |               |               |
|---|---|---------------|--------------|---------------|---------------|---------------|
| <b>Total payments</b>                               |   | <u>87,620</u> | <u>57</u>    | <u>5,323</u>  | <u>92,999</u> | <u>80,668</u> |
| <b>Surplus/(deficit)</b>                            |   | 5,461         | 207          | 3,052         | 8,720         | (160)         |
| <b>Transfers between funds</b>                      |   | <u>-</u>      | <u>-</u>     | <u>-</u>      | <u>-</u>      | <u>-</u>      |
|   |   | 5,461         | 207          | 3,052         | 8,720         | (160)         |
| <b>Cash at bank and in hand at 1 January 2023</b>   | 6 | 19,230        | 1,921        | 25,613        | 46,763        | 46,923        |
| <b>Cash at bank and in hand at 31 December 2023</b> |   | <u>24,690</u> | <u>2,128</u> | <u>28,665</u> | <u>55,483</u> | <u>46,763</u> |

There were no receipts or payments relating to endowment funds during the year ended 31 December 2023

#### Statement of Assets and Liabilities

|   | No | <i>Unrestricted</i> | <i>Designated</i> | <i>Restricted</i> | <i>Endowment</i> | TOTAL         | TOTAL         |
|---|----|---------------------|-------------------|-------------------|------------------|---------------|---------------|
|   | te | <i>Funds</i>        | <i>Funds</i>      | <i>Funds</i>      | <i>Funds</i>     | 2023          | 2022          |
|   |    | £                   | £                 | £                 | £                | £             | £             |
| <b>Cash funds</b>                       |    |                     |                   |                   |                  |               |               |
| Bank current account                    |    | 6,638               |                   |                   |                  | 6,638         | 7,831         |
| Cash in hand                            |    | 289                 |                   |                   |                  | 289           | -             |
| Deposit funds                           |    | <u>17,764</u>       | <u>2,126</u>      | <u>28,666</u>     | <u>-</u>         | <u>48,557</u> | <u>38,932</u> |
|   |    | <u>24,691</u>       | <u>2,126</u>      | <u>28,666</u>     | <u>-</u>         | <u>55,483</u> | <u>46,763</u> |
| <b>Other monetary assets</b>            |    |                     |                   |                   |                  |               |               |
| Deposit held                            |    | 576                 |                   |                   |                  | 576           | -             |
| Gift Aid Recoverable                    |    | <u>6,253</u>        | <u>-</u>          | <u>-</u>          | <u>-</u>         | <u>6,253</u>  | <u>6,889</u>  |
| Investment fund shares at market value: | 3  |                     |                   |                   |                  |               |               |
| Norton Mandeville                       |    |                     |                   |                   |                  |               |               |
| Tithe Chancel Fund                      |    | -                   | -                 | -                 | 3,838            | 3,838         | 3,409         |
| Sunday School Trust                     |    |                     |                   |                   |                  |               |               |
| Endowmnet Fund                          |    | -                   | -                 | -                 | 13,267           | 13,267        | 13,453        |

|   |   |   |        |        |        |
|---|---|---|--------|--------|--------|
| - | - | - | 17,105 | 17,105 | 16,862 |
|---|---|---|--------|--------|--------|

### Liabilities

|                            |     |   |   |     |       |
|----------------------------|-----|---|---|-----|-------|
| 2023 invoices paid in 2024 | 875 | - | - | 875 | 1,217 |
|----------------------------|-----|---|---|-----|-------|

### Notes

1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

2 The PCC recognises the asset of the land and buildings known as St James' Hall, St James' Avenue, but does not value this asset in the statement of assets and liabilities.

3 The endowment funds have to be retained as capital funds, and are invested in funds managed by the Chelmsford Diocesan Board of Finance.

#### 4 Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments.

This is equivalent to £20,531. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance of £24,691 held on unrestricted (not including designated) funds at the year end meets this target.

#### 5 Outward giving policy

The PCC models good practice in Christian giving through its outward giving policy. Amounts given as a result of specific fund-raising events and special collections are augmented by amounts allocated from general funds so that a total amount equal to 10% of general fund income is donated to local, national and international charities.

6 The movements in designated and restricted funds during the year were:

|                                | Bal b/fwd    | Receipts   | Payments  | Transfer | Bal c/fwd    |
|--------------------------------|--------------|------------|-----------|----------|--------------|
| <b><i>Designated Funds</i></b> |              |            |           |          |              |
|                                | -            | -          | -         |          | -            |
| Benevolent                     | 791          | -          | -         |          | 791          |
| Local Mission                  | 1,038        | 263        | -         |          | 1,301        |
| Bible Notes                    | 35           | -          | -         |          | 35           |
| Equipment                      | 57           | -          | 57        |          | 0            |
|                                | <u>1,921</u> | <u>263</u> | <u>57</u> | <u>-</u> | <u>2,128</u> |

#### ***Restricted Funds***

|            |        |       |       |  |        |
|------------|--------|-------|-------|--|--------|
| All Saints | 21,927 | 3,104 | 1,625 |  | 23,405 |
| Belfry     | 697    | -     | -     |  | 697    |

|   |               |              |              |                   |               |
|---|---------------|--------------|--------------|-------------------|---------------|
| Youth Work                                      | 2,344         | 687          | 429          |                   | 2,601         |
| Give away                                       | 0             | 1,915        | 1,915        |                   | 0             |
| Community Christmas<br>Garden of<br>Remembrance | 520           | 315          | 160          |                   | 675           |
|   | <u>125</u>    | <u>2,150</u> | <u>990</u>   | <u>          </u> | <u>1,285</u>  |
|   | <u>25,613</u> | <u>8,172</u> | <u>5,120</u> | <u>-</u>          | <u>28,664</u> |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville.

The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised.

7 During the year to 31 December 2023, church activities were made up of £6,042 (2022: £1,627) of fees received for weddings and funerals, and £12,186 (2022: £4,065) from the hiring of St James' Hall.

|   |               |               |
|---|---------------|---------------|
| 8 Church running expenses are made up of:         | <b>2023</b>   | <b>2022</b>   |
| Music and Worship expenses                        | 599           | 682           |
| Church building running expenses                  | 6,975         | 5,643         |
| Church office expenses including technology costs | 947           | 308           |
| Printing, postage and stationery                  | 80            | 1,462         |
| Service expenses                                  | 946           | 325           |
| Upkeep of churchyard and grounds                  | 1,420         | 4,626         |
| Maintenance expenses                              | <u>3,229</u>  | <u>1,487</u>  |
|   | <u>14,197</u> | <u>14,533</u> |

## Financial Statement

The following is a summary of income and expenditure for the year ended 31 December 2023

### Parochial Church Council of the Ecclesiastical Parish of High Ongar

#### Financial Statements for the Year Ended 31 December 2023

##### Receipts and Payments Accounts

|  |                              | <i>Unrestric<br/>ted</i> | <i>Designat<br/>ed</i> | <i>Restrict<br/>ed</i> | TOTAL        | TOTAL   |        |
|--|------------------------------|--------------------------|------------------------|------------------------|--------------|---------|--------|
|  |                              | No<br>te                 | <i>Funds</i>           | <i>Funds</i>           | <i>Funds</i> | 2023    | 2022   |
|  |                              |                          | £                      | £                      | £            | £       | £      |
| <b>RECEIPTS</b>                        |                              |                          |                        |                        |              |         |        |
| <b>Voluntary receipts:</b>             |                              |                          |                        |                        |              |         |        |
|  | Planned giving               |                          | 45,549                 | -                      | -            | 45,549  | 47,106 |
|  | Collections at services      |                          | 2,905                  | -                      | 419          | 3,325   | 2,884  |
|  | All other giving/donations   |                          | 12,551                 | -                      | 3,943        | 16,494  | 10,705 |
|  | Gift Aid recovered           |                          | 12,648                 | -                      | -            | 12,648  | 11,107 |
|  |                              |                          | 73,653                 | -                      | 4,363        | 78,016  | 71,801 |
| <b>Activities for generating funds</b> |                              |                          | 895                    | 263                    | 3,196        | 4,355   | 2,166  |
| <b>Investment income</b>               |                              |                          | 303                    | -                      | 816          | 1,119   | 752    |
|  | <b>Church Activities</b>     | 7                        | 18,229                 | -                      | -            | 18,229  | 5,788  |
| <b>Total receipts</b>                  |                              |                          | 93,080                 | 263                    | 8,375        | 101,718 | 80,508 |
| <b>PAYMENTS</b>                        |                              |                          |                        |                        |              |         |        |
| <b>Church Activities:</b>              |                              |                          |                        |                        |              |         |        |
|  | Diocesan parish contribution |                          | 53,643                 | -                      | -            | 53,643  | 53,123 |
|  | Clergy and staffing costs    |                          | 610                    | -                      | -            | 610     | 549    |
|  | Church running expenses      | 8                        | 14,197                 | -                      | 3,019        | 17,216  | 16,052 |
|  | Hall running costs           |                          | 11,191                 | -                      | -            | 11,191  | 2,745  |
|  | Mission giving and donations |                          | 7,655                  | -                      | 2,118        | 9,773   | 7,165  |
|  |                              |                          | 87,296                 | -                      | 5,137        | 92,433  | 79,635 |
| <b>Costs of generating funds:</b>      |                              |                          | 323                    | 57                     | 185          | 565     | 1,033  |

|   |   |               |              |               |               |               |
|---|---|---------------|--------------|---------------|---------------|---------------|
| <b>Total payments</b>                               |   | <u>87,620</u> | <u>57</u>    | <u>5,323</u>  | <u>92,999</u> | <u>80,668</u> |
| <b>Surplus/(deficit)</b>                            |   | 5,461         | 207          | 3,052         | 8,720         | (160)         |
| <b>Transfers between funds</b>                      |   | -             | -            | -             | -             | -             |
|   |   | 5,461         | 207          | 3,052         | 8,720         | (160)         |
| <b>Cash at bank and in hand at 1 January 2023</b>   | 6 | 19,230        | 1,921        | 25,613        | 46,763        | 46,923        |
| <b>Cash at bank and in hand at 31 December 2023</b> |   | <u>24,690</u> | <u>2,128</u> | <u>28,665</u> | <u>55,483</u> | <u>46,763</u> |

There were no receipts or payments relating to endowment funds during the year ended 31 December 2023

#### Statement of Assets and Liabilities

|   | No | <i>Unrestricted</i> | <i>Designated</i> | <i>Restricted</i> | <i>Endowment</i> | TOTAL         | TOTAL         |
|---|----|---------------------|-------------------|-------------------|------------------|---------------|---------------|
|   | te | <i>Funds</i>        | <i>Funds</i>      | <i>Funds</i>      | <i>Funds</i>     | 2023          | 2022          |
|   |    | £                   | £                 | £                 | £                | £             | £             |
| <b>Cash funds</b>                       |    |                     |                   |                   |                  |               |               |
| Bank current account                    |    | 6,638               |                   |                   |                  | 6,638         | 7,831         |
| Cash in hand                            |    | 289                 |                   |                   |                  | 289           | -             |
| Deposit funds                           |    | <u>17,764</u>       | <u>2,126</u>      | <u>28,666</u>     | <u>-</u>         | <u>48,557</u> | <u>38,932</u> |
|   |    | <u>24,691</u>       | <u>2,126</u>      | <u>28,666</u>     | <u>-</u>         | <u>55,483</u> | <u>46,763</u> |
| <b>Other monetary assets</b>            |    |                     |                   |                   |                  |               |               |
| Deposit held                            |    | 576                 |                   |                   |                  | 576           | -             |
| Gift Aid Recoverable                    |    | <u>6,253</u>        | <u>-</u>          | <u>-</u>          | <u>-</u>         | <u>6,253</u>  | <u>6,889</u>  |
| Investment fund shares at market value: | 3  |                     |                   |                   |                  |               |               |
| Norton Mandeville                       |    |                     |                   |                   |                  |               |               |
| Tithe Chancel Fund                      |    | -                   | -                 | -                 | 3,838            | 3,838         | 3,409         |
| Sunday School Trust                     |    |                     |                   |                   |                  |               |               |
| Endowmnet Fund                          |    | -                   | -                 | -                 | 13,267           | 13,267        | 13,453        |

|   |   |   |        |        |        |
|---|---|---|--------|--------|--------|
| - | - | - | 17,105 | 17,105 | 16,862 |
|---|---|---|--------|--------|--------|

**Liabilities**

|                            |     |   |   |     |       |
|----------------------------|-----|---|---|-----|-------|
| 2023 invoices paid in 2024 | 875 | - | - | 875 | 1,217 |
|----------------------------|-----|---|---|-----|-------|

**Notes**

1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

2 The PCC recognises the asset of the land and buildings known as St James' Hall, St James' Avenue, but does not value this asset in the statement of assets and liabilities.

3 The endowment funds have to be retained as capital funds, and are invested in funds managed by the Chelmsford Diocesan Board of Finance.

4 Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments.

This is equivalent to £20,531. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance of £24,691 held on unrestricted (not including designated) funds at the year end meets this target.

5 Outward giving policy

The PCC models good practice in Christian giving through its outward giving policy. Amounts given as a result of specific fund-raising events and special collections are augmented by amounts allocated from general funds so that a total amount equal to 10% of general fund income is donated to local, national and international charities.

6 The movements in designated and restricted funds during the year were:

|                                | Bal b/fwd    | Receipts   | Payments  | Transfer | Bal c/fwd    |
|--------------------------------|--------------|------------|-----------|----------|--------------|
| <b><i>Designated Funds</i></b> |              |            |           |          |              |
|                                | -            | -          | -         |          | -            |
| Benevolent                     | 791          | -          | -         |          | 791          |
| Local Mission                  | 1,038        | 263        | -         |          | 1,301        |
| Bible Notes                    | 35           | -          | -         |          | 35           |
| Equipment                      | 57           | -          | 57        |          | 0            |
|                                | <u>1,921</u> | <u>263</u> | <u>57</u> | <u>-</u> | <u>2,128</u> |

***Restricted Funds***

|            |        |       |       |  |        |
|------------|--------|-------|-------|--|--------|
| All Saints | 21,927 | 3,104 | 1,625 |  | 23,405 |
| Belfry     | 697    | -     | -     |  | 697    |

|   |               |              |              |                   |               |
|---|---------------|--------------|--------------|-------------------|---------------|
| Youth Work                                      | 2,344         | 687          | 429          |                   | 2,601         |
| Give away                                       | 0             | 1,915        | 1,915        |                   | 0             |
| Community Christmas<br>Garden of<br>Remembrance | 520           | 315          | 160          |                   | 675           |
|   | <u>125</u>    | <u>2,150</u> | <u>990</u>   | <u>          </u> | <u>1,285</u>  |
|   | <u>25,613</u> | <u>8,172</u> | <u>5,120</u> | <u>-</u>          | <u>28,664</u> |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville.

The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised.

7 During the year to 31 December 2023, church activities were made up of £6,042 (2022: £1,627) of fees received for weddings and funerals, and £12,186 (2022: £4,065) from the hiring of St James' Hall.

|   |               |               |
|---|---------------|---------------|
| 8 Church running expenses are made up of:         | <b>2023</b>   | <b>2022</b>   |
| Music and Worship expenses                        | 599           | 682           |
| Church building running expenses                  | 6,975         | 5,643         |
| Church office expenses including technology costs | 947           | 308           |
| Printing, postage and stationery                  | 80            | 1,462         |
| Service expenses                                  | 946           | 325           |
| Upkeep of churchyard and grounds                  | 1,420         | 4,626         |
| Maintenance expenses                              | <u>3,229</u>  | <u>1,487</u>  |
|   | <u>14,197</u> | <u>14,533</u> |

## PARISH OF HIGH ONGAR

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of Parish of High Ongar for the year ended 31<sup>st</sup> December 2023, which are set out on pages .....

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 you as trustees concerning 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 regret is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

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

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

DocuSigned by:  
  
AE221704C12C4E1...

Andrew Bowtle MAAT  
34 Rodney Road  
Ongar  
Essex CM5 9HN

15<sup>th</sup> April 2024

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HIGH ONGAR**

England & Wales - Charity number 1145367

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# Accounts

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# TREASURER'S REPORT FOR THE YEAR ENDING 2022

## Introduction

Praise be to God for the generosity of our congregations!

For 2022 the PCC approved a budget with a deficit of circa £5,000, based on fairly static income and expenditure figures against 2021.

As forced closure of the churches and church hall due to Corona virus becomes a distant memory, the finances of the church appear to be settling down.

|                   | 2022     | 2021     | 2020     | 2019*   | 2018    |
|-------------------|----------|----------|----------|---------|---------|
| Total income      | £80,508  | £73,838  | £83,013  | £86,260 | £89,511 |
| Total expenditure | £80,668  | £81,606  | £76,104  | £91,340 | £90,691 |
| Surplus / loss    |          | (£160)   | (£7,768) | £6,908  |         |
|                   | (£5,080) | (£1,180) |          |         |         |

\*first year of Receipts and Payments accounts

As you can see from the table above, the downward trend in income appears to have been reversed and the cost base appears to have remained static

However, like many households and organisations we have felt the impact of the 'cost of living crisis' as the fuel bills have been large and we have seen a small number of cases of a reduction in regular giving due to pressures on personal finances.

Finally, it is worth noting that we paid our full Parish Share in full as per the 2022 budget proposal and we maintained our Away Giving at 10% of income. Both these points have been discussed at the PCC when setting the budget and will continue to be our position, when possible.

## 2023 budget

The PCC has approved a budget for 2023, with budgeted income of £76,905 including a gift day in the Autumn and a budgeted expenditure of £81,163 which will lead to a deficit of £4,257. We have had no choice but to continue to budget for an ongoing increase in the costs of both gas and electricity.

It is our intention to maintain our Parish Share payments to cover our full contribution, however the PCC has agreed to keep this under "watch" and review the decision should the finances look poor towards the end of the year, with the stated intention to adjust our payments so that the overall position is breakeven / neutral.

These figures do not include income and expenses managed separately by the Friends of All Saints.

## Thanks

As treasurer and on behalf of the PCC I would like to thank everybody who made donations to the Church. No matter how big or how small, regular or simply one-off, each donation helps support the functioning of our Church and they are all very gratefully received. Thanks to you all.

## Acknowledgements

As always, I would like to give a special thanks to Jo Seward without whom I wouldn't be able to complete my function as treasurer and the PCC as a whole who are very supportive of the finance function.

Thanks also to Andrew Bowtle for carrying out the independent examination of our accounts, as required by the Charities Commission. I'm also delighted to report that he is happy to carry on "the foreseeable future".

**Prepared by Peter Garner - Treasurer**

**18<sup>th</sup> April 2023**

## Financial Statement

The independent examiner, Andrew Bowtle has raised no concerns and has indicated that he is happy to continue for the foreseeable future

The following is a summary of income and expenditure for the year ended 31 December 2022

### Parochial Church Council of the Ecclesiastical Parish of High Ongar

#### Financial Statements for the Year Ended 31 December 2022

##### Receipts and Payments Accounts

|  | Not<br>e | <i>Unrestrict<br/>ed<br/>Funds</i><br>£ | <i>Designate<br/>d<br/>Funds</i><br>£ | <i>Restricted<br/>Funds</i><br>£ | TOTAL<br>2022<br>£ |
|--|----------|---|---------------------------------------|----------------------------------|--------------------|
| <b>RECEIPTS</b>                        |          |   |                                       |                                  |                    |
| <b>Voluntary receipts:</b>             |          |   |                                       |                                  |                    |
| Planned giving                         |          | 47,106                                  | -                                     | -                                | 47,106             |
| Collections at services                |          | 2,574                                   | -                                     | 309                              | 2,884              |
| All other giving/donations             |          | 8,082                                   | -                                     | 2,623                            | 10,705             |
| Gift Aid recovered                     |          | 11,107                                  | -                                     | -                                | 11,107             |
|  |          | 68,869                                  | -                                     | 2,933                            | 71,801             |
| <b>Activities for generating funds</b> |          | 712                                     | 238                                   | 1,216                            | 2,166              |
| <b>Investment income</b>               |          | 72                                      | -                                     | 680                              | 752                |
| <b>Church Activities</b>               | 7        | 5,709                                   | 79                                    | -                                | 5,788              |
| <b>Total receipts</b>                  |          | 75,361                                  | 318                                   | 4,829                            | 80,508             |
| <b>PAYMENTS</b>                        |          |   |                                       |                                  |                    |
| <b>Church Activities:</b>              |          |   |                                       |                                  |                    |
| Diocesan parish contribution           |          | 53,123                                  | -                                     | -                                | 53,123             |
| Clergy and staffing costs              |          | 549                                     | -                                     | -                                | 549                |
| Church running expenses                | 8        | 14,533                                  | -                                     | 1,520                            | 16,052             |
| Hall running costs                     |          | 2,745                                   | -                                     | -                                | 2,745              |
| Mission giving and donations           |          | 5,800                                   | -                                     | 1,365                            | 7,165              |
|  |          | 76,750                                  | -                                     | 2,885                            | 79,635             |
| <b>Costs of generating funds:</b>      |          | 30                                      | 133                                   | 870                              | 1,033              |
| <b>Total payments</b>                  |          | 76,780                                  | 133                                   | 3,755                            | 80,668             |
| <b>Surplus/ (deficit)</b>              |          | (1,419)                                 | 185                                   | 1,074                            | (160)              |

|   |   |         |       |        |        |
|---|---|---------|-------|--------|--------|
| <b>Transfers between funds</b>                      |   | -       | -     | -      | -      |
|   |   | (1,419) | 185   | 1,074  | (160)  |
| <b>Cash at bank and in hand at 1 January 2022</b>   | 6 | 20,648  | 1,736 | 24,539 | 46,923 |
| <b>Cash at bank and in hand at 31 December 2022</b> |   | 19,230  | 1,921 | 25,613 | 46,763 |

There were no receipts or payments relating to endowment funds during the year ended 31 December 2022

## Statement of Assets and Liabilities

|   | No<br>te | <i>Unrestric<br/>ted<br/>Funds</i> | <i>Designa<br/>ted<br/>Funds</i> | <i>Restrict<br/>ed<br/>Funds</i> | <i>Endow<br/>ment<br/>Funds</i> | TOTAL<br>2022 | TOTAL<br>2021 |
|---|----------|------------------------------------|----------------------------------|----------------------------------|---------------------------------|---------------|---------------|
|   |          | £                                  | £                                | £                                | £                               | £             | £             |
| <b>Cash funds</b>                       |          |                                    |                                  |                                  |                                 |               |               |
| Bank current account                    |          | 7,831                              | -                                | -                                | -                               | 7,831         | 2,846         |
| Cash in hand                            |          | -                                  | -                                | -                                | -                               | -             | 574           |
| Deposit funds                           |          | 11,398                             | 1,921                            | 25,613                           | -                               | 38,932        | 43,503        |
|   |          | 19,229                             | 1,921                            | 25,613                           | -                               | 46,763        | 46,922        |
| <b>Other monetary assets</b>            |          |                                    |                                  |                                  |                                 |               |               |
| Gift Aid Recoverable                    |          | 6,899                              | -                                | -                                | -                               | 6,899         | 5,617         |
| <b>Investment Assets</b>                |          |                                    |                                  |                                  |                                 |               |               |
| Investment fund shares at market value: | 3        |                                    |                                  |                                  |                                 |               |               |
| Norton Mandeville Tithe Chancel Fund    |          | -                                  | -                                | -                                | 3,409                           | 3,409         | 3,756         |
| Sunday School Trust Endowment Fund      |          | -                                  | -                                | -                                | 13,453                          | 13,453        | 14,404        |
|   |          | -                                  | -                                | -                                | 16,862                          | 16,862        | 18,160        |
| <b>Liabilities</b>                      |          |                                    |                                  |                                  |                                 |               |               |
| 2022 invoices paid in 2023              |          | 1,217                              | -                                | -                                | -                               | 1,217         | 455           |

## Notes

1 The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis

2 The PCC recognises the asset of the land and buildings known as St James' Hall, St James' Avenue, but does not value this asset in the statement of assets and liabilities.

3 The endowment funds have to be retained as capital funds, and are invested in funds managed by the Chelmsford Diocesan Board of Finance.

4 Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments.

This is equivalent to £19,187. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance of £19,229 held on unrestricted (not including designated) funds at the year-end meets this target.

5 Outward giving policy

The PCC models good practice in Christian giving through its outward giving policy. Amounts given as a result of specific fund-raising events and special collections are augmented by amounts allocated from general funds so that a total amount equal to 10% of general fund income is donated to local, national and international charities.

6 The movements in designated and restricted funds during the year were:

|                         | Bal b/fwd     | Receipts     | Payments     | Transfer | Bal c/fwd     |
|-------------------------|---------------|--------------|--------------|----------|---------------|
| <b>Designated Funds</b> |               |              |              |          |               |
|                         | -             | -            | -            |          | -             |
| Benevolent              | 791           | -            | -            |          | 791           |
| Local Mission           | 864           | 238          | 64           |          | 1,038         |
| Bible Notes             | 24            | 79           | 68           |          | 35            |
| Equipment               | 57            | -            | -            |          | 57            |
|                         | <u>1,736</u>  | <u>318</u>   | <u>133</u>   | <u>-</u> | <u>1,921</u>  |
| <b>Restricted Funds</b> |               |              |              |          |               |
| All Saints              | 21,102        | 2,075        | 1,251        |          | 21,927        |
| Belfry                  | 882           | 175          | 360          |          | 697           |
| Youth Work              | 1,892         | 667          | 215          |          | 2,344         |
| Give away               | 145           | 1,220        | 1,365        |          | 0             |
| Community               | 394           | 691          | 565          |          | 520           |
| Christmas               | 125           | -            | -            |          | 125           |
| Garden of Remembrance   |               |              |              |          |               |
|                         | <u>24,540</u> | <u>4,829</u> | <u>3,755</u> | <u>-</u> | <u>25,613</u> |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville.

The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised.

7 During the year to 31 December 2022, church activities were made up of £1,627 (2021: £3,952) of fees received for weddings and funerals, and £4,065 (2021: £1,809) from the hiring of St James' Hall.

|   |             |             |
|---|-------------|-------------|
| 8 Church running expenses are made up of: | <b>2022</b> | <b>2021</b> |
| Music and Worship expenses                | 682         | 614         |
| Church building running expenses          | 5,643       | 4,838       |
| Church office expenses                    | 308         | 1,806       |
| Printing, postage and stationery          | 1,462       | 1,926       |
| Service expenses                          | 263         | 157         |

|                                  |               |               |
|----------------------------------|---------------|---------------|
| Upkeep of churchyard and grounds | 4,626         | 2,790         |
| Maintenance expenses             | <u>1,487</u>  | <u>5,357</u>  |
|                                  | <u>14,471</u> | <u>17,488</u> |

**PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HIGH ONGAR**

England & Wales - Charity number 1145367

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# Accounts

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# TREASURER'S REPORT FOR THE YEAR ENDING 2021

## Introduction

Praise be to God for I am never anything but amazed by the generosity of our congregation!

For 2021 the PCC approved a budget with a deficit of £7,186, based on budgeted income of £71,625 and budgeted expenditure of £78,811.

Despite the continued disruption from the Corona virus impacting the normal worship patterns for much of the year, impacting fundraising events and closing the church hall for some of the year, it is with thanks to the continued generosity of the congregation that our income exceeded budget by £2,213. Our expenditure however was over budget by £2,795, leading to the deficit being some £582 greater than budgeted.

|                   | 2021     | 2020    | 2019*   | 2018     | 2017     |
|-------------------|----------|---------|---------|----------|----------|
| Total income      | £73,838  | £83,013 | £86,260 | £89,511  |          |
|                   | £94,470  |         |         |          |          |
| Total expenditure | £81,606  | £76,104 | £91,340 | £90,691  | £98,180  |
| Surplus / loss    | £(7,768) | £6,908  |         | (£5,080) | (£1,180) |
|                   | (£3,709) |         |         |          |          |

\*first year of Receipts and Payments accounts

As you can see from the table above, the downward trend in income continues.

Our cost base was higher than expected mainly due to the need to carry out some electrical work to St Marys' required by the church insurance company accompanied by the expected refurbishment of St Marys' toilets.

We also took the opportunity to use a very generous leaving gift from Linda and Martin Wilkes to renew the laptop used for Easy Worship and updated the software to the latest version.

Additionally, the Gift Aid receipts shown in the accounts to 31<sup>st</sup> December 2020 is an estimated value as the claim has not yet been prepared and submitted.

Finally, it is worth noting that we continue not to pay our full Parish Share although we have managed to increase our contribution again this year, all be it by a small amount. We do continue to maintain our Away Giving at 10% of income. Both these points have been discussed at the PCC when setting the budget and will continue to be our position with the intention of increasing our Parish Share as and when possible.

## 2022 budget

The PCC has approved a budget for 2022, with budgeted income of £73,550 including a gift day in July and a budgeted expenditure of £78,468 which will lead to a deficit of £4,918. We have had no choice but to budget for a considerable increase in the costs of both gas and electricity.

I am pleased to report that it is our intention to increase our Parish Share payments to cover our full contribution. The PCC have however agreed to keep this under “watch” and review the decision should the finances look poor towards the end of the year.

These figures do not include income and expenses managed separately by the Friends of All Saints.

### Thanks

As treasurer and on behalf of the PCC I would like to thank everybody who made donations to the Church. No matter how big or how small, regular or simply one-off, each donation helps support the functioning of our Church and they are all very gratefully received. Thanks to you all.

### Acknowledgements

As always, I would like to give a special thanks to Jo Seward without whom I wouldn't be able to complete my function as treasurer and the PCC as a whole who are very supportive of the finance function.

Thanks also to Andrew Bowtle for carrying out the independent examination of our accounts, as required by the Charities Commission. I'm also delighted to report that he is happy to carry on “the foreseeable future”.

**Prepared by Peter Garner - Treasurer**

**25<sup>th</sup> April 2022**

## Financial Statement

The independent examiner, Andrew Bowtle has raised no concerns and has indicated that he is happy to continue for the foreseeable future

The following is a summary of income and expenditure for the year ended 31 December 2021

### Parochial Church Council of the Ecclesiastical Parish of High Ongar Financial Statements for the Year Ended 31 December 2021

#### Receipts and Payments Accounts

|  | Not<br>e | <i>Unrestrict<br/>ed<br/>Funds</i><br>£ | <i>Designat<br/>ed<br/>Funds</i><br>£ | <i>Restrict<br/>ed<br/>Funds</i><br>£ | TOTAL<br>2021<br>£ | TOTAL<br>2020<br>£ |
|--|----------|---|---------------------------------------|---------------------------------------|--------------------|--------------------|
| <b>RECEIPTS</b>                        |          |   |                                       |                                       |                    |                    |
| <b>Voluntary receipts:</b>             |          |   |                                       |                                       |                    |                    |
| Planned giving                         |          | 44,613                                  | -                                     | -                                     | 44,613             | 44,455             |
| Collections at services                |          | 1,361                                   | -                                     | 95                                    | 1,456              | 513                |
| All other giving/donations             |          | 6,320                                   | 500                                   | 1,820                                 | 8,640              | 12,392             |
| Gift Aid recovered                     |          | 11,734                                  | -                                     | -                                     | 11,734             | 19,589             |
|  |          |   |                                       |                                       |                    | 76,949             |
|  |          | 64,028                                  | 500                                   | 1,915                                 | 66,443             |                    |
| <b>Activities for generating funds</b> |          | 664                                     | -                                     | 238                                   | 902                | 195                |
| <b>Investment income</b>               |          | 62                                      | -                                     | 596                                   | 659                | 640                |
| <b>Church Activities</b>               | 7        | 5,761                                   | 74                                    | -                                     | 5,835              | 5,229              |
|  |          |   |                                       |                                       |                    |                    |
| <b>Total receipts</b>                  |          | 70,515                                  | 574                                   | 2,749                                 | 73,838             | 83,013             |
| <b>PAYMENTS</b>                        |          |   |                                       |                                       |                    |                    |
| <b>Church Activities:</b>              |          |   |                                       |                                       |                    |                    |
| Diocesan parish contribution           |          | 51,600                                  | -                                     | -                                     | 51,600             | 50,284             |
| Clergy and staffing costs              |          | 923                                     | 40                                    | -                                     | 963                | 1,081              |
| Church running expenses                | 8        | 16,546                                  | 1,443                                 | 835                                   | 18,824             | 14,231             |
| Hall running costs                     |          | 1,958                                   | -                                     | -                                     | 1,958              | 2,311              |
| Mission giving and donations           |          | 4,195                                   | 3,000                                 | 485                                   | 7,680              | 8,052              |
|  |          |   |                                       |                                       |                    | 75,958             |
|  |          | 75,221                                  | 4,483                                 | 1,320                                 | 81,025             |                    |
| <b>Costs of generating funds:</b>      |          | -                                       | 60                                    | 521                                   | 581                | 146                |
|  |          |   |                                       |                                       |                    |                    |
| <b>Total payments</b>                  |          | 75,221                                  | 4,543                                 | 1,842                                 | 81,606             | 76,104             |

|   |   |         |         |        |         |        |
|---|---|---------|---------|--------|---------|--------|
| <b>Surplus/ (deficit)</b>                           |   | (4,706) | (3,969) | 907    | (7,768) | 6,908  |
| <b>Transfers between funds</b>                      |   | -       | -       | -      | -       | -      |
|   |   | (4,706) | (3,969) | 907    | (7,768) | 6,908  |
| <b>Cash at bank and in hand at 1 January 2021</b>   | 6 | 25,354  | 5,705   | 23,632 | 54,691  | 47,783 |
| <b>Cash at bank and in hand at 31 December 2021</b> |   | 20,648  | 1,736   | 24,539 | 46,923  | 54,691 |

There were no receipts or payments relating to endowment funds during the year ended 31 December 2021

## Restricted and Designated funds summary

### Statement of Assets and Liabilities

|   | No | <i>Unrestr</i> | <i>Design</i> | <i>Restrict</i> | <i>Endow</i> | TOTAL  | TOTA   |
|---|----|----------------|---------------|-----------------|--------------|--------|--------|
|   | te | <i>cted</i>    | <i>ated</i>   | <i>ed</i>       | <i>ment</i>  | 2021   | L      |
|   |    | <i>Funds</i>   | <i>Funds</i>  | <i>Funds</i>    | <i>Funds</i> | £      | £      |
|   |    | £              | £             | £               | £            | £      | £      |
| <b>Cash funds</b>                       |    |                |               |                 |              |        |        |
| Bank current account                    |    | 2,846          | -             | -               | -            | 2,846  | 5,536  |
| Cash in hand                            |    | 429            | -             | 145             | -            | 574    | -      |
| Deposit funds                           |    | 17,373         | 1,736         | 24,394          | -            | 43,503 | 49,155 |
|   |    | 20,648         | 1,736         | 24,539          | -            | 46,922 | 54,691 |
| <b>Other monetary assets</b>            |    |                |               |                 |              |        |        |
| Gift Aid Recoverable                    | 9  | 5,748          | -             | -               | -            | 5,748  | 5,748  |
| <b>Investment Assets</b>                |    |                |               |                 |              |        |        |
| Investment fund shares at market value: | 3  |                |               |                 |              |        |        |
| Norton Mandeville Tithe Chancel Fund    |    | -              | -             | -               | 3,756        | 3,756  | 3,198  |
| Sunday School Trust Endowment Fund      |    | -              | -             | -               | 14,404       | 14,404 | 13,062 |
|   |    | -              | -             | -               | 18,160       | 18,160 | 16,260 |
| <b>Liabilities</b>                      |    |                |               |                 |              |        |        |
| 2021 invoices paid in 2022              |    | 310            | -             | 145             | -            | 455    | 180    |

### Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis
2. The PCC recognises the asset of the land and buildings known as St James' Hall, St James' Avenue, but does not value this asset in the statement of assets and liabilities.
3. The endowment funds have to be retained as capital funds, and are invested in funds managed by the Chelmsford Diocesan Board of Finance.
4. Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least four months' unrestricted payments. This is equivalent to £23,024. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance of £20,648 held on unrestricted (not including designated) funds at the year end does not meet this target.

5. Outward giving policy

The PCC models good practice in Christian giving through its outward giving policy. Amounts given as a result of specific fund-raising events and special collections are augmented by amounts allocated from general funds so that a total amount equal to 10% of general fund income is donated to local, national and international charities.

6. The movements in designated and restricted funds during the year were:

|                         | Bal b/fwd     | Receipts     | Payments     | Transfer | Bal c/fwd     |
|-------------------------|---------------|--------------|--------------|----------|---------------|
| <b>Designated Funds</b> |               |              |              |          |               |
| Away giving 2021        | 3,000         | -            | 3,000        | -        | -             |
| Benevolent              | 831           | -            | 40           | -        | 791           |
| Local Mission           | 864           | -            | -            | -        | 864           |
| Bible Notes             | 10            | 74           | 60           | -        | 24            |
| Equipment               | 1,000         | 500          | 1,443        | -        | 57            |
|                         | <u>5,705</u>  | <u>574</u>   | <u>4,543</u> | <u>-</u> | <u>1,736</u>  |
| <b>Restricted Funds</b> |               |              |              |          |               |
| All Saints              | 20,443        | 1,386        | 727          | -        | 21,102        |
| Belfry                  | 882           | -            | -            | -        | 882           |
| Youth Work              | 1,405         | 595          | 108          | -        | 1,892         |
| Give away               | 20            | 610          | 485          | -        | 145           |
| Community Christmas     | 757           | 158          | 521          | -        | 394           |
| Garden of Remembrance   | 125           | -            | -            | -        | 125           |
|                         | <u>23,632</u> | <u>2,749</u> | <u>1,842</u> | <u>-</u> | <u>24,539</u> |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville. The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised.

7. During the year to 31 December 2021, church activities were made up of £3,952 (2020: £3,871) of fees received for weddings and funerals, and £1,809 (2020: £1,358) from the hiring of St James' Hall.

8. Church running expenses are made up of:

|                                  | 2021  | 2020  |
|----------------------------------|-------|-------|
| Music and Worship expenses       | 614   | 471   |
| Church building running expenses | 4,838 | 5,270 |
| Church office expenses           | 1,806 | 494   |
| Printing, postage and stationery | 1,926 | 1,997 |
| Service expenses                 |       |       |

|                                  |               |               |
|----------------------------------|---------------|---------------|
|                                  | 157           | 429           |
| Upkeep of churchyard and grounds | 2,790         | 2,970         |
| Maintenance expenses             | 5,357         | 1,001         |
|                                  | <u>17,488</u> | <u>12,631</u> |

## Financial Statement

The independent examiner, Andrew Bowtle has raised no concerns and has indicated that he is happy to continue for the foreseeable future

The following is a summary of income and expenditure for the year ended 31 December 2021

### Parochial Church Council of the Ecclesiastical Parish of High Ongar Financial Statements for the Year Ended 31 December 2021

#### Receipts and Payments Accounts

|  | Not<br>e | <i>Unrestrict<br/>ed<br/>Funds</i><br>£ | <i>Designat<br/>ed<br/>Funds</i><br>£ | <i>Restrict<br/>ed<br/>Funds</i><br>£ | TOTAL<br>2021<br>£ | TOTAL<br>2020<br>£ |
|--|----------|---|---------------------------------------|---------------------------------------|--------------------|--------------------|
| <b>RECEIPTS</b>                        |          |   |                                       |                                       |                    |                    |
| <b>Voluntary receipts:</b>             |          |   |                                       |                                       |                    |                    |
| Planned giving                         |          | 44,613                                  | -                                     | -                                     | 44,613             | 44,455             |
| Collections at services                |          | 1,361                                   | -                                     | 95                                    | 1,456              | 513                |
| All other giving/donations             |          | 6,320                                   | 500                                   | 1,820                                 | 8,640              | 12,392             |
| Gift Aid recovered                     |          | 11,734                                  | -                                     | -                                     | 11,734             | 19,589             |
|  |          | 64,028                                  | 500                                   | 1,915                                 | 66,443             | 76,949             |
| <b>Activities for generating funds</b> |          | 664                                     | -                                     | 238                                   | 902                | 195                |
| <b>Investment income</b>               |          | 62                                      | -                                     | 596                                   | 659                | 640                |
| <b>Church Activities</b>               | 7        | 5,761                                   | 74                                    | -                                     | 5,835              | 5,229              |
| <b>Total receipts</b>                  |          | 70,515                                  | 574                                   | 2,749                                 | 73,838             | 83,013             |
| <b>PAYMENTS</b>                        |          |   |                                       |                                       |                    |                    |
| <b>Church Activities:</b>              |          |   |                                       |                                       |                    |                    |
| Diocesan parish contribution           |          | 51,600                                  | -                                     | -                                     | 51,600             | 50,284             |
| Clergy and staffing costs              |          | 923                                     | 40                                    | -                                     | 963                | 1,081              |
| Church running expenses                | 8        | 16,546                                  | 1,443                                 | 835                                   | 18,824             | 14,231             |
| Hall running costs                     |          | 1,958                                   | -                                     | -                                     | 1,958              | 2,311              |
| Mission giving and donations           |          | 4,195                                   | 3,000                                 | 485                                   | 7,680              | 8,052              |
|  |          | 75,221                                  | 4,483                                 | 1,320                                 | 81,025             | 75,958             |
| <b>Costs of generating funds:</b>      |          | -                                       | 60                                    | 521                                   | 581                | 146                |
| <b>Total payments</b>                  |          | 75,221                                  | 4,543                                 | 1,842                                 | 81,606             | 76,104             |

|   |   |         |         |        |         |        |
|---|---|---------|---------|--------|---------|--------|
| <b>Surplus/ (deficit)</b>                           |   | (4,706) | (3,969) | 907    | (7,768) | 6,908  |
| <b>Transfers between funds</b>                      |   | -       | -       | -      | -       | -      |
|   |   | (4,706) | (3,969) | 907    | (7,768) | 6,908  |
| <b>Cash at bank and in hand at 1 January 2021</b>   | 6 | 25,354  | 5,705   | 23,632 | 54,691  | 47,783 |
| <b>Cash at bank and in hand at 31 December 2021</b> |   | 20,648  | 1,736   | 24,539 | 46,923  | 54,691 |

There were no receipts or payments relating to endowment funds during the year ended 31 December 2021

## Restricted and Designated funds summary

### Statement of Assets and Liabilities

|   | No<br>te | <i>Unrestr<br/>cted<br/>Funds</i> | <i>Design<br/>ated<br/>Funds</i> | <i>Restrict<br/>ed<br/>Funds</i> | <i>Endow<br/>ment<br/>Funds</i> | TOTAL<br>2021 | TOTAL<br>2020 |
|---|----------|-----------------------------------|----------------------------------|----------------------------------|---------------------------------|---------------|---------------|
|   |          | £                                 | £                                | £                                | £                               | £             | £             |
| <b>Cash funds</b>                       |          |                                   |                                  |                                  |                                 |               |               |
| Bank current account                    |          | 2,846                             | -                                | -                                | -                               | 2,846         | 5,536         |
| Cash in hand                            |          | 429                               | -                                | 145                              | -                               | 574           | -             |
| Deposit funds                           |          | 17,373                            | 1,736                            | 24,394                           | -                               | 43,503        | 49,155        |
|   |          | 20,648                            | 1,736                            | 24,539                           | -                               | 46,922        | 54,691        |
| <b>Other monetary assets</b>            |          |                                   |                                  |                                  |                                 |               |               |
| Gift Aid Recoverable                    | 9        | 5,748                             | -                                | -                                | -                               | 5,748         | 5,748         |
| <b>Investment Assets</b>                |          |                                   |                                  |                                  |                                 |               |               |
| Investment fund shares at market value: | 3        |                                   |                                  |                                  |                                 |               |               |
| Norton Mandeville Tithe Chancel Fund    |          | -                                 | -                                | -                                | 3,756                           | 3,756         | 3,198         |
| Sunday School Trust Endowmnet Fund      |          | -                                 | -                                | -                                | 14,404                          | 14,404        | 13,062        |
|   |          | -                                 | -                                | -                                | 18,160                          | 18,160        | 16,260        |
| <b>Liabilities</b>                      |          |                                   |                                  |                                  |                                 |               |               |
| 2021 invoices paid in 2022              |          | 310                               | -                                | 145                              | -                               | 455           | 180           |

### Notes

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis
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6. The movements in designated and restricted funds during the year were:

|   | Bal b/fwd     | Receipts     | Payments     | Transfer | Bal c/fwd     |
|---|---------------|--------------|--------------|----------|---------------|
| <b>Designated Funds</b>                   |               |              |              |          |               |
| Away giving 2021                          | 3,000         | -            | 3,000        |          | -             |
| Benevolent                                | 831           | -            | 40           |          | 791           |
| Local Mission                             | 864           | -            | -            |          | 864           |
| Bible Notes                               | 10            | 74           | 60           |          | 24            |
| Equipment                                 | <u>1,000</u>  | <u>500</u>   | <u>1,443</u> |          | <u>57</u>     |
|   | <u>5,705</u>  | <u>574</u>   | <u>4,543</u> | <u>-</u> | <u>1,736</u>  |
| <b>Restricted Funds</b>                   |               |              |              |          |               |
| All Saints                                | 20,443        | 1,386        | 727          |          | 21,102        |
| Belfry                                    | 882           | -            | -            |          | 882           |
| Youth Work                                | 1,405         | 595          | 108          |          | 1,892         |
| Give away                                 | 20            | 610          | 485          |          | 145           |
| Community Christmas Garden of Remembrance | 757           | 158          | 521          |          | 394           |
|   | <u>125</u>    | <u>-</u>     | <u>-</u>     |          | <u>125</u>    |
|   | <u>23,632</u> | <u>2,749</u> | <u>1,842</u> | <u>-</u> | <u>24,539</u> |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville. The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised.

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8. Church running expenses are made up of:

|                                  | <b>2021</b> | <b>2020</b> |
|----------------------------------|-------------|-------------|
| Music and Worship expenses       | 614         | 471         |
| Church building running expenses | 4,838       | 5,270       |
| Church office expenses           | 1,806       | 494         |
| Printing, postage and stationery | 1,926       | 1,997       |
| Service expenses                 |             |             |

|                                  |               |               |
|----------------------------------|---------------|---------------|
|                                  | 157           | 429           |
| Upkeep of churchyard and grounds | 2,790         | 2,970         |
| Maintenance expenses             | <u>5,357</u>  | <u>1,001</u>  |
|                                  | <u>17,488</u> | <u>12,631</u> |

**PARISH OF HIGH ONGAR**

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES**

I report on the accounts of Parish of High Ongar for the year ended 31<sup>st</sup> December 2021, which are set out on pages .....

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 you as trustees concerning 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 regret is limited to those matters set out in the statement below.

**Independent examiner's statement**

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

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



Andrew Bowtle MAAT Limited  
Unit 27, Ongar Business Centre  
The Gables, Fyfield Road  
Ongar  
Essex CM5 0GA

19<sup>th</sup> April 2022

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# Accounts

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## TREASURER'S REPORT FOR 2020

### Introduction

Praise be to God for I am never anything but amazed by the generosity of our congregation!

For 2020 the PCC approved a budget with a small surplus of £773, based on budgeted income of £84,123 and budgeted expenditure of £83,123.

Despite the unusual nature of the year due to the Corona virus disrupting the normal worship patterns, the opportunity to hold fundraising events and closing the hall for the majority of the year, but with thanks to the continued generosity of the congregation, our income missed budget by just £1,110.

|                   | 2020    | 2019*    | 2018     | 2017     |
|-------------------|---------|----------|----------|----------|
| Total income      | £83,013 | £86,260  | £89,511  | £94,470  |
| Total expenditure | £76,104 | £91,340  | £90,691  | £98,180  |
| Surplus / loss    | £6,908  | (£5,080) | (£1,180) | (£3,709) |

\*first year of Receipts and Payments accounts

As you can see from the table above, the downward trend in income continues.

Our cost base was much lower than expected, partly due to not being able to hold events and not needing to heat the buildings as we weren't allowed to use them for much of the year. Costs were also lower than budgeted as monies set aside by the PCC for various designated reasons, or amounts in restricted funds, were not spent. For example, belfry costs, replacement of some equipment and so on.

See note 8 below for greater detail regards "church running expense".

Given the near budget income and the much-reduced expenditure the Parish made a surplus of nearly £7,000.

However, it is worth pointing out that we do have a toilet refurbishment that needs completing during 2021, which, if completed during 2020, would have brought the surplus back to something closer to the budgeted amount.

Additionally, the Gift Aid receipts shown in the accounts to 31<sup>st</sup> December 2020 represent 19 months of reclaimed tax from HMRC, hence a greater value compared to the previous year, and more than we will receive in future years.

Finally, it is worth noting that we continue not to pay our full Parish Share although we have managed to increase our contribution again this year, all be it by a small amount. We do continue to maintain our Away Giving at 10% of income. Both these points have been discussed at the PCC when setting the budget and will continue to be our position with the intention of increasing our Parish Share as and when possible.

### 2021 budget and the current situation

Regular income is forecast to continue to decrease, therefore the PCC has approved a budget for 2021, with budgeted income of £71,625 including a gift day in July and a budgeted expenditure of

£78,811 which will lead to a deficit of £7,186. These figures do not include income and expenses managed separately by the Friends of All Saints.

The PCC were prepared to accept this budget on the basis of the 2020 surplus, the known cost of the toilet refurbishment and the 19 months of Gift Aid recognised in 2020 against a budget claim of 11 months of Gift Aid in 2021.

### Current update

At the time of setting this budget it was clear that at least the first half of the year would be as disruptive as 2020 and therefore the choice was made to take a prudent approach, particularly to income based on hall hire and events. I am pleased to report that overall, by the end of April, we are £2,516 ahead of where we expected to be. This is most welcome as there are also some additional, unexpected costs which the PCC are currently addressing.

These challenges included the need for a new laptop for the parish office/Stewart Gibbs, repairs or replacement notice board for St Mary's and the potential of new technology to allow for blended delivery of services via live streaming and on premise.

As before, these figures do not include income and expenses managed separately by the Friends of All Saints.

### Thanks

As treasurer and on behalf of the PCC I would like to thank everybody who made donations to the Church. No matter how big or how small, regular or simply one-off, each donation helps support the functioning of our Church and they are all very gratefully received. Thanks to you all.

### Acknowledgements

As always, I would like to give a special thanks to Jo Saward without whom I wouldn't be able to complete my function as treasurer and the PCC as a whole who are very supportive of the finance function.

This year I need to thank Andrew Bowtle for carrying out the independent examination of our accounts, as required by the Charities Commission. I'm also delighted to report that he is happy to carry out this same task again next year.

**Prepared by Peter Garner – Treasurer**

**4<sup>th</sup> May 2021**

## Financial Statement

The independent examiner raised no concerns.

The following is a summary of income and expenditure for the year ended 31 December 2020

### Receipts and Payments Accounts

|  |        | <i>Unrestrict<br/>ed</i> | <i>Designate<br/>d</i> | <i>Restricted</i> | TOTAL  | TOTAL   |
|--|--------|--------------------------|------------------------|-------------------|--------|---------|
|  | N<br>B | <i>Funds</i>             | <i>Funds</i>           | <i>Funds</i>      | 2020   | 2019    |
|  |        | £                        | £                      | £                 | £      | £       |
| <b>RECEIPTS</b>                        |        |                          |                        |                   |        |         |
| <b>Voluntary receipts:</b>             |        |                          |                        |                   |        |         |
| Planned giving                         |        | 44,455                   | -                      | -                 | 44,455 | 44,050  |
| Collections at services                |        | 513                      | -                      | -                 | 513    | 1,708   |
| All other giving/donations             |        | 11,321                   | -                      | 1,071             | 12,392 | 16,196  |
| Gift Aid recovered                     |        | 19,589                   | -                      | -                 | 19,589 | 7,919   |
|  |        | 75,879                   | -                      | 1,071             | 76,949 | 69,872  |
| <b>Activities for generating funds</b> |        | 155                      | -                      | 40                | 195    | 6,914   |
| <b>Investment income</b>               |        | 90                       | -                      | 549               | 640    | 803     |
| <b>Church Activities</b>               | 7      | 5,229                    | -                      | -                 | 5,229  | 8,671   |
| <b>Total receipts</b>                  |        | 81,353                   | -                      | 1,660             | 83,013 | 86,260  |
| <b>PAYMENTS</b>                        |        |                          |                        |                   |        |         |
| <b>Church Activities:</b>              |        |                          |                        |                   |        |         |
| Diocesan parish contribution           |        | 50,284                   | -                      | -                 | 50,284 | 49,002  |
| Clergy and staffing costs              |        | 1,047                    | 34                     | -                 | 1,081  | 1,123   |
| Church running expenses                | 8      | 12,696                   | -                      | 1,535             | 14,231 | 25,283  |
| Hall running costs                     |        | 2,311                    | -                      | -                 | 2,311  | 3,183   |
| Mission giving and donations           |        | -                        | 7,630                  | 422               | 8,052  | 10,598  |
|  |        | 66,337                   | 7,664                  | 1,957             | 75,958 | 89,188  |
| <b>Costs of generating funds:</b>      |        | -                        | 80                     | 66                | 146    | 2,152   |
| <b>Total payments</b>                  |        | 66,337                   | 7,744                  | 2,023             | 76,104 | 91,340  |
| <b>Surplus/(deficit)</b>               |        | 15,016                   | (7,744)                | (363)             | 6,908  | (5,080) |

|   |   |                |               |               |               |               |
|---|---|----------------|---------------|---------------|---------------|---------------|
| <b>Transfers between funds</b>                      | 6 | <u>(3,062)</u> | <u>3,062</u>  | <u>-</u>      | <u>-</u>      | <u>-</u>      |
|   |   | 11,954         | (4,682)       | (363)         | 6,908         | (5,080)       |
| <b>Cash at bank and in hand at 1 January 2020</b>   | 6 | <u>13,401</u>  | <u>10,387</u> | <u>23,995</u> | <u>47,783</u> | <u>52,862</u> |
| <b>Cash at bank and in hand at 31 December 2020</b> |   | <u>25,354</u>  | <u>5,705</u>  | <u>23,632</u> | <u>54,691</u> | <u>47,783</u> |

There were no receipts or payments relating to endowment funds during the year ended 31 December 2020

## Restricted and Designated funds summary

### Statement of Assets and Liabilities

|                              |   | <i>Unrestrict<br/>ed</i> | <i>Designat<br/>ed</i> | <i>Restrict<br/>ed</i> | <i>Endowme<br/>nt</i> | TOTAL         | TOTAL         |
|------------------------------|---|--------------------------|------------------------|------------------------|-----------------------|---------------|---------------|
| N<br>B                       | <i>Funds</i>                            | <i>Funds</i>             | <i>Funds</i>           | <i>Funds</i>           | <i>Funds</i>          | 2020          | 2019          |
|                              | £                                       | £                        | £                      | £                      | £                     | £             | £             |
| <b>Cash funds</b>            |   |                          |                        |                        |                       |               |               |
|                              | Bank current account                    | 5,536                    | -                      | -                      | -                     | 5,536         | 17,070        |
|                              | Cash in hand                            | -                        | -                      | -                      | -                     | -             | 611           |
|                              | Deposit funds                           | <u>19,817</u>            | <u>5,706</u>           | <u>23,632</u>          | <u>-</u>              | <u>49,155</u> | <u>30,102</u> |
|                              |   | <u>25,353</u>            | <u>5,706</u>           | <u>23,632</u>          | <u>-</u>              | <u>54,691</u> | <u>47,783</u> |
| <b>Other monetary assets</b> |   |                          |                        |                        |                       |               |               |
|                              | Gift Aid Recoverable                    | <u>5,748</u>             | <u>-</u>               | <u>-</u>               | <u>-</u>              | <u>5,748</u>  | <u>13,310</u> |
| <b>Investment Assets</b>     |   |                          |                        |                        |                       |               |               |
|                              | Investment fund shares at market value: | 3                        |                        |                        |                       |               |               |
|                              | Norton Mandeville Tithe                 |                          |                        |                        |                       |               |               |
|                              | Chancel Fund                            | -                        | -                      | -                      | 3,198                 | 3,198         | 2,905         |
|                              | Sunday School Trust                     | -                        | -                      | -                      | 13,062                | 13,062        | 15,310        |
|                              | Endowment Fund                          | <u>-</u>                 | <u>-</u>               | <u>-</u>               | <u>13,062</u>         | <u>13,062</u> | <u>15,310</u> |
|                              |   | <u>-</u>                 | <u>-</u>               | <u>-</u>               | <u>16,260</u>         | <u>16,260</u> | <u>18,215</u> |
| <b>Liabilities</b>           |   |                          |                        |                        |                       |               |               |
|                              | 2020 invoices paid in 2021              | <u>180</u>               | <u>-</u>               | <u>-</u>               | <u>-</u>              | <u>180</u>    | <u>556</u>    |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville.  
 The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised

## Notes

- The financial statements of the PCC have been prepared in accordance with the Church  
 1 Accounting Regulations 2006  
 using the Receipts and  
 Payments basis

- The PCC recognises the asset of the land and buildings known as St James' Hall, St James'  
 2 Avenue, but does not value this asset in  
 the statement of assets  
 and liabilities.

- The endowment funds have to be retained as capital funds, and are invested in funds managed  
 3 by the Chelmsford Diocesan  
 Board of Finance.

- 4 Reserves Policy  
 It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least four  
 months' unrestricted payments.  
 This is equivalent to £22,615. It is held to smoothe out fluctuations in cash flow and to meet  
 emergencies. The cash balance  
 of £25,353 held on unrestricted (not including designated) funds at the year  
 end exceeds this target.

- 5 Outward giving policy  
 The PCC models good practice in Christian giving through its outward giving policy. Amounts  
 given as a result of specific fund-raising  
 events and special collections are augmented by amounts allocated from general funds so that  
 a total amount equal to 10% of  
 general fund income is donated to local, national and  
 international charities.

- The movements in designated and restricted funds  
 6 during the year were:

|                                | Bal<br>b/fwd | Receipt<br>s | Payme<br>nts | Transfer | Bal<br>c/fwd |
|--------------------------------|--------------|--------------|--------------|----------|--------------|
| <b><i>Designated Funds</i></b> |              |              |              |          |              |
| Away giving 2020               | 7,568        | -            | 7,630        | 62       | -            |
| Away giving 2021               |              |              |              | 3,000    | 3,000        |

|               |               |          |              |              |              |
|---------------|---------------|----------|--------------|--------------|--------------|
| Benevolent    | 865           | -        | 34           |              | 831          |
| Local Mission | 864           | -        | -            |              | 864          |
| Bible Notes   | 90            | -        | 80           |              | 10           |
| Equipment     | <u>1,000</u>  | <u>-</u> | <u>-</u>     | <u>-</u>     | <u>1,000</u> |
|               | <u>10,387</u> | <u>-</u> | <u>7,744</u> | <u>3,062</u> | <u>5,705</u> |

***Restricted Funds***

|   |               |              |              |          |               |
|---|---------------|--------------|--------------|----------|---------------|
| All Saints                                      | 21,138        | 680          | 1,375        | -        | 20,443        |
| Belfry  | 882           | -            | -            | -        | 882           |
| Youth Work                                      | 1,027         | 539          | 160          | -        | 1,405         |
| Give away                                       | -             | 442          | 422          | -        | 20            |
| Community Christmas<br>Garden of<br>Remembrance | 823           | -            | 66           | -        | 757           |
|   | <u>125</u>    | <u>-</u>     | <u>-</u>     | <u>-</u> | <u>125</u>    |
|   | <u>23,995</u> | <u>1,660</u> | <u>2,023</u> | <u>-</u> | <u>23,632</u> |

The restricted All Saints fund is managed by the Friends of All Saints Norton Mandeville.

The restricted Give away fund is used to record monies raised during the year for specific causes and charities, as these monies are restricted to the purpose for which they were raised.

During the year to 31 December 2020, church activities were made up of £3,871 (2019: £4,350) of fees received for weddings and funerals, and £1,358 (2019: £4,225) from the hiring of St James' Hall.

|   |               |               |
|---|---------------|---------------|
| 8 Church running expenses are made up of: | <b>2020</b>   | <b>2019</b>   |
| Music and Worship expenses                | 471           | 574           |
| Church building running expenses          | 5,270         | 5,952         |
| Church office expenses                    | 494           | 956           |
| Printing, postage and stationery          | 1,997         | 1,824         |
| Service expenses                          | 429           | 627           |
| Upkeep of churchyard and grounds          | 2,970         | 3,192         |
| Maintenance expenses                      | 1,001         | 1,582         |
|   | <u>12,631</u> | <u>14,706</u> |

## PARISH OF HIGH ONGAR

### INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report on the accounts of Parish of High Ongar for the year ended 31<sup>st</sup> December 2020, which are set out on pages .....

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

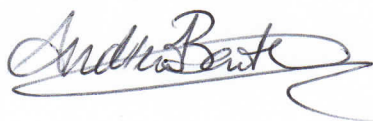
#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 you as trustees concerning 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 regret is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

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

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



Andrew Bowtle MAAT Limited  
Suites 1 – 4 Central House  
High Street  
Ongar  
Essex CM5 9AA

30<sup>th</sup> April 2021

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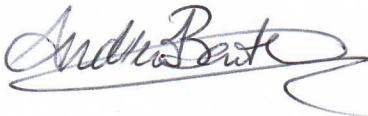
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